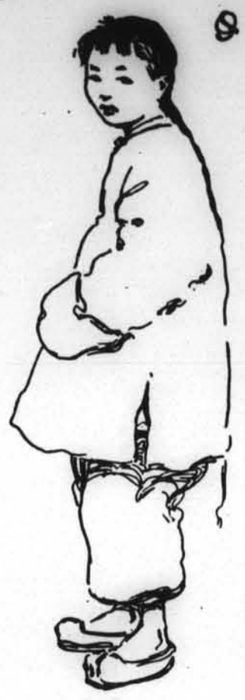
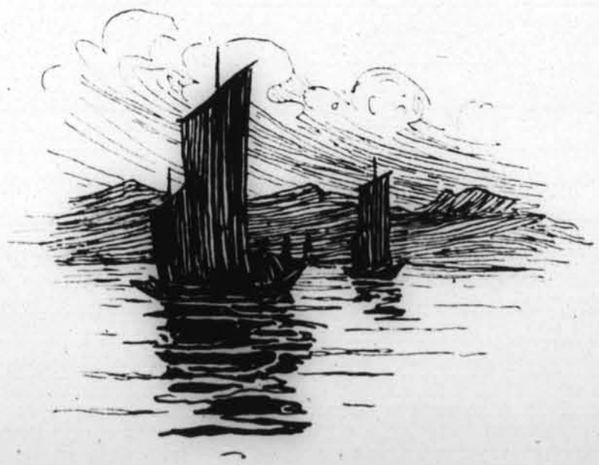
# The Willard Straight Papers



at

Cornell University



Reel Number

6

*The Willard Straight Papers at Cornell University*

003399

Reel 6 September 1917 - December 2, 1918

Most of the correspondence in late 1917 relates to the War Risk Insurance project Straight was assigned to administer in France. Letters document a controversy with Washington officials over details of his plan of operation. A letter from Shanghai on November eighth concerns Straight's business interest in China and refers to his proposal to buy back his old Peking house.

Croly and A. W. Fiedler, Straight's secretary, reported on home-front matters in 1918, and Straight wrote frequent and detailed letters to his wife. In early February he wrote recommendations for members of his insurance staff, as he prepared to leave the project and enroll in the army staff college at Langres. On 13 February he complained to James A. Logan that the army was "controlled by men too long a part of the regular army peacetime machinery, not flexible enough . . . to solve wartime problems of transport and communication." On the same day he wrote his wife that he had come to believe in universal service and "a changing, not a permanent, personnel."

A memorandum from General William Mason Wright of the Fifth Army Corps on 29 July 1918 enclosed several officers' comments on the liaison pamphlet Straight prepared. The last word from Straight is a long cable to Croly on November seventh urging support for Wilson and the League of Nations.

Straight died of pneumonia in Paris on December first, a victim of the 1918-1919 influenza pandemic. The remainder of the correspondence is addressed to Mrs. Straight, though most of it concerns him. First are a group of letters addressed to her before his death, 1910-1918. These are followed by a list of callers at the Hotel Crillon at the time of Straight's death and funeral. The last items on the reel are a group of cables and telegrams sent in December and the first of some 800 letters of condolence.

The Willard Straight Papers at Cornell University

REEL 6

Segment 1

September 1917 - January 1918

Segment 2

February - November 1918

Segment 3

To Dorothy Whitney Straight

1910 - December 2, 1918

*The Willard Straight Papers at Cornell University*

START

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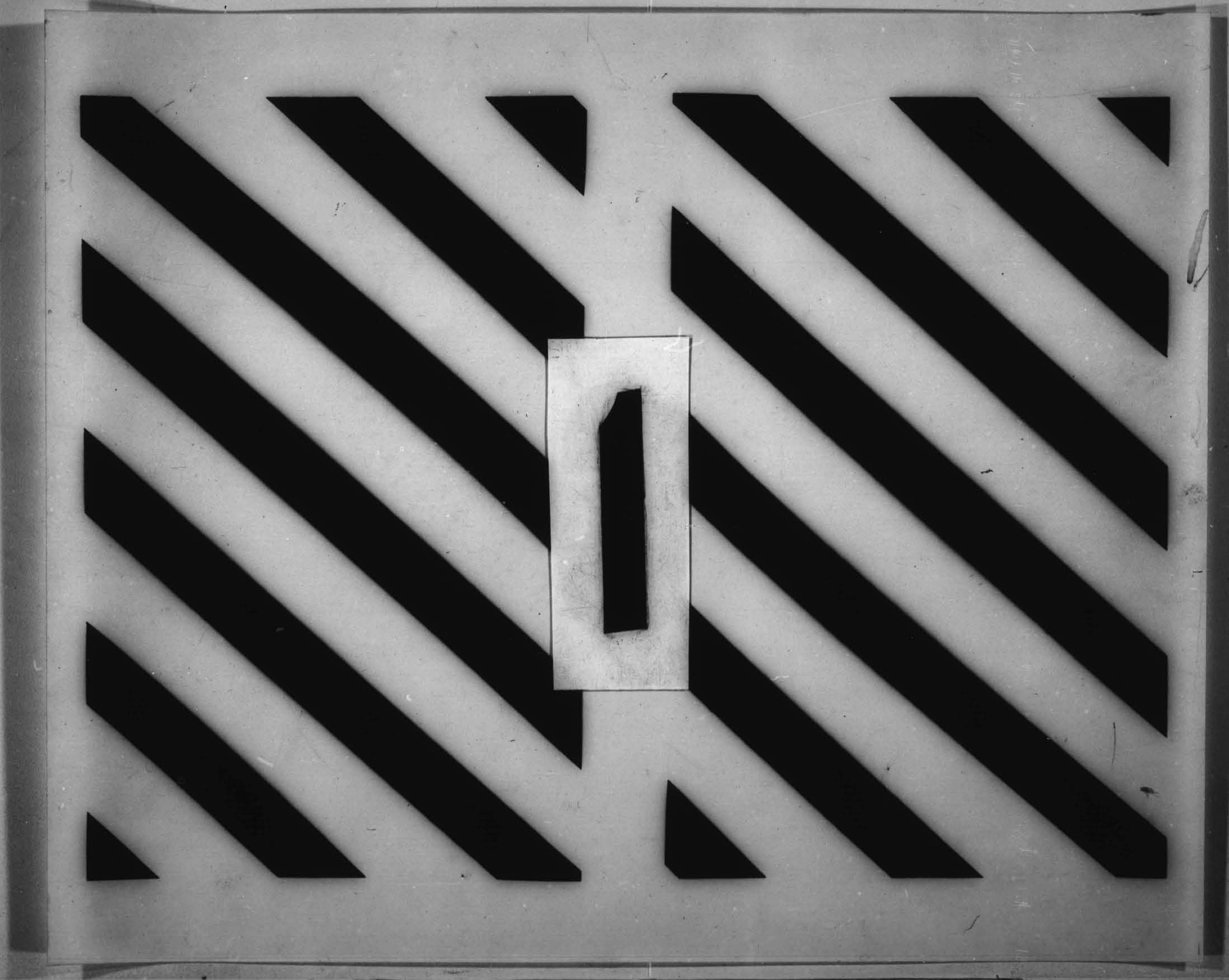

The Willard Straight Papers at Cornell University

(10)

COPY

WAR DEPARTMENT,

THE ADJUTANT GENERAL'S OFFICE,

WASHINGTON.

Sept. 1, 1917.

From: The Adjutant General of the Army.

To: The Commanding General, 35th Division, Camp Doniphan, Oklahoma.

Subject: Allotment of appropriation for "Contingencies, Headquarters of Military Departments, Districts and Tactical Commands."

1. An allotment of $200.00 from the appropriation "Contingencies, Headquarters of Military Departments, Districts and Tactical Commands," for the fiscal year ending June 30, 1918, has been made to your Division. You are authorized to disburse these funds from your headquarters, as contemplated by the appropriation referred to, in the purchase of such articles as are ordinarily purchasable from the contingent appropriation, and as are deemed to be necessary and advisable for use at your headquarters and at the other headquarters where such expenditures are authorized.

2. It is requested that this office be advised at the earliest practicable date as to the name of the officer to whose credit it is desired the amount herein allotted shall be placed.

By order of the Secretary of War:

H. G. Learnard

Adjutant General.

(11)

EXTRACT FROM CABLEGRAM.

Paris,
August 8,1917.

The Adjutant General.

Number 85.

Paragraph 4. Officers will be needed in many towns where troops are billeted to act as billeting officers and assistants provost marshals who will be more or less permanent American representatives in handling French People. Advisable these officers not be drawn from combatant forces. Recommend 15 for each division who would not be a permanent part thereof. Some of these might be Reserve Officers of tactful personality with knowledge of French otherwise found by training camps unfitted to command. Also some of them might come from organized police forces who have some qualifications.

Pershing.

1st Ind.

War Department, A.G.O., Sept. 1st, 1917 - To the Commanding General. Camp Doniphan, Fort Sill, Okla.

1. With the information that he will be allowed these 15 officers for non-combatant purposes in addition to officers heretofore authorized for the division.

2. These officers should be taken from among the Reserve Officers of the Division, selecting those least fitted for service with troops, such as those with slight physical defects.

By order of the Secretary: of War:

Joseph T.Janda
Adjutant General .

COPY

A.

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003402

12

COPY

WAR DEPARTMENT
THE ADJUTANT GENERAL'S OFFICE,
Washington.

September 5, 1917.

From: The Adjutant General of the Army.

To: Commanding General, 35th Division, Camp Doniphan, Fort Sill, Okla.

Subject: Distribution of Confidential Publications

1. There are being mailed to you, confidential publications in numbers sufficient for the distribution as hereinafter provided:

2. Eight hundred copies each of "Organization of the Telephone Listening-in Service", "Close Combat Weapons" and "Notes on the Use of Mines in Trench Warfare" for distribution to all officers, except medical officers.

3. Five hundred and twenty-five copies of "Instructions for the Training of Platoons for Offensive Action" for distribution to all officers of troops serving as infantry and all staff officers and aides at division and brigade headquarters.

4. Sixteen hundred and twenty-five copies of "Methods of Instructing Skirmishers and Small Groups of Skirmishers" for distribution to all officers, except medical officers, and eleven to each company of infantry.

5. Seventeen hundred and twentypfive copies of "Deep Gallery Shelters" for distribution to all officers, except medical officers, eleven to each company of infantry and fifteen to each company of the Engineer Corps.

By order of the Secretary of War:

(Signed) P. C. Harris
Adjutant General.

13

Copy - Telegram.

64 KM K 117 govt

DI Washington 5 P Sept. 6, 1917.

Commanding General,
35th Division National Guard,
Camp Doniphan, Ft. Sill, Okla.

Following telegraph signed Wallace Crossley, Acting Governor, Jefferson City, Mo, dated Sept. fifth repeated for your information and appropriate action quote It is hoped that in giving New Designations to our regiments the second fourth and sixth regiments of infantry cohstituting our first Missouri Brigade will be so numbered as to retain them in this brigade period. This would retain the first third and fifth in the second Missouri Brigade and would make two old regiments in each brigade period. This arrangements keeps the city regiments in one brigade and the country regiments in the other and is earnestly desired by all the regiments concerned unquote

McCain

510 P

46

The Willard Straight Papers at Cornell University

003404

(14)

Copy - Telegram.

49 KM K 93 Govt.

Ft. Sam Houston, Texas. 345 P Sept.8, 1917.

Commanding General,
35th Division, Camp Doniphan, Ft. Sill, Okla.

Following telegram repeated for your information and guidance quote Washington, D. C., Sept. seventh nineteen seventeen, San Antonio Arsenal, San Antonio, Texas period. Nine one five cordwar supply division reference your five nine Nation Guard and National Army Camp Ordinance officers will receive depot equipment for division will be supplied without requisition period. National Guards ordnance officers should requisition for supplies other than depot necessary to completely equip the division consolidated requisitions not merely transmitting them to arsenal period. Crosier unquote.

Ruckman

430P

52

(15)

Refer to 720.3-E.E.

WAR DEPARTMENT,
THE ADJUTANT GENERAL'S OFFICE,
WASHINGTON.

September 8, 1917.

From: The Adjutant General of the Army.

To: Commanding General, 35th Division, National Guard, Camp Doniphan, Fort Sill, Okla.

Subject: Prophylactic treatment.

Considerable delay in dispatching individuals and organizations abroad has occurred at the Ports of Embarkation due to the fact that a number of officers and organizations arrived there prior to taking prophylactic treatment. In view of that fact you are directed to issue instructions that all individuals and organizations will have the prophylactic treatment completed before proceeding to a port of embarkation for transportation abroad.

By order of the Secretary of War:

H. G. Learnard

Adjutant General.

(COPY)

P

The Willard Straight Papers at Cornell University

003405

(16)

Copy - Telegram

DI Washington, D. C. Sept. 8, 1917.

Commanding General,
Camp Doniphan, Fort Sill, Okla.

The department commander has under consideration the question of what constitutes quote Noncombattants service unquote In the sense that phrase is used in section four of the selective service act until a definition is announced it will not be possible to designate the classes of duty to which the conscientious objector may be detailed pending final instructions in the premises the Secretary of War directs that this class be segregated but not subjected to any punishment for refusal to perform duty and that timely reports of the number received at your cantonment be forwarded for his information with such remark and recommendations by you as will enable the department to consider the general question in all its phases.

McCain

9 P

56

(17)

Copy - Telegram

3kmom 50 govt nite

DI Washington, D. C. Sept. 9, 1917.

Commanding General,
35th Division, Camp Doniphan, Fort Sill, Okla.

Authority granted you appoint two army field clerks one thousand dollars each per annum for duty statistical Division you_ division headquarters salaried payable from pay of Army nineteen seventeen eighteen Act June fifteenth forward oaths office forms acceptable personal history statements.

McCain

Sept. 10 8 AM

59

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003406

(18)

Copy - Telegram.

4kmom 82 govt nite

Washington D.C. Sept. 11, 1917.

Commanding General,
Camp Doniphan, Fort Sill Okla.

In troop movements by rail direct commanding officers of troop trains when arranging troops enroute for feeding, watering and resting animals to co-operate with the operating officials of the railroad in having such stops made as far as circumstances will permit as such time and place as will be agreeable to the operating requirements and needs of the railway service through co-operation is desired between commanding officers and operating officials of the railroads in all cases.

McCain

Sept. 12 8 AM

(19)

Copy - Telegram.

28 kmom 56 govt.

DI Washington D.C. 1020 A Sept. 12, 1917.

Commanding General,
35th Division, Ft. Sill. Okla.

Division recruiting officer is hereby authorized under paragraph eight forty Army Regulations to recruit for special and techinal troops authorized in proviso section two selective service law War Department bulletin thirty two nineteen seventeen if vacancies are known to exist in organizations for which recruits apply for enlistment.

McCain

1030 AM

64

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003407

Headquarters 35th Division,
Camp Doniphan, Ft. Sill, Okla.,
September 12, 1917.

Agent, Ford Motor Company,

Lawton, Oklahoma.

Sir:

The bearer is entitled to purchase for me one Ford car complete with two extra tubes, required by me for use at Headquarters 35th Division.

Major, A. G., U. S. R.,
Assistant Adjutant.

-GS-

20

Refer to 220.8

COPY

WAR DEPARTMENT
THE ADJUTANT GENERAL'S OFFICE
WASHINGTON.

September 13, 1917.

From: The Adjutant General of the Army.

To: The Commanding Generals of all the National Guard Divisions.

Subject: Final action on applications for discharge.

1. In accordance with paragraph 191, Army Regulations, as amended by paragraph one, General Orders Number 96, dated July 20, 1917, divisional commanders of National Guard Divisions are authorized to take final action on applications for discharge of all enlisted men who voluntarily enlisted in the National Guard in the following cases:

(a) Fraudulent enlistment when under eighteen. These cases should be acted upon in the manner set forth in letter from The Adjutant General of the Army to the commanding generals of all departments dated July 10, 1917.

(b) Dependency cases covered by Section 7, Act of May 18, 1917. Discharge by purchase will not be granted.

(c) Cases of necessary employees engaged in the manufacturing war materials for the United States or its allies. These cases should be acted upon in the manner set forth in telegram from the Adjutant General to the commanding generals of all departments dated April 3, 1917.

2. Applications for discharge on account of dependency from men drafted into the service under the Act of May 18, 1917, will not be considered unless the alleged dependency occurred subsequent to the time when their cases were considered by the local draft boards or district appeal boards. In such cases final action upon the applications will be taken by division commanders, and they will be guided by the instructions in Section 20 of the Rules and Regulations prescribed by the President for Local and District Boards in arriving at their decisions.

By order of the Secretary of War:

H. G. Learnard

Adjutant General.

2 incls.

The Willard Straight Papers at Cornell University

003408

[encl. - 9-18-17]

Telegram

COPY

April 3, 1917.

2558676-A

Commanding General,
Eastern Department,
Governors Island, New York.

Reference your telegram March twenty-sixth nineteen seventeen comma, Secretary of War authorizes discharge from service of members of National Guard who are officers or employees of Government departments comma, the loss of whose services would seriously hamper the bureaus of those departments semi-colon; of Government contractors comma, and of such employees of Government contractors comma, such as superintendents comma, foremen comma, inspectors,comma, or in other special skilled capacities comma, on contracts for United states comma, loss of whose services would seriously hamper contractors in the fulfillment of contracts with the War and Navy Departments for characteristically of distinctively war material period.

Such Government employees will be discharged by division or department commandors upon receipt by them of proper certification by the heads of departments of independent bureaus comma, and in the cases of Government contractors comma, or above mentioned employees of Government contractors comma, upon receipt by them of proper certificate of an officer of such contracting firm whose responsibility has been certified to by the chief of the supply bureaus of War or Navy Department under whom contracts are being filled period.

The heads of the several government departments or independent bureaus in Washington have been informed as to the action taken herein with reference to officers and employees of such Government departments and independent bureaus.

McCain.

Same telegram to:

Commanding Generals Central, Western and Southern Departments.

[encl. 9-18-17]

(copy)

July 10, 1917.

From: The Adjutant General of the Army.

To: The Commanding General, Eastern Department.

Subject: Discharge of enlisted men for fraudulent enlistment.

1. You are authorized to discharge for fraudulent enlistment enlisted men under eithteen years of age who have enlisted fraudulently, when satisfactory evidence of age is furnished, the provisions of paragraph 1330, Army Regulations, to apply in each case.

2. Evidence in such cases should consist of (1) a duly authenticated copy of a municipal or other official record of the soldier's birth, if such record exists; (2) the affidavit of the soldier's parents (or guardian) as to the date of his birth; and (3) the affidavits of two or more disinterested persons who are able to testify from their own personal knowledge as to the soldier's age.

By order of the Secretary of War:

Adjutant General.

Similar letters to all depart. commanders and recruiting depots.

The Willard Straight Papers at Cornell University

003409

(21)

COPY
WESTERN UNION TELEGRAM

RECEIVED AT CAMP DONIPHAN

46 KM K 51 GOVT

DI Washington 230 P Sept. 17 1917

COMMANDING GENERAL

35th DIVN CAMP DONIPHAN FT SILL OKLA

REPORT BY TELEGRAPH AT ONCE STRENGTH OF YOUR DIVISION IN OFFICERS AND MEN INCLUDING ALL TROOPS BELONGING TO YOUR DIVISION WHO MAY BE REACHED FOR DUTY ELSEWHERE PERIOD IF IMPOSSIBLE TO GIVE EXACT STRENGTH COMMA MAKE CLOSEST APPROXIMATION POSSIBLE AND EXPEDITE REPLY

MCCAIN

307 p

A TRUE COPY:

FOR CONFIDENTIAL FILE.

(22)

COPY

WESTERN UNION TELEGRAPH CO.

CAMP DONIPHAN FT SILL OKLA
SEPTEMBER 17 1917

THE ADJUTANT GENERAL OF THE ARMY

WASHINGTON D C

REFERENCE TELEGRAM THIS DATE FROM FIGURES FURNISHED BY CENTRAL DEPARTMENT THERE ARE APPROXIMATELY NINE HUNDRED FORTY NINE OFFICERS AND TWENTY THREE THOUSAND FIVE HUNDRED ENLISTED MEN BELONGING TO THIRTY FIFTH DIVISION PERIOD OF THE ABOVE THERE ARE PRESENT AT CAMP DONIPHAN THREE HUNDRED TWENTY OFFICERS AND THREE THOUSAND FORTY ONE ENLISTED MEN PERIOD REMAINDER IN STATES OF MISSOURI AND KANSAS

WRIGHT

A TRUE COPY:

Major, Infantry, U. A.,
Division Adjutant.

FOR CONFIDENTIAL FILE:

The Willard Straight Papers at Cornell University

003410

(23)

COPY

WESTERN UNION TELEGRAIH CO.

Hq. 35th Div.,Camp Doniphan,
Fort Sill, Okla.,
September 18, 1917.

The Adjutant General,
Washington

Approxkmate number men required to fill thirty fifth division to maximum strength is as follows colon twenty eight twenty nine men Missouri semicolon eight twenty two men Kansas total thirty six fifty one
BERRY

A TRUE COPY:

Major, Infantry, N. A.,
Division Adjutant.

FOR CONFIDENTIAL FILE.

COPY

WESTERN UNION TELEGRAM

RECEIVED AT CAMP DONIPHAN

3kmcm 54 Govt nite

DI Washington DC Sept 18 1917

COMMANDING GENERAL

THIRTY FIFTH DIVISION CAMPDONIPHAN FTSLL OKLA

RETEL SEPTEMBER FIFTEENTH AUTHORITY GRANTED DISCHARGE PRIVATE GARDNER M SMITH COMPANY B ONE HUNDRED TENTH ENGINEERS FOR CONVENIENCE GOVERNMENT AND APPOINT HIM ARMY FIELD CLERK PERIOD AUTHORITY ALSO GRANTED TAKE SIMILAR ACTION IF FOUND NECESSARY TO FILL TWO REMAINING VACANCIES ARMY FIELD CLERKS YOUR HEADQUARTERS

MCCAIN

SEPT 19 8am

COPY

The Willard Straight Papers at Cornell University

003411

(24)

COPY OF TELEGRAM.

86 KM K 45 Govt

DI Washington D C 718 P Sept 19 1917

Commanding General

35th Divn

Camp Doniphan Ft Sill Okla.

Reference genera l orders ninety six C S General court martial authority of division commanders extended to include all persons dubject to Military law on duty within the cantonments although not part of organized tactical division

McCain

743P

(25)

COPY OF TELEGRAM.

93 KM K 84 Govt

DI Washington D C.830 P Sept 19 1917

Commanding General

35th Divn National Guard

Camp Doniphan Ft Sill Okla.

Copies of approved distribution sheets of provost marshall general dated August thirteenth nineteen seventeen mailed you direct yesterday from the office of the Chief of Staff all data relative to transfer of drafted men by states from national army to national guard must be taken from distribution sheets referred to above instead of general orders ninety five war dept current series careful correlation of the two orders specified must be made

McCain

9P

The Willard Straight Papers at Cornell University

003412

August. 21st 1917.

11, CAMBRIDGE SQUARE,
HYDE PARK,
W.

Dear Mr Straight
My brother is just off on a special mission & I am giving him the note to Jim which I hope that I may have the pleasure of posting for him. He is Major Charles Broomhead, Rifle Brigade. I wish I were coming back with him so we could have a Tango & a Cock Tail together !! Bicky has one for

The Willard Straight Papers at Cornell University

003413

a fortnights leave from Salonica. (Hellespont) 2 months ago. We had a great time together. I'll tell them all over when we - I came down at Brighton for the week end & am in a 3rd rate hotel - Send me a line if this reaches you & I know you'll get a real long letter!

Devil Knocked Wyatt

Yours Ever

Jno Biekey Fraser.

Mrs Fraser
10 Denmark Villas
Hove
Sussex

Copy - Telegram

90 NM K 151 Govt

DI Washington, D. C. 830 P Sept. 24, 1917.

Commanding General,
35th Division, Camp Doniphan, Ft. Sill, Okla.

Secretary of War directs that in reorganizing your division all vacancies in commissioned grades should be filled if possible period. Take officers of proper grades from surplus organizations if necessary period All privates first class and privates should be transferred from surplus organizations to New Div if latter is below maximum strength and noncommissioned officers cooks horseshoes mechanics wagoners saddler and butchers should be transferred from surplus organizations where there vacancies for them in new div. period. Report by letter as soon as reorganization is effected giving names of organizations not incorporated in the new division if many with their strength if officers and men giving officers by name and grade and enlisted men by number and grade period

McCain

1012 p

The Willard Straight Papers at Cornell University

003414

Copy - Telegram.

85 NM K 148 Govt

DI Washington D.C. Sept. 24, 1917.

Commanding General,
34th Division, Camp Doniphan, Ft. Sill, Okla.
Referring to officers from training camps sent to you for duty with your division you will report by telegraph as soon as determined approximately the numbers of these officers in each grade who will be surplus after vacancies have been filled in your division period. You will also report approximately what vacancies if any will probably remain in the grade of captain first and second lieutenant after these officers sent you have been absorbed period. Bear in mind that these officers are not to be commissioned in the National Guard until all other suitable material in the National Guard has been exhausted and that it is not intended to promote any of these officers at the present time period. This information is desired in order to make the final distribution of these officers period. Reply room two sixty.

McCain.

820 p

a true copy.

Headquarters 86th Division
Camp Doniphan Ft Sill Okla
September 24 1917

WESTERN UNION

Maj.,Inf.,N.A.,Div. Adjt.

THE ADJUTANT GENERAL OF THE ARMY
WASHINGTON D C

REFERENCE YOUR TELEGRAM THIS DATE WE ARE READY TO RECEIVE ALL ORGANIZATIONS PERIOD FEW MINOR ARRANGEMENTS SUCH AS DINING ROOM SCREENAGE COMMA EXTRA SUPPLY EQUIPPAGE AND TENTAGE AND ENLARGEMENT WATER SUPPLY YET TO BE COMPLETED

BERRY

(GS)

The Willard Straight Papers at Cornell University

003415

CABLE ADDRESS "CIVFED"

RLE/o

TELEPHONE GRAMERCY 380-396

EXECUTIVE COMMITTEE

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THEODORE N. VAIL (President American Telephone and Telegraph Co.), New York City.
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*On the part of Wage Earners:—*

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WARREN S. STONE (Grand Chief International Brotherhood of Locomotive Engineers), Cleveland, Ohio.
JAMES DUNCAN (President Granite Cutters' International Association of America), Quincy, Mass.
JAMES M. LYNCH (former President International Typographical Union), New York City.
L. E. SHEPPARD (Acting President Order of Railway Conductors of America), Cedar Rapids, Iowa.
W. G. LEE (President Brotherhood Railroad Trainmen), Cleveland, Ohio.
T. V. O'CONNOR (President International Longshoremen's Association), Buffalo, N. Y.
WILLIAM D. MAHON (President Amalgamated Association of Street Railway Employes of America), Detroit, Mich.
TIMOTHY HEALY (President International Brotherhood of Stationary Firemen), New York City.
W. S. CARTER (President Brotherhood Locomotive Firemen and Enginemen), Cleveland, O.
JOHN GOLDEN (President United Textile Workers of America), New York City.
DANIEL J. TOBIN (President International Brotherhood of Teamsters), Indianapolis, Ind.
JOHN F. TOBIN (General President Boot and Shoe Workers' Union), Boston, Mass.
JOSEPH F. VALENTINE (President International Molders' Union of North America), Cincinnati, Ohio.

AND MEMBERS OF EXECUTIVE COUNCIL

EXECUTIVE COUNCIL
OF
# The National Civic Federation

33RD FLOOR, METROPOLITAN TOWER
NEW YORK CITY

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D. L. CEASE, *Secretary The National Civic Federation*

Personal. September 25, 1917.

Mr. Willard Straight,
120 Broadway,
New York City.

My dear Mr. Straight:

A week or so ago, I was sent the enclosed clipping which I had intended to forward to you, but overlooked doing so.

About the same time, I received a letter from a man in Georgia who said: "What on earth is the matter with you people in New York, that you permit that unpatriotic sheet, the New Republic, to exist? They have been sending it to me for several months, as well as to other people whom I know, without charge. It is one of the most insidious and dangerous publications that I have come in contact with. It is undoubtedly backed by German money. We have our "Tom Watsons" - and they ought to be hung - but they are not half so dangerous as the people who are running this sheet in New York."

Now, this is pretty strong language, but I must say that in view of what I have seen and heard during the past ninety days regarding things in the New Republic, I do not blame people for getting excited. This is no time for the publication of any journal that is found to be truckling even in the slightest degree to the German cause; and especially does it surprise everyone that a patriotic citizen like yourself would for one moment permit the use of his name as the financial backer of such a paper. I have never agreed with the socialistic, anarchistic, syndicalistic and



populistic leanings of the New Republic, but all that is nothing in comparison with its poisonous emanations since our entrance into the War. As the people are learning the criminal, brutal and infamous character of Junkerism, is there not danger that the rising tide of indignation will soon begin to vent itself in ways that are not pleasant? The Hearsts, the Vierecks, the Rumelys, the Ridders, the McClures, the Cohalans, the O'Learys and the John Devoys are out in the open and will doubtless receive the first impact; but on the second line will be found the New Republic, Pearsons, the Daily Call and divers other mischief-making publications.

Very truly yours,

(Enc)

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Replied would send letter on to you and that you would probably communicate with her direct.

Acknowledged 10/15/17. J.W.S.

1236 W. French Place
San Antonio, Tex.
Oct. 4th, 1917.

My Dear Mr. Straight,

It was only this summer that I identified you with the little boy I knew at Normal Park, through meeting an Oswego acquaintance of your mother.

I have a picture of her taken in '85 or 86 also a letter done from Tokyo which I thought you or Hazel might care to have, As she

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died when you children were so young, I thought that possibly your souvenirs of her or even pictures might be few. I am getting along myself and having no family who would care for the little things I prize, in cases of this kind, I am trying to give them back where they would be treasured. It is just an accident that I kept the letter, as I have kept very few letters even from those closest to me; but it got in an old trunk, and I came across it not long ago.

Your mother was an unusual woman. I was in her class when she took your father's work at Normal Park, at the time of his last illness, and death.

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She was a most wonderful teacher with, I wish I could tell what power, I, rousing the talent abilities of her pupils, and belief in their own powers to accomplish.
I would be glad for you on Hazel & have The Picture & letter, so if you will send me a safe address I will mail them. In return I should like to know what became of Anna Williams
Very truly.
(Miss) Laura Steele
Principal Public School #22.
1236 W. French. San Antonio, Tex.

2025 Killgore Place
Oct. 17

Dear Miss Steele
I have been working for Miss Hazel ever since I came to San Antonio but this is my first year as Supervisor of Primary Work. I am so glad to hear from you and to have the picture and letter. I did send Miss Williams address to Laura Steele, who was a classmate of mine at the University of Texas. I am sorry I cannot tell you where she is now but I will write to Laura Steele and ask her and will write you as soon as I hear.
Very truly yours
Hazel Clark

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they are all so glad and
delighted.
Letters from Bill, from
Halifax, and a cable
that he had arrived I
am glad to say. I am
going on Nov. 1. to the
Richmond Hotel 17-18. for
a week then to visit at
White Sulphur for a
week or ten days, and I
will send you the address
later. Then I am going to
my sister in law
Mrs C. G. Parker. 5-23 Nat. Bank
ave. Newark. N.J. and that
address will always find
me if necessary.
I do hope it will all be
settled soon and you will
get home early. Do you want
a letter to reach you or do you
expect him. Sincerely Yours
Monroe Wright

WILLARD STRAIGHT
ONE TWENTY BROADWAY
NEW YORK

October eighteenth,
1917.

My dear Mr. Minister:

I am taking the liberty of giving this note of introduction to you to Mr. William E. Barker. Mr. Barker is a special representative of the United States Rubber Company, and is making a trip through China in connection with confidential work for this Company.

While I do not know Mr. Barker personally, he is a very good friend of friends of mine, and I would appreciate any courtesies which you may be able to show him.

With best wishes, believe me, my dear Mr. Minister,

Yours ever sincerely,

Willard Straight

The Honourable
Paul S. Reinsch,
The American Minister,
Peking, China.

THE HISTORICAL SOCIETY OF WISCONSIN

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Mayor

[C. Oct. 1917]

How I could earn my salary & help my government- while here I am ashamed to draw it-

Know the following cities thoroughly and would willingly go to any of them and do anything there they would ask of me. I thoroughly understand the Catering business in all its branches the feeding of large bodies of men and the purchasing of supplies for same to any amount- could help you in the intelligence department of the A. G. Office in England or on the Continent- surely a man who has seen so much and went through the mill as I have can be of some assistance to our government abroad when they need men so badly I have no one to bring my case before them in authority- for if I had Mayor I know they would find something more valuable for me to do than I do at present- put in a word for me Mayor and you will never regret it.

Yours for the U. S. A. Healy

London
Liverpool
Manchester
} England

Dublin
Cork
Lemerick
} Ireland

Bombay - India

Camp D Donaghan
Fort- Sill
10/27/17

Mayor W. D. Straight-

My dear Mayor

Will you forgive me for again bothering you especially at this time when you are exposed yourself. But I cannot resist the temptation which inspires me to again implore you to assist me to get to the front what earthly use am I to the government here when they need men in Europe who has had experience in handling men buying goods &c I would be worth twenty men to Uncle Sam right now in Liverpool London or Cork or any other port of embarkation which I know so well. Can't you get me transferred to your department- I know one word from you would get me something where I would earn my salary and feel I was doing my bit towards what- all my hopes are centered on- dont forget me Mayor get me out of here and put me to work for the noblest cause on earth and God will bless you as I do - Most Respt Yours D. Healy

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G-3 30½ WDRB #210.1

Major Straight,
A. G. O. War Dept.

SPECIAL ORDERS, No. 287.

WAR DEPARTMENT,
WASHINGTON, *November 3, 1917.*

*Extract.*

* * * * *

169. The following assignments of officers in the National Army, not heretofore indicated in orders, are announced:

*76th Division.*

Brig. Gen. *William Weigel*, 151st Brigade.
Col. *Ferdinand W. Kobbe*, depot commander, Infantry.
Col. *John H. Parker*, depot commander, Infantry.
Col. *Howard R. Perry*, depot commander, Infantry.
Col. *Frank E. Bamford*, depot commander, Infantry.
Col. *George H. Estes*, train commander.
Maj. *John A. Crane*, Light Field Artillery.
Maj. *Frank B. Edwards*, Infantry.

*77th Division.*

Maj. *Walter C. Short*, ordnance officer.
Brig. Gen. *Evan M. Johnson*, 154th Infantry Brigade.
Col. *Frank A. Wilcox*, depot commander, Infantry.
Col. *John E. Woodward*, depot commander.
Col. *William I. Westervelt*, Light Field Artillery.
Lieut. Col. *John J. Boniface*, Infantry.
Lieut. Col. *Milosh R. Hilgard*, Infantry.
Lieut. Col. *Stuart Heintzelman*, Infantry.

*78th Division.*

Maj. *Arthur C. Tipton*, adjutant general, Officers' Reserve Corps.
Col. *Lincoln C. Andrews*, depot commander, Infantry.
Col. *Frederick G. Stritzinger, jr.*, depot commander.
Col. *Edwin O. Sarratt*, Heavy Field Artillery.
Lieut. Col. *Marlborough Churchill*, Light Field Artillery.
Maj. *Wilford Tuyman*, Infantry.
Maj. *John K. Herr*, Infantry.

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*79th Division.*

Maj. *Townsend Whelen*, ordnance officer.
Brig. Gen. *Andrew Hero, jr.*, 154th Artillery Brigade.
Brig. Gen. *Walter H. Gordon*, 154th Depot Brigade.
Col. *Hansford L. Threlkeld*, depot commander.
Col. *Albert E. Saxton*, depot commander.
Col. *Louis H. Bash*, depot commander.
Col. *Raymond W. Briggs*, Light Field Artillery.
Maj. *James Rumbough*, Light Field Artillery.
Lieut. Col. *William H. Oury*, Infantry.
Lieut. Col. *Charles E. Morton*, Infantry.
Lieut. Col. *Fred R. Brown*, Infantry.
Lieut. Col. *Fred E. Smith*, Infantry.
Lieut. Col. *Alden C. Knowles*, Infantry.
Lieut. Col. *John L. Bond*, Infantry.
Lieut. Col. *George B. Sharon*, Infantry.
Maj. *Noble J. Wiley*, Infantry.
Maj. *Samuel T. Mackall*, Infantry.
Maj. *Andrew W. Smith*, Infantry.

*80th Division.*

Maj. *C. Fred Cooke*, assistant to division adjutant.
Maj. *Quinn Gray*, ordnance officer.
Maj. *Frank Moorman*, signal officer.
Brig. Gen. *Herman Hall*, 155th Depot Brigade.
Col. *Oliver Edwards*, depot commander.
Col. *Ulysses G. Worrilow*, depot commander.
Col. *LeRoy Eltinge*, depot commander.
Col. *Mervin C. Buckey*, Heavy Field Artillery.
Maj. *John T. Kennedy*, Light Field Artillery.
Maj. *Charles Keller*, Infantry.
Maj. *Hiram M. Cooper*, Infantry.
Maj. *Joseph F. Taulbee*, Infantry.
Maj. *William W. Gordon*, Infantry.

*81st Division.*

Maj. *Charles G. Stevenson* (major, National Army), assistant to division adjutant.
Col. *Hamilton A. Smith*, depot commander.
Col. *Henry C. Clement, jr.*, depot commander.
Maj. *James A. Thomas*, Heavy Field Artillery.



Col. *James P. Robinson*, Light Field Artillery.
Lieut. Col. *Nelson E. Margetts*, Light Field Artillery.
Maj. *Frederick A. Prince*, Light Field Artillery.
Maj. *Talbot Smith*, Infantry.

*82d Division.*

Brig. Gen. *Charles T. Menoher*, 157th Artillery Brigade.
Col. *Frank D. Ely*, train commander.
Col. *Hunter B. Nelson*, depot commander.
Col. *Frank Parker*, depot commander.
Col. *Thomas A. Pearce*, depot commander.
Lieut. Col. *William H. Dodds*, Light Field Artillery.
Maj. *Donald M. Beere*, Light Field Artillery.

*83d Division.*

Brig. Gen. *Charles H. McKinstry*, 158th Artillery Brigade.
Col. *William Wallace*, depot commander.
Col. *John W. Barker*, depot commander.
Col. *Frank J. Morrow*, depot commander.
Lieut. Col. *Homer B. Grant*, Heavy Field Artillery.
Lieut. Col. *Arthur P. Watts*, Infantry.
Maj. *Earl Biscoe*, Infantry.

*84th Division.*

Col. *Orrin R. Wolfe*, depot commander.
Col. *Sidney Cloman*, depot commander.
Col. *William B. Cochran*, depot commander.
Col. *Augustine McIntyre*, Light Field Artillery.
Lieut. Col. *Leigh R. Gignilliat* (National Army), Infantry.

*85th Division.*

Lieut. Col. *Charles W. Weeks*, chief of staff.
Col. *William H. Paine*, train commander.
Col. *Hugh D. Berkeley*, depot commander.
Col. *Robert H. Allen*, depot commander.
Lieut. Col. *Donald C. Cubbison*, Light Field Artillery.

*86th Division.*

Col. *William Brooke*, depot commander.
Col. *Guy G. Palmer*, depot commander.
Col. *James A. Lynch*, depot commander.
Col. *Robert C. Foy*, Light Field Artillery.
Lieut. Col. *Carroll W. Neal*, Light Field Artillery.

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*87th Division.*

Lieut. Col. *Walter C. Sweeney*, chief of staff.
Brig. Gen. *Benjamin A. Poore*, 162d Depot Brigade.
Col. *George W. Kirkpatrick*, depot commander.
Col. *Fine W. Smith*, depot commander.
Col. *Frederick B. Shaw*, depot commander.
Col. *Howard R. Hickok*, depot commander.
Maj. *Rex Van Den Corput*, Heavy Field Artillery.
Col. *Charles C. Pulis*, Light Field Artillery.

*88th Division.*

Lieut. Col. *Charles S. Lincoln*, chief of staff.
Col. *Harrison J. Price*, regimental commander, Infantry.
Col. *Samuel P. Lyon*, depot commander.
Col. *Girard Sturtevant*, regimental commander, Infantry.
Col. *Upton Birnie, jr.*, Light Field Artillery.
Lieut. Col. *Harry L. Cooper*, Infantry.

*89th Division.*

Brig. Gen. *William L. Kenly*, Artillery brigade, 164th Field Artillery.
Col. *Julius T. Conrad*, depot commander.
Col. *Hamilton S. Hawkins*, depot commander.
Col. *George V. H. Moseley*, Light Field Artillery.
Lieut. Col. *Robert Davis*, Light Field Artillery.
Lieut. Col. *Pelham Glassford*, Light Field Artillery.

*90th Division.*

Maj. *Arthur S. Guthrie* (Field Artillery, National Army), assistant to division adjutant.
Col. *Sterling P. Adams*, depot commander.
Col. *Mathew C. Smith*, depot commander.
Col. *George B. Pritchard, jr.*, depot commander.
Col. *Frederick G. Lawton*, depot commander.
Lieut. Col. *Jacob A. Mack*, Light Field Artillery.
Maj. *William E. Dunn*, Light Field Artillery.

*91st Division.*

Maj. *W. E. Finzer*, assistant to division adjutant.
Maj. *Gordon Voorhies*, assistant to division adjutant.
Col. *Mathew E. Saville*, train commander.
Col. *Benjamin B. Hyer*, depot commander.



Col. *Robert S. Offley*, depot commander.
Maj. *James L. Collins*, Light Field Artillery
Lieut. Col. *Theodore B. Taylor*, Infantry.
Lieut. Col. *Lucius C. Bennett*, Infantry.
Lieut. Col. *Richmond Smith*, Infantry.
Lieut. Col. *Archie J. Harris*, Infantry.
Lieut. Col. *Frederick G. Knabenshue*, Infantry.
Lieut. Col. *Eldred D. Warfield*, Infantry.
Lieut. Col. *Allen Smith, jr.*, Infantry.
Lieut. Col. *Samuel B. McIntyre*, Infantry.
Lieut. Col. *Edward R. Stone*, Infantry.
Lieut. Col. *William H. Jordan, jr.*, Infantry.

*26th Division.*

Maj. *Alfred A. Maybach*, assistant chief of staff.
Lieut. Col. *James L. Beavans*, division surgeon.
Maj. *John G. Towne*, assistant to division surgeon.
Maj. *Edmund T. Weisel*, division ordnance officer.
Brig. Gen. *Peter E. Traub*, 51st Infantry Brigade.
Brig. Gen. *E. LeR. Sweetser*, 51st Depot Brigade.

*27th Division.*

Maj. *J. L. Kincaid*, division judge advocate.

*28th Division.*

Maj. *Cleon N. Berntheizel*, division judge advocate.

*30th Division.*

Capt. *C. C. Rutledge*, chief of staff.

*31st Division.*

Col. *Augustus P. Gardner* (Adjutant General's Officers' Reserve Corps), division adjutant.

*32d Division.*

Maj. *Joseph A. McAndrew*, division inspector.
Lieut. Col. *Gilbert E. Seaman*, sanitary inspector.

*35th Division.*

Maj. *Willard D. Straight* (major, Adjutant General's Officers' Reserve Corps), assistant to division adjutant.

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*36th Division.*

Maj. *C. C. Wren*, division judge advocate.

*38th Division.*

Maj. *Paul J. Horton*, division ordnance officer.

*39th Division.*

Maj. *F. R. Kenney*, division adjutant.
Maj. *John W. D. Dicks*, assistant to division surgeon.
Lieut. Col. *W. S. Schauffler*, division sanitary inspector.
Maj. *Lloyd R. Fredendall*, division signal officer.

*40th Division.*

Brig. Gen. *Le Roy S. Lyon*, 65th Artillery Brigade.
Brig. Gen. *George H. Cameron*, 79th Infantry Brigade.

*41st Division.*

Maj. *Charles R. Forbes* (Infantry, National Army), division signal officer.

* * * * *

BY ORDER OF THE SECRETARY OF WAR:

JOHN BIDDLE,
*Major General, Acting Chief of Staff.*

OFFICIAL:

H. P. McCAIN,
*The Adjutant General.*

EMM/R.

November 7, 1917.

1. Though the War Risk Insurance Act places the administration thereof [redacted] in the Treasury Department, its various provisions make it very clear that the fullest cooperation by the Army and Navy is anticipated. Practical considerations seem to require that the necessary data for answering the many questions which will arise as to allotments, allowances and insurance be obtained through the military and naval authorities. The same considerations would seem to demand that the work of making known to every man in the Army and Navy in an effective way his duties and privileges under the Act should be done by those same authorities. No staff of civilian employees could accomplish the desired results alone, even were they given free access to the troops. And that they should be given such access without military supervision is, of course, unthinkable. It has seemed to me that a comprehensive plan for doing the Army's and Navy's part of this work should be devised and adopted at the earliest practicable date. And I venture to suggest that that plan embody the following features:

(1) A centralization of the work here and over-seas. This seems to me essential.

(2) The commissioning of officers and enlisting or enrolling of men in the administrative departments of the Army and Navy so that officers and men be not diverted from the line, and that there be as little interference as possible with the chief business of the troops. The men so commissioned and enlisted would be constantly with their respective units, would be familiar with the personnel thereof, and could therefore furnish the requisite information and do the necessary work with the least waste effort.

(3) The men to whom this work is assigned should be given a grade corresponding to the responsibility borne by them. I regard the successful administration of the beneficient provisions of this Act as of the utmost importance, and am desirous of having the Army assign to this work men of such character and ability as to deserve rank suitable to the importance of the tasks which they will perform.

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November 7, 1917.

MEMORANDUM for the Secretary of the Treasury.

1. The administration of the War Risk Insurance Act, so-called, falls naturally into two divisions:

(a) civil, i.e., dealing with civilian persons receiving, who should receive, or, who desire to receive the benefits under the Act;

(b) military, i.e., dealing with the commissioned, enlisted, or enrolled personnel under the control of the War or Navy Departments.

2. The administration of cases falling under the first category will be undertaken directly by the Bureau of War Risk Insurance, which in connection therewith will necessarily secure from the military or naval service, through the War or Navy Departments, certifications and information required in connection with the administration of the Act.

3. In order to deal effectively with cases arising under the second category the Bureau of War Risk Insurance must not only count upon the cooperation of, but must at some point, act through, properly constituted military or naval authorities.

4. That being the case it is manifest that efficiency will best be secured, if responsibility as regards the functions to be exercised under the Act by the military and naval authorities, be centralized, in order that the administration of the Act throughout the military and the naval forces may be identical.

5. To secure this result it is essential that the rulings and regulations of the Bureau of War Risk Insurance issued from time to time for the guidance or information of the military and naval forces be communicated to them through the usual channels and by direction of properly constituted authority.

6. To secure the centralization of responsibility required therefor the Bureau of War Risk Insurance should be able to deal with single agencies in the War and Navy Departments respectively, and through these agencies transmit and from them receive, communications affecting or regarding the military or naval forces in the United States and in other parts of the world, except in Europe where it is proposed to establish a branch office of the Bureau of War Risk Insurance to deal with the American military and naval expeditionary forces.

7. It is suggested, therefore, that there be established in the War and Navy Departments insurance divisions or bureaus which in the War Department would be in the Adjutant General's Department, and that in so far as the Army is concerned officers be especially detailed to or commissioned in, and the clerical force required be enlisted in, the a special service created under The Adjutant General's Department to perform the functions required under this Act.

In Reply, Please Refer To No.

NAVY DEPARTMENT
BUREAU OF SUPPLIES AND ACCOUNTS)
WASHINGTON, D. C.
7 November 1917

Proposed Organization and Duties of the Navy Branch of the Overseas War Risk Insurance Bureau Agency.

Organization.

Major Leonard should be deputized by the Bureau of War Risk Insurance as their representative in European Waters and attached to the staff of the Commander-in-Chief of Naval Forces operating in European Waters.

Major Leonard will have as his assistants, four assistant paymasters with a knowledge of the sale of insurance, who will be stationed at various places as assigned by Commander-in-Chief.

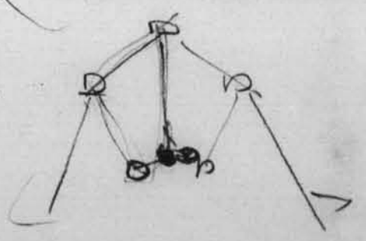
Outline of Proceedure.

(a) All applications for insurance, allotments, compensation, change in status of officers and men, and various abstracts as called for in Bureau of Navigation Circular Letter 20-17, will be submitted direct to the Navy Disbursing Officer, Washington, D. C.

(b) General instructions regarding the War Risk Insurance Act for Oversea Naval units will be forwarded through the Commander-in-Chief of Naval Forces operating in European Waters.

(c) Major Leonard on the staff of the Commander-in-Chief, will instruct his assistants and through them, disseminate these instructions to the various units.

(d) These men should be ordered to the Navy Disbursing Office for instruction before being sent out.



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In Reply, Please Refer To No.

NAVY DEPARTMENT
BUREAU OF SUPPLIES AND ACCOUNTS)
WASHINGTON, D. C.

7 November 1917

UNITED STATES

Recommended that seven assistant paymasters with a knowledge of the sale of insurance be sent out from the Navy Disbursing Office to the various naval districts to acquaint officers and men with the benefits of Government insurance and to interpret instructions for the various supply officers and disbursing officers.

It is proposed to cover the various naval districts in the following manner:

(A)
one assistant paymaster for the 1st and 2nd naval districts, with headquarters at Boston
one for the third naval district with headquarters at New York
one for the fourth naval district with headquarters at Philadelphia
one for the fifth and sixth naval districts with headquarters at Norfolk
one for the seventh and eighth naval districts with headquarters at New Orleans
one for the ninth, tenth and eleventh naval districts with headquarters at Great Lakes, Ill.
one for the twelfth and thirteenth naval districts with headquarters at San Francisco.

These men should be ordered to the Navy Disbursing Office for instruction before being sent out.

17-917-5M.

ANDERSEN, MEYER & CO., LTD.

BRANCH OFFICES:—CHANGSHA, HANKOW, HARBIN, HONGKONG, KALGAN, PEKING, SAMARKAND, SAN FRANCISCO, TIENTSIN, TSINAN, VLADIVOSTOK, AND AT 11 BROADWAY, NEW YORK.

HEAD OFFICE:
4 AND 5 YUEN MING YUEN ROAD
SHANGHAI, CHINA.

SONG-NAME
SUN CHONG
愼昌洋行

CABLE ADDRESS: "DANICA"

IN REPLY PLEASE QUOTE
OUR REF. NO. 58
ADDRESS ALL LETTERS TO THE COMPANY NOT TO INDIVIDUALS.

Well you please let me have your instructions about the matter of the house purchase.

SHANGHAI, Nov. 8th, 1917.

IN REPLY TO YOUR LETTER OF

My dear Willard:

I have your letter of August 9th which I have delayed in replying to as I was just on my way to Peking and going to look fully into the matter of the house. I am sending you enclosed copy of letter to Bruce in regard to our present organization which may interest you. I appreciate, of course, that being occupied with important war matters you are probably not very keen to be worried about business. I am, however, delighted to see that you think our new agreement with the General Electric Co is satisfactory.

There is no doubt that Mr. Burchard's and Mr. Rice's visits out here have done a great deal to cement our very friendly relations.

With regard to the house, the position is this:

We cannot get possession of the house before June, 1918 as it is under long lease to the Chinese Post-office. I very much wish to use it for our new office as I do not think we could possibly find a more ideal position for them. I am also afraid that if it was left as it is and you again came into it you would feel very sorry to see how it has been allowed to go to rack and ruin since you were there. Each room has been used as a bed room and it would not be fit as a private living house except after a great deal of expenditure and repairs.

My idea is to make the following changes.- Take down the houses used as servants quarters on the right of the entrance and use the first 80 fit of frontage on Morrison St. as a one storied showroom for machinery. Make the entrance in Morrison St about the middle of the front so that you can enter the showroom from one side of the entrance and the office from the other side, using the big dwelling house with the two side houses as offices without changing them materially. Use the big house behind the dwelling house as servants quarters and taking down the servants quarters on the hutung building a godown in its place. Moving the entrance further up the hutung and using the back part of the property as living quarters for some of our staff.

Hussey of the Rockefeller Institute is making a sketch of the proposed alterations which I will send you in due time. I am afraid, however, that with all these alterations the house would not remain what it is now and probably your object in obtaining it would no longer be there. Of course, if you wish us to we can leave it entirely unchanged and it could probably be let out as living quarters at a figure which would pay a reasonable return.

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18-717-20M

[11-8-17]

ANDERSEN, MEYER & Co., LIMITED.

On the other hand, if you buy the place and will allow us to make those changes I suggest that we should pay you a reasonable interest on your investment. If, however, you feel that the house will not be the same to you if it is changed in the way I suggest and would prefer to let us keep it, this would be quite suitable as I do not see how we could possibly find premises which would be better suited for our purpose than this property.

You know how very much I would appreciate it if you would find time some time to let me hear from you and I hope that your duties as Major will prove interesting to you. It is certainly not easy to stay over here away from everything in times like this, but I suppose some of us have got to do it and we can therefore only wish all luck and success to those who take their part of the work.

With very kindest regards,

Yours truly,

VM

[encl. 11-8-17]

3-17-17-50 M.

A. M. & CO., LTD.

FILE COPY.

4

Nov. 2nd, 1917.

My dear Bruce:

You will undoubtedly remember the many discussions we had from time to time with regard to the necessity of breaking in responsible men who can run the daily routine of our business so that I can be free to go and come and generally supervise. I am sure you will be interested to hear how far I have got in this organization of our affairs and how it is working generally.

Shanghai, which is the head office and where all operations are centralized, is divided into General Import, in charge of Mr. Measor, Export, in Charge of Mr. Forum, and Engineering, in charge of Mr. Arnold. Mr. Carson, who is with us temporarily, is in line with these three Executives as Comptroller. The firm's total business in the various lines, whether Shanghai or outports is under complete control of one of these men.

All of them, as you know, have had many years and very considerable experience in China.

We have meetings twice, sometimes three times, a week, where we keep regular minutes and everything of interest is discussed. Several matters, such as engaging of foreign clerks, dismissal of clerks, credits, etc, can only be decided at such meetings and each Executive may call a meeting if found necessary during the week outside of the regular days. When anything is discussed where their department is involved, the various chiefs of departments are invited. The division of the various departments is as follows:

Import. Mr. Measor in charge, with a Chief Clerk through whom all correspondence in and out is controled. The department is divided into Piece Goods & General Imports, in charge of Mr. Cooke, Steel Iron, in charge of Mr. Armstrong, and Building Sales in charge of Mr. Bunn. To the department is further attached the various representatives of manufacturers, such as the experts for glass, paint, roofing, etc.

This whole Import Department, which was really only reconstructed in August, 1915, has grown very considerably and the business it booked during the month of September amounted to about Tls. 850,000.

In each outport office of any consequence, such as Hongkong, Tientsin, Hankow, a special man is attached in charge of the Import Department, working in close connection with the Shanghai Office who sends him weekly reports on the market, and at present, on account of the critical times, Shanghai controls all purchases for outport offices.

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3-17-17-50 M.

A. M. & Co., LTD.

FILE COPY.

Working under the control of the Import Department, but as a special section, is our concrete department, which designs buildings, getting the steel and roofing from the Import Department. We have a very able man in Mr. Park, who is in charge of this department and it has grown so rapidly that we have added two foreign engineers to this section.

The Import Department is not allowed to take any chances in exchange, but closes all exchange through the exchange department which is under my direct control whenever they do any business. All exchange for stock is closed on the date invoice is received. The Head Office's Import Department is charging outports 1% for handling their business.

Export. Mr. Forum in charge. The Export Department in Shanghai is divided into the Manufacturing section, Asiatic section, and General Export section. The Manufacturing section is in charge of Mr. Egle and we have just succeeded in moving the whole of this department, which was situated in Hongkong Road, to to our head office in Yuen Ming Yuen Road. Mr. Forum exercises a close control over this section, signing all mail in connection with it and all orders placed on behalf of it.

The Asiatic Section, which was recently in charge of Mr. Johanson, is now directly handled by Mr. Forum, and handles all import into China and Siberia of produce from Manila, Singapore, or any other parts of Asia. It also handles the export of China produce from China to Russia.

The General Export business is not very big in Shanghai, but Mr. Forum follows and controls the export business for other ports. Tientsin looks after all export business originating from Tientsin, Tsinanfu, Kalgan, and Peking, while the Hankow Office exercises control over Changsha and Chungking. A small part of the export business from Tsinanfu, such as hairnets and hats, is controlled from Shanghai, while hides, wool, straw braid, etc, is controlled from Tientsin where we have our experts in these lines.

The working arrangement for the Export in connection with Hartmann Brothers is outlined in a memorandum which you received several mails ago and it seems so far to be working very satisfactorily. Mr. Hartmann and myself are now working out an arrangement to cover our transactions in London a memo of which I will send you in due time.

Engineering. Mr. Arnold in charge, with a Chief Clerk attached handling all correspondence, etc. The Department is divided up in sections according to the various lines of engineering where we have experts. Mr. Arnold's former working and figuring out power plants, etc, has been taken over by Mr. Hawkins, while Mr. Cox is now permanently in Shanghai as No.2. to Mr. Arnold, and in charge during his absence.

The Shanghai sales section of the Engineering Department is in charge of Mr. Jensen who reports to Mr. Arnold, while the Constructions Department is in charge of Mr. Aagesen, also reporting direct to Mr. Arnold. We are contemplating a very elaborate

[11-8-17]

3-17-17-50 M.

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FILE COPY.

and effective organization for the sale of lamps and other produce to be manufactured by the new electrical manufacturing company. Details of this have been worked out before I left and Mr. Arnold has gone fully into it with Mr. Rice. Due to the fact that the Japanese are developing a very strong sales organization for lamps and minor electrical produce throughout China, it is absolutely essential that we should develop a similar organization and from reports I have had of Mr. Arnold's conference with Mr. Rice, the General Electric Co is going to support us to the utmost of their ability to create such an organization.

It will undoubtedly involve the establishment of small electrical shops all over China and Mr. Mitchell, who is attached to our Engineering force as travelling engineer, is at present in Tsinanfu, lining up a combine of influential Chinese to handle our supplies in that district. Details of these arrangements, etc, will be sent you in due time.

Accounts & General Office Routine. I have appointed temporarily Mr. Carson as Comptroller in charge of this whole section. Mr. Velling has been appointed Chief Accountant and as far as I can see so far is filling the job well. Mr. Adams has been put in charge of our Operating Department with Mr. Gerry to assist him. The functions of the Operating Department are to control all incoming and outgoing shipments, stocks, issuing of invoices, distributing of mail, etc. In centralizing all this work under one department we are taking a step which is entirely different from what any other companies in China are doing. Whether it is possible to get the Operating Department to satisfactorily handle this I do not know yet as it only started on the 1st of October, but I am going to give it a good try as it would simplify matters very much if such an arrangement could be brought about.

Each department has its own bookkeeper looking after the department's business, the bookkeeping department merely connecting to the sales departments through the Operating Department.

We have also appointed a branch auditor who will be continuously controlling the branch office accounts which are gradually being brought up into one system to connect up with the head office system.

Besides this the only section which is under the direct control of the General Manager is the Exchange. This is looked after by Mr. Hara who has done this work for me for the last ten years. No department is supposed to take any exchange position, but as soon as exchange is closed or business done based on silver, they send their settlement memo to the Exchange department and as far as the individual department is concerned the transaction is closed.

The handling of the whole exchange position is done by myself when I am here, or, during my absence, by Mr. Forum in consultation with Mr. Measor. During my absence, or even when I am here, Mr. Measor is the No.2. in the organization although naturally Mr. Forum and Mr. Arnold are looking after their own ends except in vital questions which involve the general policy.

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11-8-17]

3-17,17-50 M.

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FILE COPY.

I am glad to say that each time I am absent I have found that fewer and fewer matters have had to be referred to me, especially this time where I have been in Peking for nearly six weeks during which time matters seem to have been managed very satisfactorily. It is my opinion that on the basis we are now working I shall gradually be able to be entirely free to look after the vital points in our policy, although if I find occasion to secure somebody who can replace me personally in handling these questions during my absence I shall certainly attach him to the organization.

I am still hoping that the Manager of the Russian Bank who I have spoken to you about will be available one of these days and with him in our organization we certainly would seem to solve the problem of getting it out of a one man show.

Yours truly,

VM

November 8, 1917. 277

Dear Sir:

I attended last night a conference with the Economics and other Professors of the University on the subject of war financing by our Government. I am very deeply impressed with the gravity of the problem.

I enclose you herewith correspondence had between Professor Davenport, our Professor of Economics, now at the University, and Professor Young, our Professor of Economics, who is absent for the year in Washington as Director of the Division of Research of the War Trade Board, and Professor Adams, Acting Professor of Economics here last year, and now Professor at Yale, who is also in Washington for the year as expert Adviser on Taxation of the Treasury Department.

This correspondence will show you the character of the problems considered last night and the seriousness of the financial situation, which, in the opinion of these experts, confronts the Nation.

It has seemed to me of great importance that the matter should be further considered, of course in an informal way, by certain members of the Board of Trustees and the Professors, and I have accordingly arranged a conference to be held in my Office on Saturday, November 10th, at 3:00 P.M. I am inviting to this conference along with the Professors the members of the Finance Committee of the University and also certain other members of the Board of Trustees with banking and financial experience. I herewith invite you as one of that number.

H.H.Westinghouse, Esq., 165 Broadway, N.Y.City.

Very sincerely yours, [signature]

The above letter sent the following: H.H.Westinghouse, 165 Broadway, N.Y.C.; C.F.Tower, Ithaca, N.Y.; R.B.Williams, Ithaca, N.Y.; C.Sidney Shepard, New Haven, N.Y.; Ira A.Place, Grand Central Terminal, N.Y.C.; H.R.Ickelheimer, P.O.Box 1554, N.Y.C.; H.J.[illegible], Chicago, Ill.; W.D.Straight, 120 Broadway, N.Y.C.; M.Vanalstyne, Ithaca, N.Y.; R.H.Treman, Ithaca, N.Y.; E.L.Williams, Morrill Hall; C.D.Hartwick, Morrill Hall; Geo.J.Ramsey, Prof.J.H.Comstock, Roberts Place, Cornell Heights, Ithaca, N.Y.

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[partial copy]

November 10, 1917.

Dear Prather:

Out of a clear sky about ten days ago, I was ordered to report to Washington to the Adjutant General for duty. ********** I was brought on apparently with a view to taking a number of "hot air" artists to talk war risk insurance to the hairy chested soldiers in France. The last ten days have been devoted to trying to work out some scheme of organization for the army and to rid myself of the uplift incubus. I believe this has now been accomplished and I hope the scheme for the army organization will work out. There has been placed into the tape factory a pure, clean and honest scheme and in due course I suppose will be passed upon by the Adjutant General of the Army. When it comes home to roost, I don't suppose it will be recognizable. As a matter of fact, however, before I ever handed it in I had seen most of the people to whom it would most likely be referred, and the little dope sheet contains a whole lot of pet ideas which I hope may get it across.

My particular job will be to organize the business overseas. I will probably have charge at the General Army Headquarters, and as Agent of the Treasury will, as to Treasury matters, look after the Navy also. Leonard will be the War Risk Chief at Navy Headquarters. Incidentally I have modestly suggested that the officer in charge of this work ought to be a Colonel. That may mean that I will be eliminated but in any case if the scheme goes through I will have the satisfaction of having worked up some of the details.

The organization in the United States will be in charge of some one in the Adjutant General's Department and the personnel will be from the various divisions and departments but if I go I will probably take over with me about twenty officers and some forty



enlisted men as clerks. As an administrative proposition it has been an interesting one to work up and, while it is getting organized, I shall try to absorb enough dope to enable me to get into some other less administrative line.

Things are not going as fast as they ought to. Washington seems to be moving on the theory that sometime within the next three years it will have to fight a war. For that reason it is discussing general plans of organization from the bottom up. The necessity of creating a fighting machine rapidly and getting into action seems to be overlooked, while the great minds are dealing with broader problems of statesmanship, Our friends seem to be devoting their chief attention to the possibilities of the situation, which can only be brought about by successful war making. War making itself seems to be a disagreeable detail which they prefer to overlook. Perhaps, however, those who are really in the know see peace a good deal nearer than it would seem to be in view of the Russian and Italian situations. I have a hunch that this is the case but if this is what they are banking on, the Germans may shatter their fool's paradise and they will lose the rainbows by chasing them instead of sticking to their knitting.

**********

Yours,

His Excellency, H. Prather Fletcher -

The Willard Straight Papers at Cornell University

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BLUE.

Paris.

Dated Nov. 10, 1917.

Recd. 12th, 3.50 a.m.

Secretary of State,

Washington.

2717, tenth.

"Secretary of the Treasury McAdoo. Have written General Pershing for ten thousand. Will forward photograph of application. He authorizes me to send following message to you in his name.

> 'The Army in France is pleased at the announcement that the Soldiers and Sailors Insurance Bill is now a law. By this act out Government has given its soldiers a privilege which no other country has ever granted. The very low rate and other advantages of this insurance are so manifest that it is hoped that every man in the army who needs insurance for those dependent upon him will avail himself of this generous offer. I have made application for insurance myself.'

Have sent out eighty thousand applications. Indications are army will take up matter enthusiastically. Have received two hundred and thirty-eight applications, mostly from officers, amounting to two million two hundred thousand dollars. General has authorized me to give interview to English newspapers circulating in army and will arrange for interviews today. Am greatly handicapped by lack of definite information as to rates and installments. Impossible to rely on mail deliveries. Number of officers here do not wish premiums deducted from pay and after consultation at headquarters orders were issued permitting officers to pay cash to disbursing officer who will give receipt and report amount of collection. Do not know whether this is harmonious with your regulations but think you will have to have similar provision. What steps have you taken to provide for notification of officers of increase of premium annually? Wolfe." SHARP

November 12th, 1917.

My dear Mr. Croly:-

In accordance with Major Straight's request, I am enclosing herewith copy of his letter to Mr. Moore of "Asia", dated November tenth, 1917, regarding the recent agreement reached between the United States and Japan; also copy of his supplementary memorandum.

Very truly yours,

Herbert Croly, Esquire,
The New Republic,
421 West 21st Street,
New York, N. Y.

Enclosures.

Original in private hands.

The Willard Straight Papers at Cornell University

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November 10th, 1917.

Frederick Moore, Esquire,
Asia Publishing Company,
627 Lexington Avenue,
New York, N. Y.

Dear Moore:-

I have your letters of the thirtieth and thirty-first of October, and have looked over the proofs for the December issue. They are interesting. As to the Child Article, I would suggest that you go ahead and print it, but I think it would be wise to cut out the phrases to which you refer.

You will, of course, treat editorially the recent agreement between the United States and Japan. I believe it to be the most constructive thing that has been done since Secretary Hay announced the "Open Door" policy, and in addition I believe this agreement will constitute the most effective guarantee for the observance by Japan of her obligations under that policy.

There were three alternative courses to follow:-

(1) What might for lack of a better term be called "American Imperialism in China, under which we would finance Chinese development, override any conflicting claims which might be advanced by the other Powers in China, and, for our own interest, as well as in the interest of China, assume in that country a dominating position similar to that which we must ultimately occupy in Mexico. Were this course followed, it would mean the maintenance of a large military and naval force and would inevitably lead to war with Japan. Sooner or later the Chinese would object to our control as they now object to Japanese penetration, and we should find them turning to Japan to rid them of us, as they recently turned to us to rid them of Japan.



(2) To permit the situation which has existed for the last few years to continue. To prate about the "open door" and to do nothing to take advantage thereof. To permit the Chinese to play us off against the Japanese and to permit the Japanese to believe that the Chinese would be able successfully to do so were this situation continued, Japan would in the future, as in the past, stir up civil strife in China in order to prevent American bankers making loans for Chinese development. China's progress would be retarded and irritation between the United States and Japan fostered.

(3) That which has been adopted. It involves recognition of the fact that the Chinese have uptodate proven themselves incapable of efficient administration. It gives to Japan a Mandate to stabilize conditions in China, in return for which Japan gives assurances that she will preserve the "open door", and not as she might have been obliged to do had we permitted matters to drift on, interfere with the territorial integrity of China. The sources of irritation between the United States and Japan are removed, and the way paved for the peaceful development of China when the financial conditions of the world will permit the loaning of the funds required.

If Mr. Foord and yourself approve, I believe this matter should be treated as indicated above. It seems to me that the State Department deserves high praise in that this is one of the first occasions in which American diplomacy has conformed not to theory but to fact.

I shall hope to see you before I go away.

Yours,

Original in private hands.

The Willard Straight Papers at Cornell University

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P.S. I am sending a copy of this letter and of the supplementary memorandum to Croly, in the thought that it might be utilized by "The New Republic". Inasmuch as both of you might wish to rewrite anything which I may have written, your articles will be different, although your treatment of the subject may be along identical lines.

W. D. S.

Enclosures.



Supplementary Memorandum for Mr. Frederick Moore:

Since dictating my letter, certain other thoughts have occurred to me in this connection.

The Agreement is bound to be severely criticised in China by the Chinese, who will feel or claim that they have been betrayed and that they have been placed in a situation where they cannot play the United States against Japan; American missionaries and merchants will feel or claim that their positions have been prejudiced, and other foreigners in China will lose no opportunity to endeavour to secure credit for themselves by pointing out that the United States which has always posed as a friend of China has deserted her in time of need.

It is impossible, without access to the records of the State Department, accurately to state the manner in which these negotiations were handled with Japan, with the Allied Powers and with the Chinese Government. On the surface, and from the accounts printed in the newspapers, however, it would seem that the diplomatic technique might have been improved. Presumably the American Government consulted the British and French Governments before taking this important step. It has for the past eighteen months been rumoured that Great Britain and France had given to Japan's special interests in China a recognition similar to that now recognized by the United States. British and French interests in China are much more extensive than those of the United States and if Japan's special interests were to be formally recognized, it would have been much more appropriate that such recognition should have been made first by Great Britain and France, and then by the United States. In this instance it would seem that the United States by publicly accepting leadership in this matter has aroused popular criticism which is undeserved and which should and might have been avoided.

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Supplementary Memorandum No. 2.

In November 1905, the American Government withdrew the American Minister in Seoul, Korea, in response to the suggestion or request of the Japanese Government. The Koreans claimed that they had been betrayed and that the United States had failed to use its good offices on behalf of Korea. As a matter of fact, the policy of the American Government was sound but its action was ill-timed and ill-considered. Great Britain was the ally of Japan and Great Britain, rather than the United States, should have been the first to withdraw its Minister from Seoul. As a matter of fact, Sir John Jordan, how the British Minister at Peking, was at that time the British Minister in Korea and the British Legation was not withdrawn until some months after the American Legation had been transformed into a Consulate General.

Furthermore the first news appearing in the American press regarding this agreement came from Peking, through a statement that the Japanese Minister to China had informed the Chinese Foreign Office of this agreement. There has been no public statement that the United States consulted China, or even informed,China,before the Ishii-Lansing Notes were exchanged. As a matter of fact, these notes create a situation which, more than anything which has been done in the last decade, will stabilize conditions in China and ensure her peaceful development. Although this may be true, the fact may nevertheless be extremely unpallatible to the Chinese and they may be unwilling, and certainlyreluctant, to recognize the benefits which will accrue to them because of this agreement. It is to be hoped that the American Minister in Peking was instructed to explain to the Chinese Government the nature of the agreement and the purpose of the United States in reaching this understanding with Japan.

W.D.S.

Nov. 10th, 1917.

1st Draft

November 15, 1917.

MEMORANDUM.

TO: The Adjutant General of the Army.

SUBJECT: Organization for administration of the War Risk Insurance Act in the Army.

I. The so-called War Risk Insurance Act deals with compulsory and voluntary allotments, family allowances, compensation for death and disability, and insurance.

II. The functions of the Bureau of War Risk Insurance and of the proposed Insurance Division of the Adjutant General's Department, while necessarily subject to modification by experience, may be clearly distinguished as follows:

(1) The Bureau of War Risk Insurance will deal with civilian personnel affected by or claiming benefits under the Act; will pass upon applications and claims made by the personnel of the Army or by civilians, pay family allowances, compensation and insurance, and through its civilian agents conduct investigations in regard to the foregoing.

(2) The Insurance Division of the Adjutant General's Department and the officers serving therein will, through the Secretary of War, be authorized by the Secretary of the Treasury

a. To supervise the preparation of original applications and the correction of applications incorrectly filled out;

b. To certify allotments, and forms regarding disability and/or death;

c. To record rulings of the Bureau of War Risk Insurance with respect to applications and/or claims by the personnel of the Army;

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d. To keep up to date records with respect to allotments, allowances and insurance.

(5) The Insurance Division of the Adjutant General's Department will, on request of the Bureau of War Risk Insurance and by order of the Secretary of War -

a. Issue to the Army orders, bulletins, circulars, and other instructions with respect to the administration of the Act;

b. Prepare for publication in the shape of War Department bulletins, the rulings of the Bureau of War Risk Insurance (as in the case of decisions of the Judge Advocate General and the Comptroller of the Treasury);

c. Secure from the personnel of the Army information with respect to the personnel of the Army required in connection with the administration of the Act.

III. The Bureau of War Risk Insurance will deal with the Chief of the Insurance Division with the Adjutant General's Department in Washington with respect to the administration of the Act as outlined above.

IV. Applications for allotment, allowance or insurance will be transmitted direct to the Bureau of War Risk Insurance by Insurance Officers with the Army in the United States or elsewhere, except that in case of the Expeditionary Forces in France, such applications will be forwarded first to the Insurance Section of General Army Headquarters and by this Section transmitted direct to the War Risk Insurance Bureau in Washington.

V. The Chief of the Insurance Section with General Army Headquarters in France, will be authorized by the Secretary of War to perform on behalf of the Secretary of the Treasury, certain functions which may, from time to time, be required in connection with Treasury administration. For example: - Special agents may be sent from the Bureau of War Risk Insurance to investigate certain cases in the Army. Such agents would



be attached to the Insurance Section at General Army Headquarters. Disbursements for expenses incurred by them, would be made by the Deputy Comptroller of the Treasury in Paris on certification of the Chief of the Insurance Section with General Army Headquarters, as Special Representative of the Bureau of War Risk Insurance. In like manner the Chief of the Insurance Section with General Army Headquarters would in addition in so far as such matters of Treasury administration are concerned, have general supervision over the insurance officer attached to Naval Headquarters in Europe.

The Willard Straight Papers at Cornell University

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November 15, 1917.

Original handed H.S. of army Nov. 13. 1917 and today by Secretary of Co. Cmd for Gen Staff

# MEMORANDUM.

I. The so-called War Risk Insurance Act deals (a) with compulsory and voluntary allotments, (b) family allowances, (c) compensation for death and disability, and (d) insurance.

II. It is desirable clearly to define the functions of the Bureau of War Risk Insurance and of the proposed Insurance Division of the Adjutant General's Department. While necessarily subject to modification by experience, these may be clearly distinguished as follows:

(1) The Bureau of War Risk Insurance will

a. Deal with civilian personnel affected by or claiming benefits under the Act;

b. Pass upon all applications and claims whether made by the personnel of the Army or by civilians;

c. Pay family allowances, compensation and insurance; and

d. Through its civilian agents conduct investigations in regard to the foregoing.

(2) The Insurance Division of the Adjutant General's Department will

a. Distribute the necessary blanks and convey to the Army information concerning the benefits of the Act.

b. Collect and transmit applications to the Bureau of War Risk Insurance, supervising their preparation and the correction of those improperly filled out.

c. Certify allotments and reports of disability and/or death.

d. Transmit rulings of the Bureau of War Risk Insurance and statements of action on applications, to the personnel of the Army.

[11-13-17]



e. Keep the individual records required in the administration of the Act and secure and furnish information required by the Bureau of War Risk Insurance regarding deaths, disabilities, discharges, and changes of pay and status.

III. The Bureau of War Risk Insurance will deal with the Chief of the Insurance Division of the Adjutant General's Department in Washington with respect to the administration of the Act as outlined above.

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[encl. 11-15-17]

TREASURY DEPARTMENT
BUREAU OF WAR RISK INSURANCE
Division of
Military and Naval Insurance
Form 3

# INFORMATION FOR ALLOTMENT OF PAY AND APPLICATION FOR FAMILY ALLOWANCE AND INSURANCE.

**THIS FORM MUST BE FILLED OUT IN TRIPLICATE.**

*My full name is* ..... (Given) (Middle) (Last name) (Rank and organization)

*Home address* ..... (No. and street or rural route) (City, town, or post office) (State)

*Place and date of birth* ..... (City or town) (State) (Day) (Month) (Year) *Age* ..... (Nearest birthday)

*Date of last enlistment or entry into active service* ..... *Pay in United States $* .....

I hereby certify that the following-named persons and no other come within the class of my wife, former wife divorced, or child as defined in the Act and entitled thereunder to compulsory allotment, and that the information stated opposite their respective names is correct. (If as to any of these there is no person so related to you, write "None" in the name column.)

| Relationship to Me | Age | NAME (Given) (Middle) (Last name) | POST-OFFICE ADDRESS: No. and Street or Rural Route | POST-OFFICE ADDRESS: City, Town, or Post Office | POST-OFFICE ADDRESS: State | DATE OF BIRTH: Month | DATE OF BIRTH: Day | DATE OF BIRTH: Year | MARRIED? Enter "Yes" or "No" | REMARKS (Follow instructions) | Amount of Insurance for each Beneficiary, Multiples of $500 Only |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Wife | | | | | | | | | | | |
| Child | | | | | | | | | | | |
| Child | | | | | | | | | | | |
| Child | | | | | | | | | | | |
| Child | | | | | | | | | | | |
| Divorced wife | ** | | | | | ** | * | *** | Remarried? "Yes" or "No" | Amount payable monthly by order of court | |

I hereby make voluntary allotments in addition to compulsory allotment, if any, as follows:

| Relationship to Me | NAME | POST-OFFICE ADDRESS: No. and Street or Rural Route | POST-OFFICE ADDRESS: City, Town, or Post Office | POST-OFFICE ADDRESS: State | Amount of My Average Monthly Habitual Contribution Because of Dependency | AMOUNT OF ALLOTMENT | Amount of Insurance for Each Beneficiary in Multiples of $500 Only |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Upon the basis of the foregoing information, which I hereby certify to be correct, I hereby apply for allowances for the following-named persons whose relationship and dependency are fully described above:

I hereby apply for insurance in the sum of $....., payable as provided in the Act of Congress approved October 6, 1917, to myself during permanent total disability and from and after my death in amounts and to the persons as stated above.

To whom do you wish policy sent? (Name) .....

(Address) .....

In case any beneficiary die or become disqualified after becoming entitled to an installment but before receiving all installments, the remaining installments are to be paid to such person or persons within the permitted class of beneficiaries as may be designated in my last will and testament, or in the absence of such will, as would under the laws of my place of residence be entitled to my personal property in case of intestacy.

I authorize the necessary monthly deduction from my pay, or if insufficient, from any deposit with the United States, in payment of the premiums as they become due, unless they be otherwise paid.

If this application is for more than $4,000 insurance, I offer it and it is to be deemed made as of the date of signature.

If this application is for less than $4,500 insurance and in favor of wife, child, or widowed mother, I offer it and it is to be deemed made as of February 12, 1918.

If this application is for less than $4,500 and in favor of some person or persons other than wife, child, or widowed mother, I offer it and it is to be deemed made as of [ Date of signature / February 12, 1918, ]

STRIKE OUT WHICHEVER IS NOT WANTED.

NOTE.—If in the last paragraph you strike out "Date of signature" leaving "February 12, 1918," the law gives you $25 a month for life in case of permanent total disablement occurring prior to such date and the same monthly amount to your widow, child, or widowed mother for not to exceed 240 months less payments made to you while living, but nothing to anyone else in case of your death before stich date, and the insurance for the designated beneficiary other than wife, child, or widowed mother is effective only if you die on or after February 12, 1918.

If you strike out "February 12, 1918," leaving "Date of signature," a smaller insurance both against death and disability takes effect at once, but is payable in case of death to the designated beneficiary

Signed at (on board) .....

the ..... day of ....., 191

WITNESSED BY: ..... (Sign here) .....

Rank .....

Commanding ..... (Rank or rating) (Organization)

GOVERNMENT PRINTING OFFICE
MEMORANDUM

No. _____ DIVISION _____

DATE, 11/15, 1917

To Major Straight

The printing here is wonderful for us. I am hoping that I can get a furlough to visit in a fortnight. The necessary papers are attached.

RESPECTFULLY, Chauncey Jones
(NAME) (OFFICIAL DESIGNATION)

10—936

FORM S-1269

The Willard Straight Papers at Cornell University

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# OFFICER'S AND ENLISTD MAN'S PAY, ALLOTMENT, ALLOWANCE, COMPENSATION, AND INSURANCE.

| | WHERE HIS PAY GOES. | MONTHLY AMOUNT GIVEN BY GOVERNMENT. | | |
|---|---|---|---|---|
| | | AS ALLOWANCE. | AS COMPENSATION. | |
| Age ____ Pay proper per month * ____ $____ Additional pay ____ $____ Total ____ $____ Total deductions from pay ____ $____ Date ____, 19____ *Includes base pay and emergency pay. | | To his Dependents During his Service in War. | To him During Total Disability Originating in Line of Duty. | To his Widow, Children, and Dependent Widowed Mother After his Death Resulting from Injury or Disease Contracted in Line of Duty. |
| Self | | | | |
| Compensation Compulsory Allotment — Wife and ____ Children | | | | |
| Compensation Compulsory Allotment — Divorced Wife (Unmarried and $____ Alimony). Illegitimate Children $____ Support Decreed) | | | | |
| Dependent Widowed Mother | | | | |
| Other Dependents to Receive voluntary Allotments and Government Allowance. — Parents† | | | | |
| Other Dependents to Receive voluntary Allotments and Government Allowance. — Grandparents† | | | | |
| Other Dependents to Receive voluntary Allotments and Government Allowance. — Grandchildren | | | | |
| Other Dependents to Receive voluntary Allotments and Government Allowance. — Brothers† | | | | |
| Other Dependents to Receive voluntary Allotments and Government Allowance. — Sisters† | | | | |
| Other Persons to Whom you wish to Allot. | | | | |
| Other Persons to Whom you wish to Allot. | | | | |
| Other Persons to Whom you wish to Allot. | | | | |
| Monthly Insurance Premium | | | | |
| Deposit with Government at Interest | | | | |
| Liberty Bond Installments | | | | |
| Miscellaneous. | | | | |
| Miscellaneous. | | | | |
| Miscellaneous. | | | | |
| Totals | | | | |

To him, Monthly Insurance Income During Permanent and Total Disability and for Balance of 240 Months After his Death to his Beneficiaries.

$____

Monthly premium for each $1,000 of insurance

| Age | Monthly premium | Age | Monthly premium |
|---|---|---|---|
| 15, 16, 17 | .63 | 45 | .92 |
| 18, 19, 20 | .64 | 46 | .95 |
| 21, 22, 23 | .65 | 47 | .99 |
| 24, 25 | .66 | 48 | 1.03 |
| 26, 27 | .67 | 49 | 1.08 |
| 28 | .68 | 50 | 1.14 |
| 29, 30 | .69 | 51 | 1.20 |
| 31 | .70 | 52 | 1.27 |
| 32 | .71 | 53 | 1.35 |
| 33 | .72 | 54 | 1.44 |
| 34 | .73 | 55 | 1.53 |
| 35 | .74 | 56 | 1.64 |
| 36 | .75 | 57 | 1.76 |
| 37 | .76 | 58 | 1.90 |
| 38 | .77 | 59 | 2.05 |
| 39 | .78 | 60 | 2.21 |
| 40 | .81 | 61 | 2.40 |
| 41 | .82 | 62 | 2.60 |
| 42 | .84 | 63 | 2.82 |
| 43 | .87 | 64 | 3.07 |
| 44 | .89 | 65 | 3.35 |

| Amount of insurance | Converted into monthly installments of— | Amount of insurance | Converted into monthly installments of— |
|---|---|---|---|
| 1,000 | 5.75 | 6,000 | 34.50 |
| 1,500 | 8.63 | 6,500 | 37.38 |
| 2,000 | 11.50 | 7,000 | 40.25 |
| 2,500 | 14.38 | 7,500 | 43.13 |
| 3,000 | 17.25 | 8,000 | 46.00 |
| 3,500 | 20.13 | 8,500 | 48.88 |
| 4,000 | 23.00 | 9,000 | 51.75 |
| 4,500 | 25.88 | 9,500 | 54.63 |
| 5,000 | 28.75 | 10,000 | 57.50 |
| 5,500 | 31.63 | | |

* Parents include parents and stepparents of yourself and wife. Grandparents include your wife's grandparents. Brothers and sisters include brothers and sisters of the half blood as well as of the whole blood, stepbrothers and stepsisters, and brothers and sisters through adoption. Child includes (a) a legitimate child; (b) a child legally adopted more than six months before the enactment of this amendatory Act or before enlistment or entrance into or employment in active service in the military or naval forces of the United States, whichever of these dates is the later; (c) stepchild, if a member of the man's household; (d) an illegitimate child, but, as to the father, only if acknowledged by instrument in writing signed by him, or if he has been judicially ordered or decreed to contribute to such child's support, and if such child, if born after December thirty-first, nineteen hundred and seventeen, shall have been born in the United States or in its insular possessions.

**AUTOMATIC INSURANCE.**—Payable in monthly installments to insured for life during permanent and total disability; at insured's death balance of 240 of such monthly installments payable to wife, child, or widowed mother only. Effective April 6, 1917, until February 12, 1918, or until prior application for voluntary insurance.

**VOLUNTARY INSURANCE.**—Payable in monthly installments to insured for life during permanent and total disability; at insured's death balance of 240 such monthly installments payable to beneficiary (wife, child, grandchild, parent, brother, sister.*) continues after war. Effective on date of mailing or personal delivery of application—120 days allowed therefor.

## CLASS A. COMPULSORY ALLOTMENT AND GOVERNMENT ALLOWANCE.

| Rank. | Pay. | Maximum compulsory allotment. | For a wife. | | For a wife and one child. | | For wife and two children $5 extra for each additional child. | | For one child but no wife. | | For two children but no wife. | | For three children but no wife. | | For four children but no wife. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. |
| | | | $15.00 | $15.00 | | $25.00 | | $32.50 | $15.00 | $5.00 | $15.00 | $12.50 | | $20.00 | | $30.00 |

NOTE.—The Government will allow to each enlisted man's family only up to and including $50.00. If there be a former wife divorced, the Government will make her allowance not to exceed $15.00 per month nor more than the courts have decreed, and only as much as will make $50.00 after the monthly family allowance of Class A has been allowed; and it is also to be noted that where there are more than four children and no wife, the Government will allow $5.00 for each additional child up to $50.00.

## CLASS B. THIS TABLE IS FOR VOLUNTARY ALLOTMENT AND GOVERNMENT ALLOWANCE, WHERE THERE HAS BEEN NO COMPULSORY ALLOTMENT.

| Rank. | For one Parent. | | For two Parents. | | For one Brother, Sister, or Grandchild | | For two Brothers, Sisters, or Grandchildren. | | For three Brothers Sisters, or Grandchildren. | | For one Parent, Brother, Sister, or Grandchild. | | For two Parents, Brother, Sister, or Grandchild. | | Fo two Parents, two Brothers, Sisters, or Grandchildren | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allowance. | Allotment. | Allotance. | Allotment. | Allowance. |
| Private | | $10.00 | | $20.00 | $15.00 | $5.00 | $15.00 | $10.00 | $15.00 | $15.00 | $15.00 | $15.00 | | $25.00 | | $30.00 |

Note.—Class B.

## COMPENSATION.

| No Wife, No Child. | | Wife, No Child. | | Wife, One Child. | | Wife, Two Children. | | Wife, Three Children. | | No Wife, One Child. | | No Wife, Two Children. | | No Wife, Three Children. | | Dependent Widowed Mother. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Disability. | Death. | Disability. | Death. | Disability. | Death. | Disability. | Death. | Disability. | Death. | Disability. | Death. | Disability. | Death. | Disability. | Death. | Disability. | Death. |
| $30.00 | | $45.00 | $25.00 | $55.00 | $35.00 | $65.00 | $47.50 | $75.00 | $52.50 | $40.00 | $20.00 | $50.00 | $30.00 | $60.00 | $40.00 | $10.00 | $20.00 |

NOTE.—Amount of each monthly payment depends upon existing family conditions. Death or disability (officer or man) must occur in service, or within one year after separation therefrom, or after close of war, excepting when duly established as due to injury or disease incurred while in the service. Not paid for death or disability due to willful misconduct. For widow or widowed mother, continues until death or remarriage, and for child, ceases at 18 (or upon marriage) unless child is permanently helpless. Effective October 6, 1917.

PUNISHMENT IS PROVIDED.—(a) For perjury or fraud in any document claiming family allowance, compensation, or insurance; (b) for fraudulent acceptance of payment of family allowance or compensation when right therefor has ceased.

The Willard Straight Papers at Cornell University

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Camp Dodge Ia
Nov 23 1917

Dear Straight-O.

Your excellent letter
of some days back was
appreciated more than my
delay in acknowledging
it might indicate. It
was the first word from
1718 I have received since
I left there back in August.
We a plugging along &
making some progress I

The Willard Straight Papers at Cornell University

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found in Augusta the day you left about 10 days later they came back to Div Hq. Hope you have received them by this time. I made the error of addressing you Co the Ldg. Gen'l with the notion that that office might know you were there.

What of Forge? What of Gen Wright? Seems to me the latter is about done.

The division is gradually getting Gen Berry's point of view. Some are at any rate. If the W. D. would only do what they said they were going to do & backs up Div Comdrs to the limit, we could get this outfit lined up.

The British bayonet instructors are a big help. They have put all sorts of pep into the bayonet work and pep is infectious. It is spreading out to the other drills. You have to hand it to

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hope. Gen Berry gets pretty discouraged at times.
After a run of good weather we now have the dust with us again. You will doubtless find shrapnel & came enclosed. Also a little poem which expresses my feelings toward the faithful Augustus. He has saved my life & considerably enlarged my sphere of usefulness.
I send you some pictures in one half of it. It is not finished & will never be but there is enough there to work troops in.
We were very happy during the run of good weather, and made real progress. When the wind blows as it is doing now no progress is made. On the whole, however, I imagine that we are about as well off as the Britishers or Hun. I wish we had more of them. Paper work is getting worse & worse what with allotments for relations, & bonds which got more or less balled up, statistical sections which can not keep tracks and your honorable insurance fidgin.
My sector is coming on splendidly. We are going to shoot it up to morrow, and next week we turn the infantry loose to play

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most of the camps.

I refrain from any remarks on international matters, but I dont see any early finish to the war.

And now to other things.

My best to the house

Chink.

work under War Risk Insurance
Act with Expeditionary Forces.

TREASURY DEPARTMENT

Bureau of War Risk Insurance.

WASHINGTON, November 20, 1917.

From: Major W. D. Straight, A.G.U.S.R.

To: The Adjutant General of the Army.

Subject: Request for authority to appoint non-commissioned officers.

(1) Authority is requested to appoint from the detachment now being organized for service overseas, as indicated, in connection with the War Risk Insurance Act, non-commissioned officers of the following grades.

| For duty at: | Regimental Sergeant Majors | Battalion Sergeant Majors | Sergeants |
|---|---|---|---|
| Headquarters, Expeditionary forces | 3 | 8 | 16 |
| Attached to Headquarters for service with special troops on detached service | 4 | 4 | 4 |
| For service with Casuals in England | 1 | 2 | 5 |
| For lines of Communication in France | 2 | 2 | 2 |
| For service with Division Headquarters | 5 | 10 | 13 |
| | 15 | 26 | 40 |

(2) Authority is requested to assign non-commissioned officers as indicated to duty at Army Camps in England, the assignment in France to be made by order of the Commander-in-chief of the Expeditionary Forces.

W. D. Straight

In charge of detachment for work under War Risk Insurance Act with Expeditionary Forces.

(Official Copy)

The Willard Straight Papers at Cornell University

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(Misc. Div.) 1st Indorsement. cfw:bmg

War Department, A.G.O., November 23, 1917., - To Major W. D. Straight, A. G. U. S. R., Bureau of War Risk Insurance, Treasury Department, Washington, D. C., approved, appointments to be made and warrants to be issued by the Officer in charge of Detachment.

By order of the Secretary of War.

John S. Johnston

Adjutant General.

(Official Copy)

November 23, 1917.

Cablegram to be Forwarded to American Ambassador at Paris for Delivery to Capt. S. H. Wolfe.

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Amembassy for Capt. Wolfe from Secretary McAdoo. Plans tentatively approved by War Department and which will be cabled General Pershing contemplate following: Major Straight will handle matters arising under War Risk Insurance Act with Expeditionary Forces, and will be assigned to office of Adjutant, General Army Headquarters. He will be assisted by fifteen officers to handle administration. Two officers will be assigned as assistants to Adjutant with each division and line communication in France; two officers to casuals in England and four officers attached to General Headquarters to look after special troops on detached service in France. Enlisted men will be assigned as clerical assistants as follows: Eight men to each division headquarters and to casuals in England, five to each line of communication, twenty to service with special troops on detached service and thirty-seven to general headquarters. In addition one Captain, Pay Department, Marine Corps, will be assigned to look after marine brigade, one Lieutenant U. S. N. to look after navy casuals and aviation stations in France. These officers will bring with them their enlisted navy personnel. Similar organization has been arranged for troops in United States. It is hoped all troops sailing after December first will have prepared and filed applications under the Act, and that organization of Insurance Officers with these units will have been completed. Insurance officers will supervise preparation original applications, and reports regarding disability or death. They will keep records of rulings by and actions of War Risk Insurance with respect to applications from army personnel and other data regarding changes of pay and status as required by War Risk Insurance. These functions will be continuing and Insurance Officers are assigned to perform additional work involved in administration of this Act. Major Straight will bring with him commissioned personnel as indicated above and approximately forty-five enlisted men. Assume that you have already secured services of number of enlisted men and that others are being utilized to explain act and supervise preparation applications. On Major Straight's arrival he will request General Pershing to permanently assign some of these men as non-commissioned officers to serve under insurance officers as indicate d. Foregoing for your information and guidance. Expect War Department will cable General Pershing within forty-eight hours. Major Straight expects sail within ten days. Your attitude with reference to Advisory Board fully understood. Letter explains.

The Willard Straight Papers at Cornell University

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November 24, 1917.

The Honorable Newton D. Baker,

Secretary of War,

War Department,

Washington, D.C.

My dear Mr. Secretary:-

The contents of the attached correspondence have been noted.

As stated in your letter to Mr. Woods, no offense was contemplated. In so far as I am able, I shall take every possible precaution to prevent, in future, any cause for such misunderstandings.

Cordially yours,

Major, A.G.U.S.R.

WAR DEPARTMENT

November 27, 1917.

Dear Major Straight:

No enclosures were attached. Might I have them?

Cordially yours,

Private Secretary.

Major W. Straight, A.G.U.S.R.,
Treasury Department,
Washington, D. C.
RY

The Willard Straight Papers at Cornell University

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3, Buckingham Gate,
S.W.

28th. November 1917.

Dear Mrs Straight

Urgent ~~press~~ pressure of work has prevented me from sooner thanking you for your last very interesting letter, since the date of which much has happened.

We rejoice to hear that not only the President in Congress, but your people generally have thrown themselves into the work of the war with such boundless energy. The docility of Congress has rather surprised us. To which of three causes is it generally due? - deference to the President - decided pressure from the people - or their own zeal? They showed so little of the last until war was declared that one is the more surprisedthat they should raise so few difficulties now. We are struck by the zeal with which heads of large businesses have, we are told, offered themselves to the Government for all sorts of work. Does this hold true for the West as well as for the Atlantic States? Domestic politics have with you, seemingly, become quiet, owing to the absorption of mens minds in the war, but what is to be thought of the recent victory of Tammany? Does it mean that the old bad forces are still as strong as ever, or is it due to the mistakes which divide the better forces. Do you think that on the whole municipal government is continuing to improve all over the country? There have been some shocking scandals in Philadelphia.





The sow that was washed has there returned to its wallowing in the mire! Is Pensylvania still under the domination of Penrose?

Has the administration altered its policy of abstention as regards financial affairs in China? It was said some time ago that it was doing so. China is still in a condition of strongly recurring crises, and the benevolent counsel of the United States may be of great value to it.

You will think I am doing nothing but ask questions, but so little news from the United States appears in our papers, except regarding the war, that I don't know how to follow the trend of events in your country without some help from private friends, and have not the time I should wish to read the New Republic, or other organs in which one could put confidence.

As regards the League of Peace, it seems to me that the only firm basis for it is to be found in the closest understanding between the United States and Britain. In France things are unstable, one cannot tell what will emerge at the end of the war, though, of course, one hopes that they will settle down quietly. Russia is out of all calculation; Italy uncertain. You and we must lead, and get the minor powers to group themselves round us, though, of course, one hopes that France and Italy will fall in.

The Irish Convention, about which you ask, has been passing through very rough water, but there is still a fair hope, so Plunkett tells me, that it may weather the storms. The trouble at present



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[11-28-17] [3]

has chiefly

~~generally~~ arises from the bad impression made on the more Conservative elements by the violent conduct of the Sinn Fein extremists. The Irish Government has been hesitating over Conscription, but this has been due to its wish to give the Conservatives every chance of success. It is time that people in America should know that it is wild behaviour of the Sinn Feins that is imperilling the prospects of a Settlement.

We are all cheered by the expectation of a Great American force to take the offensive within three or four months. I am

Very sincerely yours

James Bryce



November 28, 1917.

From: The Adjutant General of the Army.

To: The Quartermaster General, Washington, D. C.

Subject: Shipment of baggage.

Referring to an order made today directing Major Willard D. Straight, Adjutant General's Reserve Corps and other officers to proceed to France, a copy of which is enclosed, you are informed that the Secretary of War authorizes the shipment by express to the Port of Embarkation, and the shipment overseas, of such baggage (in addition to the amount authorizes for officers and enlisted men) as may be required for equipment for work pertaining to the administration of the War Insurance Act.

(Sgd) E. S. Cadle

Adjutant General.

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In future correspondence on this subject, refer to .....

**WAR DEPARTMENT,**

**THE ADJUTANT GENERAL'S OFFICE,**

**WASHINGTON.**

November 28, 1917.

From: The Adjutant General of the Army.

To: Major Willard D. Straight, Adjutant General's Reserve Corps, War Department.

Subject: Officers and enlisted men for work pertaining to War Risk Insurance.

1. Referring to an order made today directing you and other officers to proceed to France, copy of which is enclosed, you are informed that in the event that the detachment passes through England, the Secretary of War authorizes you to designate two officers and eight enlisted men to remain in England for work in connection with the War Risk Insurance Act with training camps and camps for casuals in England.

2. In the event that the detachment does not pass through England, the Secretary of War authorizes you, after arrival in France, to order as necessary in the military service, two officers and eight enlisted men to proceed to England for the duty indicated.

E. H. Crowder

Adjutant General.

November 28, 1917.

Cablegram to be Forwarded to the American Ambassador at Paris, for Delivery to Capt. S. H. Wolfe,

---

Amembassy,
Paris.

For Wolfe from Secretary McAdoo. Replying your twenty-seven ninety-eight, because in case of compensation no allotment supplements income. Concerning inquiry in letter November twelfth, field clerks in the quartermaster corps and army field clerks are within the terms of the act as enlisted men Period So-called field clerks and draughtsmen in engineer corps have no military status and are not included in the terms of the Act.

Why?

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In future correspondence on this subject, refer to .....

**WAR DEPARTMENT,**

**THE ADJUTANT GENERAL'S OFFICE,**

**WASHINGTON.**

November 28, 1917.

From: The Adjutant General of the Army.

To: The Quartermaster General, Washington, D. C.

Subject: Shipment of baggage.

Referring to an order made today directing Major Willard D. Straight, Adjutant General's Reserve Corps and other officers to proceed to France, a copy of which is enclosed, you are informed that the Secretary of War authorizes the shipment by express to the Port of Embarkation, and the shipment overseas, of such baggage (in addition to the amount authorizes for officers and enlisted men) as may be required for equipment for work pertaining to the administration of the War Insurance Act.

A. H. Rann
Adjutant General.

File Sec of War

Army & Navy Div

November 28, 1917

Dear Mr. Hayes:

I am requested by Major Straight to acknowledge your note of the 27th. and to enclose herewith the correspondence which was, through error, not attached to his letter of November 24th.

Sincerely yours,

Major Infantry, U.S.R.

Mr. Ralph A. Hayes,
Private Secretary to
Hon. Newton D. Baker,
War Department,
Washington, D. C.

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*In connection with this confidential order attention is invited to the following:*

GENERAL ORDERS, No. 94. WAR DEPARTMENT, WASHINGTON, July 16, 1917.

* * * * *

II. Section I, General Orders, No. 75, War Department, 1917, is rescinded, and the following is substituted therefor:

All persons connected with the military service who receive information of proposed over-sea movements of organizations, detachments, or individuals are forbidden to make public the details of such movements.

The names of organizations, dates of departure, arrival, or of embarkation, or the name of the port of embarkation or of the ships to be used in such movements will not be disclosed.

When necessary to advise relatives or other private persons of approaching departure, persons connected with the military service will convey only information absolutely necessary, which will not include dates or the names of ships or ports of departure or the designation of organizations.

The marking of cars or of baggage so as to indicate an over-sea destination, the date of departure, or the name of the ship on which sailing will be avoided. Baggage for over-sea shipments will be addressed to the quartermaster of the port of embarkation and information furnished the quartermaster of the disposition to be made of it.

Violations of the provisions of this order will be investigated and disciplinary measures applied to offenders.

[000.73, A.G.O.]

BY ORDER OF THE SECRETARY OF WAR:

TASKER H. BLISS,
*Major General, Acting Chief of Staff.*

OFFICIAL:

H. P. McCAIN,
*The Adjutant General.*

CONFIDENTIAL

Application should be made at once to the Commanding General, Port of Embarkation, Hoboken, N. Jersey for the sea transportation required by this Confidential Order.

War Department,
Washington, November 30, 1917.

Extract.

* * * * *

PAR: 4. The following named officers are relieved from duty in this city and will proceed to Hoboken, New Jersey and report to the Commanding General, Port of Embarkation for transportation to France, and upon arrival in France, will report to the Commanding General, American Expeditionary Forces, for duty:

Major Willard D. Straight, Adjutant General's Reserve Corps,
Major Henry D. Lindsley, Infantry, Reserve Corps,
Captain S. B. Armat, Adjutant General's Department, National Army,
Captain Stuart Benson, Infantry, Reserve Corps,
Captain R. G. Cholmeley-Jones, Adjutant General's Department, National Army,
Captain Paul M. Filmer, Adjutant General 's Department, National Army,
Captain George E. Ijams, Infantry, Reserve Corps,
Captain Millard W. Mack, Adjutant Genera,'s Department, National Army,
Captain William J. Mack, Infantry, National Army,
Captain D. F. McPherson, Adjutant General's Department, National Army,
Captain John C. Mechem, Adjutant General's Department, National Army,
Captain James G. Rider, Adjutant General's Department, National Army,
Captain Richard A. Waldo, Infantry, Reserve Corps,
Captain Forsyth Wickers. Infantry, National Army,
Captain Hunter Wykes, Adjutant General's Department, National Army,
Captain Gerard B. Hoppin, Infantry, National Army,
Captain R. A. Hastings, Infantry, National Army,
First Lieutenant Ernest Angell, Adjutant General's Department, National Army,
First Lieutenant W. M. Chadbourne, Adjutant General's Department, National Army.
First Lieutenant Nigel Cholmeley-Jones, Artillery, National Army.
First Lieutenant John P. Healy, Adjutant General's Department, National Army
First Lieutenant W. R. O'Connor, Jr., Infantry, Reserve Corps,
First Lieutenant E. E. Parker, Jr., Infantry, National Army.
First Lieutenant J. B. Walker, Jr., Adjutant General's Department, National Army.
Second Lieutenant Copley Amory, Jr., Cavalry, Reserve Corps,
Second Lieutenant P. G. Ballard, Infantry, Reserve Corps,
Second Lieutenant H. Burlingame, Infantry, Reserve Corps,
Second Lieutenant R. S. Cauvin, Adjutant General's Department, National Army,
Second Lieutenant John G. Flanigan, Adjutant General's Department, National Army,
Second Lieutenant George R. Hopkins, Adjutant General's Department National Army,
Second Lieutenant A. E. Hutchinson, Adjutant General's Department, National Army,
Second Lieutenant Louis Naetzker, Adjutant General's Department, National Army,
Second Lieutenant W. Richards, Infantry, Reserve Corps.

The travel directed is necessary in the Military Service.

* * * * * *

By order of the Secretary of War,

JOHN BIBLE,

Major General, Acting Chief of Staff.

OFFICIAL:

H. P. McCAIN,

The Adjutant General.

The Willard Straight Papers at Cornell University

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In future correspondence on this subject, refer to Offrs' Div. 358 ejb/ppe

**WAR DEPARTMENT,**

**THE ADJUTANT GENERAL'S OFFICE,**

**WASHINGTON.**

November 30, 1917.

From: The Adjutant General of the Army.

To: Major Willard D. Straight, Adjutant General's Reserve Corps, Room 365, War Department, Washington, D. C.

Subject: Officers and enlisted men for work pertaining to War Risk Insurance.

1. Referring to an order made today directing you and other officers to proceed to France, a copy of which is enclosed, you are informed that in the event that the detachment passes through England, the Secretary of War authorizes you to designate two officers and eight enlisted men to remain in England for work in connection with the War Risk Insurance Act with training camps and camps for casuals in England.

2. In the event that the detachment does not pass through England, the Secretary authorizes you after arrival in France to order as necessary in the military service, two officers and eight enlisted men to proceed to England for the duty indicated.

RECEIVED
B. of W. R. Ins.
U. S. A.
31 JANV 1918
Ans.

2 incls.

Joseph H. Pauda,
Adjutant General.

SPECIAL ORDERS, No. 279.

WAR DEPARTMENT, WASHINGTON, *November 30, 1917.*

*Extract.*

* * * * *

303. The following-named officers of the Adjutant General's Department, National Army, will report in person to Maj. *Willard D. Straight*, Adjutant General's Reserve Corps, this city, for assignment to duty:

Capt. *R. G. Chomeley-Jones.*
Capt. *Donald F. MacPherson.*
Capt. *Millard Mack.*
Capt. *John C. Mechem.*
Capt. *James G. Rider.*
Capt. *Hunter Wykes.*
Capt. *Paul M. Filmer.*
Capt. *S. B. Armat.*
First Lieut. *W. M. Chadbourne.*
First Lieut. *Ernest Angell.*
First Lieut. *J. B. Walker, jr.*
First Lieut. *John P. Healy.*
Second Lieut. *Arthur E. Hutchinson.*
Second Lieut. *Louis Naetzker.*
Second Lieut. *John G. Flanigan.*
Second Lieut. *George R. Hopkins.*
Second Lieut. *R. S. Cauvin.*

The travel directed is necessary in the military service.

* * * * *

BY ORDER OF THE SECRETARY OF WAR:

JOHN BIDDLE,
*Major General, Acting Chief of Staff.*

OFFICIAL:

H. P. McCAIN,
*The Adjutant General.*

Maj. W. D. Straight
C/o A. G. O. 1918-H St
War Risk Ins.

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Offrs' Div. 358 cjb/ppe

November 30, 1917.

From: The Adjutant General of the Army.

To: The Quartermaster General, Washington, D. C.

Subject: Shipment of Baggage.

Referring to an order made today directing Major Willard D. Straight, Adjutant General's Reserve Corps and other officers to proceed to France, a copy of which is enclosed, you are informed that the Secretary of War authorizes the shipment by express to the Port of Embarkation, and the shipment overseas of such baggage (in addition to the amount authorizes for officers and enlisted men) as may be required for equipment for work pertaining to the administration of the War Risk Insurance Act.

Joseph F. Janda

Adjutant General.

1 incl.

To - Major Williard D. Straight, Adjutant General's Reserve Corps, Room 365, War Department.

CONFIDENTIAL

Order Number (1184)

War Department,
Washington, D. C.,
November 30, 1917.

The following named officers are relieved from duty in this city and will proceed to Hoboken, New Jersey and report to the Commanding General, Port of Embarkation for transportation to France, and upon arrival in France, will report to the Commanding General, American Expeditionary Forces, for duty:

Major Willard D. Straight, Adjutant General's Reserve Corps,
Major Henry D. Lindsley, Infantry, Reserve Corps,
Captain S. B. Armat, Adjutant General's Department, National Army,
Captain Stuart Benson, Infantry, Reserve Corps,
Captain R. G. Cholmeley-Jones, Adjutant General's Department, National Army,
Captain Paul M. Filmer, Adjutant General's Department, National Army,
Captain George E. Ijams, Infantry, Reserve Corps,
Captain Millard W. Mack, Adjutant General's Department, National Army,
Captain William J. Mack, Infantry, National Army,
Captain D. F. McPherson, Adjutant General's Department, National Army,
Captain John C. Mechem, Adjutant General's Department, National Army,
Captain James G. Rider, Adjutant General's Department, National Army,
Captain Richard A. Waldo, Infantry, Reserve Corps,
Captain Forsyth Wickes, Infantry, National Army,
Captain Hunter Wykes, Adjutant General's Department, National Army,
Captain Gerard B. Hoppin, Infantry, National Army,
Captain R. A. Hastings, Infantry, National Army,
First Lieutenant Ernest Angell, Adjutant General's Department, National Army,
First Lieutenant W. M. Chadbourne, Adjutant General's Department, National Army,
First Lieutenant Nigel Cholmeley-Jones, Artillery, National Army,

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First Lieutenant John P. Healy, Adjutant General's Department, National Army,
First Lieutenant W. R. O'Connor, Jr., Infantry, Reserve Corps,
First Lieutenant G. E. Parker, Jr., Infantry, National Army,
First Lieutenant J. B. Walker, Jr., Adjutant General's Department, National Army,
Second Lieutenant Copley Amory, Jr., Cavalry, Reserve Corps,
Second Lieutenant P. G. Ballard, Infantry, Reserve Corps,
Second Lieutenant H. Burlingame, Infantry, Reserve Corps,
Second Lieutenant R. S. Cauvin, Adjutant General's Department, National Army,
Second Lieutenant John G. Flanigan, Adjutant General's Department, National Army,
Second Lieutenant George R. Hopkins, Adjutant General's Department, National Army,
Second Lieutenant A. E. Hutchinson, Adjutant General's Department, National Army,
Second Lieutenant Louis Naetzker, Adjutant General's Department, National Army,
Second Lieutenant W. Richards, Infantry, Reserve Corps.

The travel directed is necessary in the military service.

By order of the Secretary of War.

John Biddle,
Major General, Acting Chief of Staff.

Official:

H. P. McCain,
The Adjutant General.

To - Major Williard D. Straight, Adjutant General's Reserve Corps,
Room 365, War Department.

Harold Dewey
Dec. 1917

Memorandum for Major Dewey:

1. From all I can hear from Camps Upton, Meade and elsewhere, the paper work incident to enlistment, transfers, Liberty bonds, personnel, insurance, equipment, and so forth, is such that officers have little time to train their men, and are constantly confined by paper work.

2. Companies which were formerly anywhere from 60 to 75 men, in which the routine was well established, relied upon a First Sergeant and possibly a Corporal as clerks. No regulation has been given in the tables of organization for this vast increase in paper work. Moreover, companies are more than three times as large as formerly. The result is that men are taken from the fighting forces to do clerical work, and at the same time carried on the rolls not as clerks but as combatants.

3. Query. Since the precedent has now been established by the authorization of enlistment for insurance work, would it not be possible to go a little further and have an enlisted personnel for the Adjutant General's Department, providing that with every company there be say an Army Field Clerk assisted by a Sergeant or Corporal, or a Sergeant, Adjutant General's Department with the pay and rank of a Regimental Sergeant-Major, such men to be assisted by a sergeant and a corporal.

4. Such field clerk or sergeant, Adjutant General's Department could be in charge of all the clerical work for the company, relieving the commanding officer of all work except signature. Additional clerical force could be provided at Division Headquarters and the work of the Statistical, Personnel and Insurance Divisions could all be coordinated under the control of one officer as suggested by you.

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5. In the preparation of such a scheme, would it not be sound policy to send someone over to Camp Meade, to look into the actual details of paper work and hear the kicks of the men charged therewith in the National Army.

November 30, 1917.

LAW OFFICES

WM. CLARKE MASON
FRANKLIN S. EDMONDS

DANIEL W. STEWART
LEON J. OBERMAYER
HOWARD SCHELL BAKER
EDWIN PAUL FERGUSON

MASON & EDMONDS
133 SOUTH TWELFTH STREET
PHILADELPHIA

BELL PHONE WALNUT { 35-07 / 35-08

December 1st, 1917.

Major Willard Straight,

Bureau of War Risk Insurance,

Treasury Department, Washington, D.C.

My dear Major Straight:

Since our interview on Wednesday evening, November 7th, I have visited Camp Meade, Camp Dix and Camp Upton at the request of the Honorable L. S. Rowe and Dr. S. M. Lindsay, in the interest of war risk insurance. I have reported to the Bureau after each of these visits with a statement of the problems which I have found in each camp arising out of the administration of the act. Also, I was in Washington last Tuesday and reported then in person to Dr. Rowe and to Mr. Nesbit.

I now beg to advise you that I expect to sail for France on Wednesday, December 5th, on the French Line, and that my address will be in care of the Y. M. C. A., 31 Avenue Montaigne, Paris, France. If there is any service which I can render you in connection with the insurance act, or any other matter, it will be a great pleasure to me to respond. I am sending you my address so that you may have it before you when there is occasion for service in France.

Very truly yours,

Franklin S. Edmonds

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Major Straight
for his confidential
information

[12-(-17]

DEPARTMENT OF JUSTICE,

WASHINGTON.

December 1, 1917.

The Honorable

The Secretary of the Treasury.

Sir:

I have your letter of November 23, 1917, in which you ask for my opinion as to whether or not dependents and associations may apply for insurance under the recent War Risk Insurance Act covering persons in the military or naval service.

You state:

> Section 400 of the Act of October 6, 1917, (Public No. 90) entitled "An Act to amend an Act entitled 'An Act to authorize the establishment of a Bureau of War Risk Insurance in the Treasury Department', approved September second, nineteen hundred and fourteen, and for other purposes", reads as follows:
>
> "That in order to give to every commissioned officer and enlisted man and to every member of the Army Nurse Corps (female) and of the Navy Nurse Corps (female) when employed in active service under the War Department or Navy Department greater protection for themselves and their dependents than is provided in Article III, the United States, upon application to the bureau, and without medical examination, shall grant insurance against the death or total permanent disability of any such person in any multiple of $500, and not less than $1,000 or more than $10,000, upon the payment of the premiums as hereinafter provided."

This Department proposes to issue regulations under the authority of the foregoing quoted section of the Act which will permit a person other than the person to be insured, or an association, to make an application for insurance on behalf of a person in the military or naval service.

Section 400, quoted above, does not specify by whom the application must be made. If, therefore, that section stood alone, it might reasonably be contended that the application could be made not only by every officer, enlisted man, etc., specified in the section (hereafter referred to as persons in the military or naval service), but also by their dependents. For the section expressly states the object to be to give protection not only to persons in the military and naval service but also to their dependents.

But the section does not stand alone. It is closely related to and must be construed in connection with the provision of the Act which immediately follow:

Section 401 provides in part as follows:

> That such insurance must be applied for within one hundred and twenty days after enlistment or after entrance into or employment in the active service and before discharge or resignation, except that those persons who are in the active war service at the time of the publication of the terms and conditions of such contract of insurance may apply at any time within one hundred and twenty days thereafter and while in such service. Any person in the active service on or after the sixth day of April, nineteen hundred and seventeen, who, while in such service and before the expiration of one hundred and twenty days from and after such publication, becomes or has become totally and permanently disabled or dies, or has died, without having applied for insurance, shall be deemed to have applied for and to have been granted insurance, payable to such person during his life in monthly installments of $25 each. (Underscoring ours.)

The underscored words tend to the view that Congress contemplated that only persons in the military or naval service of the United States should be entitled to make the application.

Section 402 provides in part as follows:

> That the director, subject to the general direction of the Secretary of the Treasury, shall promptly determine upon and publish the full and exact terms



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and conditions of such contract of insurance. The insurance shall not be assignable, and shall not be subject to the claims of creditors of the insured or of the beneficiary. It shall be payable only to a spouse, child, grandchild, parent, brother or sister, and also during total and permanent disability to the injured person, or to any or all of them.....Subject to regulations, the insured shall at all times have the right to change the beneficiary or beneficiaries of such insurance without the consent of such beneficiary or beneficiaries, but only within the classes herein provided.

The last clause of this provision strongly indicates that Congress did not intend to authorize application by any but the persons to be insured. It expressly gives the insured -- namely, the person in military or naval service -- the right at all times "to change the beneficiary or beneficiaries of such insurance without the consent of such beneficiary or beneficiaries." Such a right in the insured is not easy to reconcile with the view that Section 400 authorizes others to apply for insurance. For it is hardly reasonable that Congress would give that right and at the same time give the insured the right to change the beneficiaries without their consent.

So far as the history of the legislation throws any light on the question it tends to confirm the view that Congress contemplated that the application for insurance under Section 400 could be made only by persons in the military or naval service.

Majority and minority reports were filed by the Committee in charge of the legislation, discussing in detail the objects of the sections dealing with insurance. (Supplemental Report of the Majority of the Committee, Congressional Record, Vol. 55, 65th Congress, First Session, pp. 7305-7307; Minority Report, pp. 7308-7310.)

The majority report in discussing the insurance provisions of the Act says:





This insurance will enable many a man who, had he remained in civil life, would have prospered and who by reason of his military career has been reduced to the Government compensation, to secure some additional comforts and to give his children the care, maintenance, and education that they would have received had he not entered the military service.

But to confine the insurance to death within five years after the war would be to frustrate one of the principal objects of this article. That object is to enable the men in military service, by their own efforts and self-denial, to protect themselves against the consequences of old age or of disability or death not caused by their military service. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 7306.).....The bill, however, very properly contemplates that if the insurance is taken within the limited period of 120 days, during which a man must make up his mind whether or not he desires to obtain this protection, it may be kept up after the war even though the insured be healthy and return to civil life. (Congressional Record, Vo. 55, 65th Congress, First Session, p. 7306.).....The strenuous objection to Article IV seems clearly to be based upon objection to any real governmental insurance as harmful to the private companies. This fear in our judgment, is without justification; but even if it were fully justified, no private interest should be permitted to stand in the way of the Government doing justice to its fighting forces. To them alone this insurance is confined. The bill does not contemplate any extension beyond this limited class. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 7307.)

The minority report sums up the insurance provisions as giving:

The right to every soldier and sailor to insure himself with the United States against death or total disability for $1,000 to $5,000. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 7308.)

In commenting in more detail upon the provisions of the bill the minority report says:

The bill provides that the United States shall sell insurance to any soldier or sailor against death or total disability for not less than $1,000 nor more than $5,000. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 7310.).....It is assumed that only a few will take out insurance; if so, these few will get advantage over their fellows; who will certainly insist that the discrimination shall be remedied and that they shall be assumed to have taken out policies, as this bill itself does as to men who die before the insurance plan is promulgated. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 7310.)

In the debates in Congress it was generally recognized by both the advocates and opponents of the legislation that



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its insurance provisions were designed:

> To provide an insurance system for all such soldiers and sailors as may elect to avail themselves of it at a very low cost. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 8087; see also to same general effect, pp. 7305, 7577, 7614, 7627, 7680, 7739, 7743, 7754, 8409, 8475.)

An extensive examination of the debates in Congress discloses no suggestion that Congress contemplated that the application for insurance could be made by others than those in the military and naval service of the United States.

Furthermore, the estimates as to the expense to the United States involved in the insurance plan were based upon the understanding that many of those persons in such service would not avail themselves of the opportunity to insure at all, or at any rate, not to the full amount. (Congressional Record, Vol. 55, 65th Congress, First Session, pp. 7739, 7754, 8475.)

Concerning this phase of the matter Senator Simmons said:

> While the soldier who has a wife and children would likely take out as much as he feels able to take out, probably in many instances as much as the law will permit him to take out, that large class of soldiers who have no wife and no children would likely do just as the man in civil life who has neither wife nor children, take out but little if any insurance; and therefore those who would take out insurance to the maximum, whether it be $7,500 or $10,000, would be that small class of soldiers who have left behind them dependent families or parents. (Congressional Record, Vol. 55, 65th Congress, First Session, p. 8475.)

Without going into further detail it is my opinion that the privilege of applying for insurance under Section 400 is confined to persons in the military or naval service of the United States, including of course their duly authorized representatives. It follows that the particular regulations transmitted are not within the law, being framed on the theory that others can make the application.

Respectfully,

(Signed) T. W. GREGORY

Attorney General.

In future correspondence on this subject, refer to .....

**WAR DEPARTMENT,**

**THE ADJUTANT GENERAL'S OFFICE,**

**WASHINGTON.**

December 1, 1917.

My dear Rethers,

This will introduce my good friend Major Straight, who is passing through your town.

I hope you may be of such assistance to him and his party as opportunity affords.

With best regards to yourself from Tizie and me,

Sincerely,

J. A. Wilhorn

Lt.Col. Harry F. Rethers,
American Embassy,
London, Eng.

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[Dec. 3, 1917]

Dec., 1917.

K10.1 — Straight, Willard Dickerman

Name, Straight (Last) Willard (First) Dickerman (Middle)

Home Address, Old Westbury, Long Island N.Y.

Business Address, 120 Broadway, New York City N.Y.

Date of Birth, Jan. 31st 1880 Age, 38 (Nearest Birthday)

Rank, Major A.G.U.S.R. Date and Place of Commission May 10th 1917.

Single, Married, Married Wife, Dorothy Whitney Straight (Name) Old Westbury, Long Island N.Y. (Address)

Nearest Relative, Mrs. Dorothy Whitney Straight Old Westbury, Long Island N.Y. (Name) (Address)

Amount of War Insurance taken, 10,000.

Business or professional experience, Banking.

Military Experience, Sched. Cav. Plattsburg 1915.

Have you been inoculated for typhoid and paratyphoid and vaccinated for smallpox by a U.S. Medical Officer ? Yes.

TREASURY DEPARTMENT
BUREAU OF WAR RISK INSURANCE
Division of
Military and Naval Insurance
Form 2 A

# APPLICATION FOR INSURANCE

THIS SUPERSEDES AND VOIDS PREVIOUS APPLICATION

*My full name is* Willard (Given) Dickerman (Middle) Straight (Last name)

*Home address* Old Westbury (No. and street or rural route) Long Island (City, town, or post office) New York (State)

*Date of birth* January (Month) 31st (Day) 1880 (Year) *Age* 38 (Nearest birthday)

*Date of last enlistment or entry into active service* May 10th 1917 (Give month, day, and year)

*I hereby apply for insurance in the sum of* $10,000 *payable as provided in the Act of Congress approved October 6, 1917, to myself during permanent total disability and from and after my death to the following persons in the following amounts:*

| RELATIONSHIP TO ME | NAME OF BENEFICIARY (Given) (Middle) (Last name) | POST OFFICE ADDRESS (a) No. and street or rural route (b) City, town, or post office and State | AMOUNT OF INSURANCE FOR EACH BENEFICIARY (In multiples of $500 only) |
|---|---|---|---|
| | | (a) Old Westbury | |
| Wife | Mrs. Dorothy Whitney Straight | (b) Long Island, N. Y. | $10,000. |
| | | (a) | |
| | | (b) | |
| | | (a) | |
| | | (b) | |
| | | (a) | |
| | | (b) | |
| | | (a) | |
| | | (b) | |
| | | (a) | |
| | | (b) | |

In case any beneficiary die or become disqualified after becoming entitled to an installment but before receiving all installments, the remaining installments are to be paid to such person or persons within the permitted class of beneficiaries as may be designated in my last will and testament, or in the absence of such will, as would under the laws of my place of residence be entitled to my personal property in case of intestacy.

I authorize the necessary monthly deduction from my pay, or if insufficient, from any deposit with the United States, in payment of the premiums as they become due, unless they be otherwise paid.

If this application is for more than $4,000 insurance, I offer it and it is to be deemed made as of the date of signature.

If this application is for less than $4,500 insurance and in favor of wife, child, or widowed mother, I offer it and it is to be deemed made as of February 12, 1918.

If this application is for less than $4,500 and in favor of some person or persons other than wife, child, or widowed mother, I offer it and it is to be deemed made as of { Date of signature / February 12, 1918, } Strike out whichever is not wanted.

NOTE.—If in the last paragraph you strike out "Date of signature" leaving "February 12, 1918," the law gives you $25 a month for life in case of permanent total disablement occurring prior to such date and the same monthly amount to your widow, child, or widowed mother for not to exceed 240 months less payments made to you while living, but nothing to anyone else in case of your death before such date, and the insurance for the designated beneficiary other than wife, child, or widowed mother is effective only if you die on or after February 12, 1918.

If you strike out "February 12, 1918," leaving "Date of signature," a smaller insurance both against death and disability takes effect at once, but is payable in case of death to the designated beneficiary.

*To whom do you wish policy sent?* (Name) A. W. Fiedler,

(Address) Room 2654, 120 Broadway New York City

*Signed at* (on board) Washington, D. C.

*the* 3rd *day of* December, 1917

*Witnessed by:* Robt. C. Hastings — *Sign here* Willard D. Straight

*Rank* Capt. Inf. U.S. N.A. — Major, A.G., U.S.R.

*Commanding* — (Rank or rating.) (Organization.)

2—3338 (OVER)

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## MONTHLY PREMIUMS FOR EACH $1,000 OF INSURANCE.

(Each $1,000 of insurance is payable in installments of $5.75 per month for 240 months; but if the insured is totally and permanently disabled and lives longer than 240 months the payments will be continued as long as he lives and is so disabled.)

| Age | Monthly premium | Age | Monthly premium |
|---|---|---|---|
| 15 | $0.63 | 40 | $0.81 |
| 16 | .63 | 41 | .82 |
| 17 | .63 | 42 | .84 |
| 18 | .64 | 43 | .87 |
| 19 | .64 | 44 | .89 |
| 20 | .64 | 45 | .92 |
| 21 | .65 | 46 | .95 |
| 22 | .65 | 47 | .99 |
| 23 | .65 | 48 | 1.03 |
| 24 | .66 | 49 | 1.08 |
| 25 | .66 | 50 | 1.14 |
| 26 | .67 | 51 | 1.20 |
| 27 | .67 | 52 | 1.27 |
| 28 | .68 | 53 | 1.35 |
| 29 | .69 | 54 | 1.44 |
| 30 | .69 | 55 | 1.53 |
| 31 | .70 | 56 | 1.64 |
| 32 | .71 | 57 | 1.76 |
| 33 | .72 | 58 | 1.90 |
| 34 | .73 | 59 | 2.05 |
| 35 | .74 | 60 | 2.21 |
| 36 | .75 | 61 | 2.40 |
| 37 | .76 | 62 | 2.60 |
| 38 | .77 | 63 | 2.82 |
| 39 | .79 | 64 | 3.07 |
| | | 65 | 3.35 |

**Insurance may be applied for** in favor of one or more of the following persons with sum of $500 or a multiple thereof for each beneficiary, the aggregate not exceeding the limit of $10,000 and not less than $1,000 upon any one life:

Husband or wife.

Child, including legitimate child; child legally adopted before April 6, 1917, or more than six months before enlistment or entrance into or employment in active service, whichever date is the later; stepchild, if a member of the insured's household; illegitimate child, but, if the insured is his father, only if acknowledged by instrument in writing signed by him, or if he has been judicially ordered or decreed to contribute to such child's support, and if such child, if born after December 31, 1917, shall have been born in the United States or in its insular possessions.

Grandchild, meaning a child, as above defined, of a child as above defined.

Parent, including father, mother, grandfather, grandmother, stepfather, and stepmother, either of the insured or of his/her spouse.

Brother or sister, including of the half blood as well as of the whole blood, stepbrothers and stepsisters and brothers and sisters through adoption.

2—3838

Memorandum for Mr. DeLancy:

1. It is desirable that cables between my office in France and the Bureau of War Risk Insurance should be numbered.

On arrival on the other side my first cable will be numbered "1", and I would suggest that the first cable sent to me by the Bureau should also be numbered "1".

2. Attached hereto is a copy of a memorandum handed Doctor Rowe, requesting that arrangements be made for a special pouch mail service.

December 4th, 1917.

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[12-4-17]

Memorandum for Doctor Rowe:

To insure the transmission of mail between the Bureau of War Risk Insurance and my office at the Headquarters of the Expeditionary Forces, I desire that arrangements be made fora special pouch service. A representative of the censors could be stationed in the office of the Bureau here. Mail matter could be passed upon by these censors and inserted in the pouch, sealed and transmitted direct between the Bureau and my office in France. This would greatly facilitate the transmission of mail.

December 4th, 1917.

THE NEW WILLARD,
WASHINGTON.

WILLARD'S HOTEL COMPANY,
F. S. HIGHT, PRESIDENT.

Dec 6th 1917

Major Willard Straight.
Washington D C

Dear Major.

As requested, am leaving with you my address.

A L Kuntzen
Wausau, Wisconsin

If occasion requires, it will be much appreciated if you will kindly write me, or call at my expense.

With very high personal regards
I am Most Resp
A L Kuntzen

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[c. 12-5-17]

DRAFT TELEGRAM FOR GENERAL BARTLETT

Major Straight accompanied by 34 officers and 67 enlisted men for work in connection with Bureau War Risk Insurance sailing "Adriatic". He will leave with you to be assigned your Headquarters two officers and eight enlisted men to deal with War Risk matters with respect personnel your command. He will on arrival submit to you recommendations as to procedure to be followed. Major Straight and balance commissioned and enlisted men will proceed at once to report Commander-in-Chief Expeditionary Forces. He is taking with him office equipment. You will expedite transit to France as his early arrival is important.

December 5, 1917.

Cablegram to be Forwarded to the American Ambassador at Paris for Delivery to Capt. S. H. Wolfe.

---

Wolfe from Secretary McAdoo.

War Department today cabled General Pershing giving general program for work under War Risk Insurance Act. Installation permanent system to conform with plan adopted by War Department for army will be made on arrival Major Straight. Cable to General Pershing, however, suggests temporary program which it is hoped will fit in with arrangements already made by you and which at same time will be preparatory to, and not conflict with, permanent arrangement. Major Straight sails "Adriatic", date of arrival of which steamer you can ascertain from authorities. Desirable if possible you meet Major Straight London in order fully acquaint him with what you have already accomplished. Your work greatly appreciated and regret your relief so long delayed. Feel sure, however, that adoption plan for entire army, although it has required some time, will in end be beneficial.

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10 EAST 33º STREET
NEW YORK

Dec 5. 1917

Major Willard D Straight
1130. 5th Ave.
NY City

My Dear Sir:

As I understand you are shortly to sail for France, upon very important Government work, and may require the services of a number of active young men to assist you. Those who have not already had some military experience, but who are more or less experienced in tracking, I take the liberty of calling your attention to my son Andrew Fleming Patterson 2nd Lieut. C.A.C. U.S.A. (appointed to the regular service from civil life last August) Who is now abroad with the A.E.F. on active duty. Andrew is a graduate of Williams College 1915 and united his departure for Plattsburg last May, to attend the training camp. Was in the employ of the Guaranty Trust Co. and prior to that with the Farmers Loan & Trust Co. He has been in France since Sept. until lately at Bourges, in the French Trench Mortar School

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last I understand about the middle of Nov. Was transferred to the British French Motor Camp, somewhere in northern France. I should hardly be appropriate in me to express myself further as to his qualifications, but I am confident he would make a desirable acquisition to your staff. I shall appreciate it greatly if you can give favorable consideration to my suggestion. May I also at this time take the privilege of wishing you a safe journey, good health & every possible success in your undertaking. Believe me,

Yours very truly

Harvey Andrews Patterson

In order that you may know whom the writer is, would say that he is the proprietor of John Patterson & Co. Civilian & Military Tailors, who made your uniforms.

Andrew Fleming Patterson. Can be communicated with through Mon. Sam. Ach. 53 Rue Berbigo Paris France.

OFFICE OF IDENTIFICATION & TRANSPORTATION
PORT OF EMBARKATION
HOBOKEN NEW JERSEY.

December 5, 1917.

CONFIDENTIAL
SPECIAL ORDERS
NO. 123.

-EXTRACT-

* * * *

2. Upon arrival in this City, in compliance with Confidential Order No. 134 - Paragraph 4 - War Department, dated November 30, 1917, the following named Officers will report to the General Superintendent, Army Transport Service, for transportation to France, and upon arrival at Port of Debarkation, will report to the Commanding General, American Expeditionary Forces, for duty:

Major Willard D. Straight, Adjutant General's Reserve Corps.
Major Henry D. Lindsley, Infantry, Reserve Corps.
Captain S. B. Amat, Adjutant General's Department, National Army.
Captain Stuart Benson, Infantry Reserve Corps.
Captain R. G. Cholmely-Jones, Adjutant General's Department, N.A.
Captain Paul M. Filmer, Adjutant General's Department, N. A.
Captain George E. Ijams, Infantry, Reserve Corps.
Captain Milliard W. Mack, Adjutant General's Department, N.A.
Captain William J. Mack, Infantry, National Army.
Captain D. F. Mc Pherson, Adjutant General's Department, N.A.
Captain John C. Mechem, Adjutant General's Department, N.A.
Captain James G. Rider, Adjutant General's Department, N.A.
Captain Richard A. Waldo, Infantry, Reserve Corps.
Captain Forsyth Wickes, Infantry, National Army.
Captain Hunter Wykes, Adjutant General's Department, N. A.
Captain Gerard B. Hoppin, Infantry, National Army.
Captain R. A. Hastings, Infantry, National Army.
1st. Lt. Ernest Angell, Adjutant General's Department, N. A.
1st. Lt. W. M. Chadbourne, Adjutant General's Department, N. A.
1st. Lt. Nigel Cholmely-Jones, Artillery, National Army.
1st. Lt. John P. Healy, Adjutant General's Department, N. A.
1st Lt., W. R. O'Connor, Jr., Infantry, Reserve Corps.
1st Lt., G. E. Parker, Jr., Infantry, National Army.
1st Lt., J. B. Walker, Jr., Adjutant General's Department, N.A.
2nd Lt., Copley Amery, Jr., Cavalry, Reserve Corps.
2nd Lt., P. G. Ballard, Infantry, Reserve Corps.
2nd Lt., H. Burlingame, Infantry, Reserve Corps,
2nd Lt., R. S. Cauvin, Adjutant General's Department, N.A.
2nd Lt., John G. Flanigan, Adjutant General's Department, N. A.
2nd Lt., George R. Hopkins, Adjutant General's Department, N. A.
2nd Lt., A. E. Hutchinson, Adjutant General's Department, N. A.
2nd Lt., Louis Naetzker, Adjutant General's Department, N. A.
2nd Lt., W. Richards, Infantry, Reserve Corps.

The travel directed is necessary in the Military Service.

* * * *

A.E.F. PROVOST MARSHAL 18 DEC 1917 ASSISTANT

By command of Major General Shanks.

R. SUTTON.

Major, A. G. R. C.
Assistant Adjutant.

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DATE: ~~Sat. Dec. 8/17~~ Tues. Dec. 11 TIME: 10 A.M. PIER: 60 North River foot of West 23rd St., New York City.

Transportation and assignment of stateroom will be made on the pier at the time stated above. Baggage may be sent to the pier numbered above not earlier than two days before sailing. THIS INFORMATION IS ABSOLUTELY CONFIDENTIAL.

[12-5-17]

Memorandum for Major Hooker:

1. I have had prepared, and will turn over to you, copies of all important papers which have passed in connection with our preparatory work. The real basis is the memorandum submitted to The Adjutant General on December 3rd, with which you are familiar, the memorandum to Mr. Nesbitt of the Bureau, the diagram showing the relationship between the Bureau of War Risk Insurance and the War Department, telegrams sent November 19th directing the assignment of Insurance Officers, and telegrams sent December 4th giving instructions as to the preparation and disposition of copies of applications and dealing with other matters relative to the work to be undertaken by Insurance Officers.

2. The memorandum prepared by Major Clarke regarding the proposed combination of the work of the Statistical and Personnel Divisions with that which is to be undertaken by Insurance Officers which we discussed at our meeting on Monday, December 3rd, on Page 5, Section 5, Sub-section D, suggests a personnel which I believe is inadequate to perform the work which falls under the three categories. I have stated my belief that it would probably be sound to combine the Statistical and Personnel Sections into one section in the Adjutant's office and in the office of The Adjutant General in Washington. I do not believe that the insurance work can be merged with this combined section. The work required in connection with insurance, however, is closely related to that to be undertaken by the combined Personnel and Statistical Sections, and I agree with the opinion that the personnel to deal with these activities should

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be located in adjacent offices, and that the enlisted personnel should be to a certain degree interchangeable, as the exigencies of the work required.

The work to be undertaken by the insurance personnel will, for some time to come, be very heavy. In the first place, since no definite instructions were sent out at the outset, it will be necessary to prepare duplicates of practically all applications which have already been prepared. In addition it will be necessary to make out new applications for men who are constantly being recruited and brought in by the draft. The next heavy task will be to note on duplicate applications retained by Insurance Officers and organization commanders, the action taken with regard to such applications by the Bureau of War Risk Insurance. Once this task which will require some months to complete, is accomplished, thw work should settle down to a more or less routine basis, and it may perhaps be possible to release some of the personnel now assigned to this work. I do not believe, however, that this can be done for some time to come, and I believe that Colonel Giddings, or whoever is handling this matter, should figure on a transfer for the combined Personnel and Statistical Sections, in addition to the personnel already assigned for insurance work. Please take this up with Colonel Giddings and Major Clarke.

3. Although our personnel for the War Risk Insurance Act work overseas has been completed, it has been impossible, because of the lack of time for enlisting and preparing men for the trip overseas to take a numberof desirable applicants who have presented themselves. These men have been referred to you. It is probable

[12-5-17]



that requests for both commissioned and enlisted personnel will come from the army. Such requests will probably come from Recruiting Depots, Ports of Embarkation and Geographical Departments rather than Tactical Divisions. It might be well for you to keep a list of applicants both for commissions and for positions as non-commissioned officers. These men would be available for assignment in the field. On arrival in Europe it is possible that I may wish additional officers and enlisted men. If so, I will cable, and trust you will select some good men and send them over. Referring to our talk with Major Shuman to-day, he apparently is holding up the designation of all these officers for insurance work until recommendations come in from all divisions, departments, etc. I suggest you urge that officers who have already been recommended by assigned and/or commissioned forthwith, rather than waiting to take care of the whole lot. It is highly important that these men should be put on the job and given a regular status as soon as possible. The same applies to enlisted personnel. You will probably want to get a list of the insurance officers in this country, and give the same to the Bureau of War Risk Insurance in order that they may know with whom they are dealing and where. As soon as I reach the other side I will advise you of assignments made of commissioned and enlisted personnel going over with me.

4. On my arrival on the other side my cables, instead of being sent as has been done by Captain Wolfe through the State Department, will be forwarded to the War Department and numbered serially "Insurance No. 1" and so on. These cables will naturally come to you, and under the procedure agreed upon, I assume you will take them up with the Bureau, ob-

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taining a ruling or information required and communicate the same to me by cable from the War Department. I would suggest your cables also be numbered serially.

5. For your information I am trying to arrange with the Treasury to have a pouch service between the Bureau of War Risk Insurance and the Insurance Office at General Army Headquarters in France. This will enable them to transmit rulings to us and enable us to transmit applications to them under seal. The Treasury Department is taking this matter up and will try to arrange to have the Board of Censors if necessary station a man at the Bureau to seal such pouches and, through the War Department or the Post Office, whichever deals with this matter, make similar arrangements for our office overseas.

6. I am leaving Captain Chomeley-Jones here to tie up the loose ends after my departure. I will be obliged if you will help him get off when the time comes. It is desirable that he should leave on a liner in order to reach France at the earliest possible moment. He will try to get:

a. Approval for the various forms which will be required.
b. Will work with you in seeing that the instructions to be sent to the officers of the Army are in proper shape.
c. Work with you and Colonel Lord in attempting to secure approval of the regulations which are to be published to the Army.

7. Bettman and yourself will, of course, have to work out some arrangement whereby answers to queries coming in from Insurance Officers throughout the Army shall be put into telegrams or cables and sent out over the signature of The Adjutant General of the Army to all Insurance Officers. In like manner arrangements will have to be made for publication from time to time in the form of War Department bulletins, of



Treasury decisions and rulings of the Bureau of War Risk Insurance which affect the personnel of the Army.

8. As you work out with Bettman fresh instructions to the Army, and as plans develop for cooperation between the present statistical and personnel divisions and the insurance work, I urge you to try, as far as possible, to so frame your instructions that your officers in the field will not have to cover old ground. In other words, when the new instructions are issued you will start as of the date of issue, and not make them go over again a lot of work which has been done. If any rearrangement of papers already made out is required, I suggest that if possible this be done in the War Department itself, without burdening headquarters in the field.

9. The telegrams sent out authorized commanders of departments, divisions, ports of embarkation and recruit depots to purchase locally file cabinets and to provide space for their insurance offices. In addition I understand authority should be issued to purchase locally additional typewriters required. To handle the work incident to the preparation of applications and of additional duplicate applications where copies have not been retained by headquarters because of lack of definite instructions to cover, notation of action taken by the Bureau of War Risk Insurance, I should think that each department, division headquarters should be authorized to purchase six additional typewriters, each port of embarkation four, and each recruit depot, if required, three.

Dec. 5. 1917

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[12-5-17]

For Intel Dept File
Original handed the adjt
general Dec. 4-1917 and
approved by him

WAR DEPARTMENT

December 3, 1917.

Memorandum: to The Adjutant General of the Army.

Subject: Arrangements in connection with War Risk Insurance.

1. Pursuant to your verbal instructions, careful study has been made of the methods by which the co-operation, under the law, between the War Department and the Treasury, in connection with the War Risk Insurance Act, may best be secured.

2. The Act approved October 6, 1917 commonly known as the War Risk Insurance Act, places the administration thereof in the Treasury Department. Sections 15 and 24 provide:

Sec. 15——"The Director may obtain such information and such reports from officials and employees of the Department of the Government of the United States * * *as may be agreed upon by the heads of the respective Departments."

"Sec. 24. That the Bureau of War Risk Insurance, so far as practicable, shall upon request furnish information to and act for persons in the Military or Naval Service, with respect to any contracts of insurance whether with the Government or otherwise, as may be prescribed by regulation. Said Bureau may upon request, procure from and keep a record of the amount and kind of insurance held by every commissioned and appointed officer and of every enlisted man in the military or naval service of the United States including the name and principal place of business of the Company, Society, or organization in which such insurance is held, the date of the policy, amount of premium, name and relationship of the beneficiary, and such other data as may be deemed of service in protecting the interests of the insured and beneficiary."

3. To secure co-operation between the War Department and the Treasury it seems both expedient and desirable that the War Department, within its own administrative organization, undertake to perform certain functions as follows:

A. To explain to the personnel of the army their privileges and duties under the Act.
B. To supervise the preparation of applications and to correct those improperly filled out.
C. To transmit to and to secure from, the personnel of the army, information and data required by the Treasury in connection with the administration of the act.
D. To advise with the personnel of the army as to insurance which may be held by the personnel of the army with private insurance companies.

4. It is impossible in advance to estimate with certainity the amount of work incident to the performance of the functions mentioned in the preceding paragraph. It is clear, however, that even after the initial task of explaining the Act and supervising the preparation of applications is completed, there will be a considerable amount of paper work required.

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To perform this work, officers and enlisted personnel have been detailed or assigned, which may be increased or decreased as may later be found desirable by future developments. For the time being, officers and enlisted men have been detailed or assigned as follows:

(A) In the United States and Elsewhere. (except with the Expeditionary Forces in Europe) to the office of the Adjutant at the Headquarters of

(a) Geographical Departments.
(b) Tactical Divisions.
(c) Ports of Embarkation.
(d) Recruiting Depots.

Officers so assigned to the Headquarters of Geographical Departments will under the direction of the Department Commanders, exercise general supervision with regard to matters arising under the Act in all depots, posts and other stations within the territorial limits of the Department, except tactical divisions, or caps and cantonments under the commanders thereof, ports of embarkation and recruiting depots.

(The Commanding Generals of the Eastern, Western and Philippine Departments, respectively, will be directed to assign officers for this purpose for Porto Rico, Alaska and China.)

(B) With the Expeditionary Forces in Europe, to the office of the Adjutant at

(a) General Army Headquarters, and
(b) Attached to General Army Headquarters to deal with special technical troops on detached service, and at Headquarters of:
(c) Tactical Divisions.
(d) Lines of Communication in France, and
(e) Forces in training or in casual camps in England.

(5) In order to relieve the War Department of handling the vast amount of routine-correspondence and correspondence in connection with questions as to interpretation or administration of the Act, Insurance Officers, except those with the Expeditionary Forces, will communicate direct with the Bureau of War Risk Insurance and receive replies direct from the Bureau. Insurance Officers with the Expeditionary Forces will communicate with the Bureau through the Insurance Officer at General Army Headquarters in France, and receive replies through the same channel. Matters of military policy or questions affecting Army Administration will pass through military channels to the Adjutant General of the Army for action.

(6) In order to provide for centralization, as between the Bureau of War Risk Insurance and the War Departments, all matters which the Bureau may find it necessary to take up with the War Department will be handled through one official of the Bureau. One officer of the Adjutant General's Department will deal with the official named by the Bureau of War Risk Insurance. The officer so named by the War Department will, from time to time, as may be found necessary, consult with, or call in for consultation with the Bureau, officers of the Quartermasters Corps, the Medical Department and officers of

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the various divisions of the Adjutant General's Department who may be concerned with matters arising between the War Department and the Bureau of War Risk Insurance.

7. Regulations setting forth the duties and privileges of the Army under the Act, and instructions for officers and enlisted personnel, mentioned are now in the course of preparation. A brief summary of such instructions should be transmitted at once by telegraph. Drafts of proposed telegrams are attached hereto.

8. In securing the information required by the Bureau of War Risk Insurance, officers assigned as indicated must, to avoid duplication, rely upon information furnished by the personnel and statistical sections. In order effectively to coordinate the work of these offices with the work of the insurance officer, it is recommended that the personnel and statistical sections and the insurance officer be placed under the direct supervision of an officer of higher grade, and that the clerical force now assigned to these sections be placed under the central of this higher officer to be utilized by him for work required in connection with the War Risk Insurance, or by the personnel or statistical sections as in his judgment may be for the best interests of the service and required by the instructions of the department.

In charge of detachment for work under War Risk Insurance Act with Expeditionary Forces.

Original handed the Adjutant General [illegible] 4-1917 and approved by him.

[12-5-17]

"A"

[redacted] TELEGRAM TO DEPARTMENT COMMANDERS.

(1) To handle matters arising connection War Risk Insurance Act, with respect to personnel of Army, except for Expeditionary Forces, with regard to which special arrangements have beenmade, Insurance personnel assigned to headquarters, geographical departments, tactical divisions, camps and contonments under commanders thereof, recruit depots and ports of embarkation.

All forces and all persons commissioned, enlisted or enrolled in the Army within your Department, except those under control of commanders enumerated above, are, with respect to matters arising under War Risk Insurance Act under your control, and will be dealt with as regards such matters by you through department insurance officer.

(2) Following instructions covering duties insurance officer your headquarters supplement previous instructions, superseding them only insofar as there is conflict therewith.

(3) All applications for family allowances and insurance (Forms 1B and 2A) will be executed in triplicate under supervision of organization commander, one application retained by organization commander, two transmitted to Department Insurance Officer and checked. If incorrectly made out, they will be returned for correction and corresponding corrections made on application held by Organization Commander. When correct, one application will be forwarded direct to Bureau War Risk Insurance, Washington, D. C., by Insurance Officer and one application filed by him alphabetically by regiments or independent organizations in manila folder suitable size.

(4) You are authorized purchase locally filing cabinets, Cap size, and if not sufficient space to accomodate insurance office and files, you are authorized provide adequate accomodations.

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(5) Where applications already gone forward, one only being retained by Organization Commanders and none at your headquarters, Insurance Officer will prepare one duplicate original for your headquarters in cooperation with Organization Commanders, who will temporarily furnish such additional clerical assistance as may be required.

(6) Notification of action taken by Bureau War Risk Insurance with respect to applications of personnel under your command will be forwarded direct your headquarters by Bureau War Risk Insurance. Notation such action will be made upon duplicate applications held your headquarters and notifications transmitted by Insurance Officers through military channels to individual applicants, notation being made on copy retained by Organization Commander.

(7) Treasury decisions and rulings Bureau War Risk Insurance will be published to the Army by The Adjutant General.

(8) Communications from personnel under your command with respect to matters arising under the Act will be sent through military channels to the Department Insurance Officer who, guided by rulings mentioned in paragraph 7 above, will, under your direction, as far as possible, himself deal with such matters. Where necessary, however, communications with respect to interpretation or administration of the Act will be sent by him direct to the Bureau of War Risk Insurance. Cases affecting matters of military policy or army administration will be referred by you to The Adjutant General of the Army.

(9) Notification of death or disability, creating claim under War Risk Insurance Act will be forwarded by telegraph under existing instructions to The Adjutant General of the Army, who will notify Bureau War Risk Insurance.

(10) Upon transfer enlisted man, application held by Organization Commander will be sent through military channels with service record to Commander organization to which man transferred and application held at your headquarters will be transmitted to Insurance Officer at Headquarters under which organization to which man is transferred is serving.

[12-5-17]



(11) Upon departure of any organization within your Department for duty overseas, rosters which are now prepared under existing instructions will be given two additional columns, first to show whether each enlisted man has or has not completed application for allowance, second to show whether each officer and enlisted man has or has not applied for insurance. One copy such roster will be handed to Insurance Officers ports of embarkation and by him transmitted direct to Insurance Officer General Army Headquarters American Expeditionary Forces. Duplicate applications from such organizations retained by insurance officer your headquarters will be sent by you direct to Insurance Officer General Army Headquarters American Expeditionary Forces.

Note: Commanding Generals Eastern, Western and Phillipine Departments, will be instructed to transmit substance of foregoing to Insurance Officers assigned respectively in Porto Rico, Alaska and China.

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[12-5-17] Original handed the adjutant General Dec. 4 and approved by him

"B"

DRAFT TELEGRAM TO COMMANDING GENERALS TACTICAL DIVISIONS AND CAMPS AND CANTONMENTS UNDER COMMANDERS THEREOF.

(1) To handle matters arising connection War Risk Insurance Act, with respect to personnel of Army, except for Expeditionary Forces, with regard to which special arrangements have been made, Insurance personnel assigned to Headquarters geographical departments, tactical divisions, camps and cantonments under commanders thereof, recruit depots and ports embarkation. Insurance officers assigned your Headquarters will, under your direction, deal with all matters arising in connection with War Risk Insurance Act with respect to personnel of your division or individuals or organizations in, or attached to, camp or cantonment under your command.

(2) Following instructions covering duties Insurance Officer your Headquarters supplement previous instructions, superseding them only insofar as there is conflict therewith.

(3) All applications for family allowances and insurance (Forms 1B and 2A) will be executed in triplicate under supervision of organization commander; one application retained by organization commander, two transmitted to Insurance Officer and checked. If incorrectly made out, they will be returned for correction and corresponding corrections made on application held by organization commander. When correct, one application will be forwarded direct to Bureau of War Risk Insurance, Washington, D.C. by Insurance Officer, and one application filed by him alphabetically by regiments or independent organizations in manila folders suitable size.

(4) You are authorized purchase locally filing cabinets, Cap size, and if not sufficient space to accommodate insurance office and files you are authorized to provide adequate accommodation.

(5) Where applications already gone forward, one only being retained by organization commanders and none at your Headquarters, Division

[12-5-17]

"B" Second Sheet

Insurance Officer will prepare one duplicate original for your Headquarters in cooperation with organization commanders, who will temporarily furnish such additional clerical assistance as may be required.

(6) Notification of action taken by Bureau War Risk Insurance with respect to applications of personnel under your command will be forwarded direct your headquarters by Bureau War Risk Insurance. Notation such action will be made upon duplicate applications held your headquarters and notification transmitted by Insurance Officers through military channels to individual applicants, notation being made on copy retained by organization commander.

(7) Treasury decisions and rulings Bureau War Risk Insurance will be published to the Army by The Adjutant General.

(8) Communications from personnel under your command with respect to matters arising under the act will be sent through military channels to the Department Insurance Officer who, guided by rulings mentioned in paragraph 7 above, will, under your direction, as far as possible, himself deal with such matters. Where necessary, however, communications with respect to interpretation or administration of the act will be sent by him direct to the Bureau of War Risk Insurance. Cases affecting matters of military policy or army administration will be referred by you to The Adjutant General of the Army.

(9) Notification of death or disability, creating claim under War Risk Insurance Act, will be forwarded by telegraph, under existing instructions, to The Adjutant General of the Army, who will notify Bureau War Risk Insurance.

(10) Upon transfer enlisted man, application held by organization

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"p" Third Sheet

commander will be sent through military channels with service record to commander organization to which man transferred, and application held at your headquarters will be transmitted to Insurance Officer at headquarters under which organization to which man is transferred is serving.

(11) When your division ordered for duty overseas, rosters to be prepared by organization commanders under existing instructions, will contain two additional columns, first to show whether each enlisted man has or had not completed application for allowance, second to show whether each officer and enlisted man has or has not applied for insurance. One copy such roster will be turned over to Insurance Officer Port of Embarkation and by him transmitted direct to Insurance Officer General Army Headquarters American Expeditionary Forces. Copies of applications retained your headquarters will accompany Insurance Officer overseas and will upon arrival at Port of Debarkation in France be transmitted by him direct to Insurance Officer General Army Headquarters American Expeditionary Forces.

(12) Upon departure divisions from permanent camp or cantonment you will assign one officer of camp or cantonment to act as Insurance Officer reporting such assignment to Adjutant General of the Army.

[12-5-17]

Memorandum for Mr. Nesbitt:

1. In the United States and elsewhere, except with the Expeditionary Forces, for which special arrangements as described herein have been made, Insurance Officers have been designated at the Headquarters of Geographical Departments, Tactical Divisions, Ports of Embarkation and Recruiting Depots, making in all approximately fifty points at which such officers have been assigned.

2. All applications will be prepared in triplicate under the general supervision of these Insurance Officers, and, having been checked, the original will be forwarded by them direct to the Bureau of War Risk Insurance, one copy being retained by the company or organization commander and one by the Insurance Officer concerned.

3. When action has been taken on such applications by the Bureau of War Risk Insurance, it is recommended that the Bureau forward notification of such action direct to the Insurance Officers concerned, such notification to be transmitted by them through military channels to the individual applicants.

4. In like manner correspondence originating with individuals will be transmitted through military channels to the proper Insurance Officers and will be forwarded by them direct to the Bureau of War Risk Insurance, replies to be sent to these Insurance Officers by the Bureau, and to be transmitted by them to the individuals.

5. Treasury decisions and rulings by the Bureau of War Risk Insurance which come up as indicated in paragraph above, will in urgent matters, be telegraphed or cabled to all Insurance Officers, and under ordinary circumstances will be published and transmitted to them by the Bureau. Insurance Officers will be directed, insofar as they are able, themselves

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to decide cases which come up to their attention on the basis of such decisions and rulings, without referring them to the Bureau of War Risk Insurance for action.

6. The method described in paragraphs 3, 4, and 5 above cover all routine matters. Rulings of the Bureau of War Risk Insurance are final in all that relates to the administration of the Act. Should there, however, be a question between the Bureau and the Insurance Officers with regard to some matter arising with the administration within the Army, this question will be referred by the Bureau or by the Insurance Officer to the Adjutant General of the Army for action.

7. With the Expeditionary Forces, applications will be prepared in triplicate by individuals under the supervision of the Insurance Officers, and will be checked by them. One copy will be retained by the company or organization commander, the original and one copy being forwarded by the Insurance Officer to the insurance office at General Army Headquarters, where the original will be retained and one copy transmitted to the Bureau of War Risk Insurance. Communications originating with individuals will be transmitted through military channels to Insurance Officers, and by such officers to the Insurance Office at General Army Headquarters, and thence direct to the Bureau of War Risk Insurance. Notification of action upon applications, requests for information and data and replies to communications from individuals will be sent by the Bureau of War Risk Insurance direct to General Army Headquarters in Europe and thence transmitted to the individuals concerned through military channels.

7. In all cases it is desirable that Insurance Officers and the



Bureau of War Risk Insurance segregate communications from or[illegible]n in the same organization.

8. In order to secure effective cooperation with the War Department under the procedure described above, it is recommended that the Bureau of War Risk Insurance create a section for dealing with correspondence with the Army. All applications would be received by this section, and distributed to the proper departments of the Bureau. Notifications of action by the Bureau would be sent to the personnel of the Army through this section. Communications received from Insurance Officers and replies thereto would be received and prepared by this section, which should be directly under an executive officer, and placed under an officer of the Bureau who would have general charge of matters of policy and who would serve as a contact between the Bureau and the War Department. All matters which the Bureau desires to take up with the War Department would be referred to him, and would be by him taken up with the officer designated by the War Department to maintain contact with the Bureau of War Risk Insurance.

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[12-5-17]

MEMORANDUM

1. To draw a comparison in the terms of a business organization, the Secretary of War acting on behalf of the President, may be compared to the Chairman of the Board of Directors, the Chief of Staff to the President of the Company, The Adjutant General of the Army to the General Manager and the various Bureau Chiefs occupy positions held by various Vice Presidents of the organization who are in charge of special departments.

2. Under the direction of the President, the Secretary of War and the Chief of Staff determine policies, and direct their execution. Under the Chief of Staff, the General Staff is charged with the preparation of plans of operations, which in turn are based upon intelligence which is also under the General Staff.

3. The Adjutant General is charged with the formulation of orders and instructions to carry out determined policies. He is charged with the custody of records, and is the head of the administration of the Army.

4. At the present time it would seem that both the Secretary of War and the Chief of Staff are burdened with administrative duties which might with advantage be delegated.

5. Reports from the Commanding General of troops in the field are now received by the Adjutant General of the Army, and when they concern different bureaus, are endorsed by him to the Chiefs thereof. In addition, officers of the various departments, such as Quartermasters, Surgeon, Ordnance, Inspectors, communicate with the Chiefs of their respective Bureaus in Washington.

6. The activities of these representatives in the field of these Bureaus are in tactical divisions coordinated by the commanders thereof

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through their Chiefs of Staff and Adjutants.

QUERY. Would not a similar coordination be desirable in Washington?

7. For example: It might be arranged that say three times a week the Secretary of War and the Chief of Staff, or the Chief of Staff representing the Secretary of War, would meet with The Adjutant General of the Army and the Bureau chiefs in committee. One or more secretaries would be appointed for such committee. Reports from commanders in the field regarding equipment of their troops and other matters affecting the welfare or training thereof, would be brought to the committee by the Adjutant General. These matters would be discussed and referred to the Chiefs of the Bureaus concerned for action or report. At the close of the meeting the Secretary of the meeting would send to each Bureau Chief a memorandum regarding matters on which he would be expected to report at the following meeting. In this manner the work of the various bureaus would be coordinated and the Secretary of War and the Chief of Staff would, three times each week, be given opportunity, in consultation with their Bureau Chiefs, to learn the situation throughout the Army, and upon this information formulate their policies for the prosecution of the War.

8. The work incident toattendance at such committee conferences would make it necessary for The Adjutant General of the Army and each Bureau Chief to have as an assistant an officer who would in effect be the chief executive of his bureau.

9. The designation of such an assistant Bureau Chief as chief executive officer in each Bureau would relieve the Bureau Chiefs of a mass of detail with which they are now obliged to deal, and enable them to be free to take up questions of policy and to consult with other members of the Government and others regarding questions of policy.

Dec. 5, 1917.

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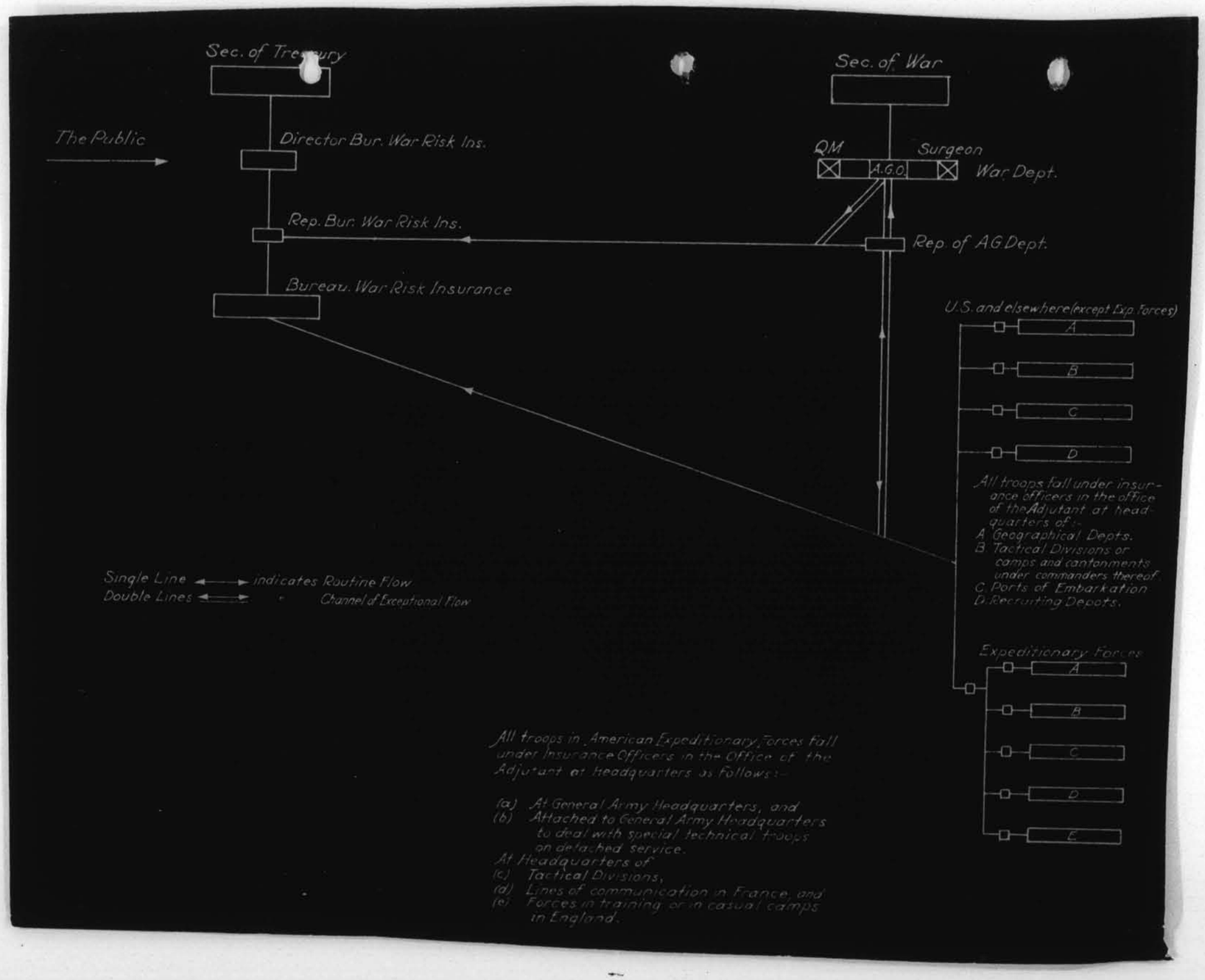


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A. G. O.

COPY

RJQ***BMG

n 4:40

November 19, 1917.

ALL RECRUIT DEPOTS
AND THE PORTS OF EMBARKATION

( Recruit Depot was inserted in space for Recruit Depot, and Ports of Embarkation for them)

You have already been directed to explain the commissioned and enlisted personnel your command their duties and privileges under War Risk Insurance Act and to supervise preparation of original applications and corrections of improperly filled out applications period. In addition it will be necessary undertake other functions in connection administration of Act which will be continuing and which will involve investigation, correspondence and keeping records required in connection therewith period. To perform this additional work, officers will be assigned or detailed to ~~:~~ as assistants to the Adjutants period. These officers will be in addition to present staff and their assignment from organizations will create vacancies therein period. Insurance officer under your direction will exercise general supervision with regard to administration of Act within your command period. Statistical and personnel sections Adjutant General's Department will cooperate with insurance officer period. Insurance officers when assigned will continue work along lines already inaugurated by previous instructions period. Detailed instructions follow by mail period. You are authorized to recommend by telegraph for commission as captain or first lieutenant a person of commissioned or enlisted personnel in your command to perform functions required period Upon receipt telegraphic advice that no suitable person is available officers will be assigned period. Following enlisted personnel for insurance ~~action~~ section is authorized colon One regimental sergeant major in charge of records, one battalion sergeant major and one as stenographer and clerk and two privates first class as messengers period. Sergeants major senior grade and junior grade and sergeants to receive pay and allowances as like grade in infantry period. You are authorized to transfer to and to issue warrants for positions enumerated in Adjutant General's Department National Army, enlisted men of your command who in your judgement are competent to perform functions required period.

(Officers and enlisted personnel will be furnished on request- was added to telegram sent to ports of embarkation)

McCAIN

COPY W WAM

A. G. O. CME ESW 168 10:30

November 19, 1917.

Commanding General, Northeaster Department,
Boston, Massachusetts.

You have already been directed to explain to commissioned and enlisted personnel within you department their duties and privileges under the War Risk Insurance Act and to supervise the preparation of original applications and correction of improperly filled out applications period. In addition it will be necessary undertake other functions in connection administration of act which will be continuing and which will involve investigation, correspondence and the keeping of records required in connection therewith period. To perform this additional work officers will be assigned or detailed to departments as assistants to the Adjutants period. These officers will be in addition to present staff and their assignment from organizations will create vacancies therein period. Insurance officer under your direction will exercise general supervision with regard to administration of Act over depots, posts and other stations within territorial limits department, except tactical divisions or camps or cantonments under commander thereof, ports of embarkation and recruiting depots period. Statistical and Personnel Sections, Adjutant General's Department will cooperate with Insurance Officer period. Insurance Officers when assigned will continue work along lines already inaugurated by previous instructions period. Detailed instructions follow by mail period. You are authorized recommend by telegraph for commissions as captain and first lieutenant respectively, person of commissioned or enlisted personnel in your command competent to perform functions required period. Upon receipt telegraphic advice that no suitable person available officers will be assigned period. Following enlisted personnel for insurance section is authorized colon one sergeant major, senior grade, in charge records two sergeants major junior grade three sergeants first class as stenographers and clerks and two privates first class as messengers period. Sergeants major senior grade and junior grade and sergeants first class to receive pay and allowance similar to Quartermaster sergeants senior and junior grade and first class respectively period. You are authorized from members your command to transfer to and to issue warrants for positions enumerated in Adjutant General's Department, National Army, enlisted men of your command who in your judgement competent perform functions required period.

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A. G. O.

Commanding General, Western Department,
San Francisco, Cal.

November 19, 1917.

You have already been directed to explain to commissioned and enlisted personnel within your department their duties and privileges under the War Risk Insurance Act., and to supervice the preparation of original applications and correction of improperly filled out applications period. In addition it will be necessary undertake other functions in connection administration of act which will be continuing and which will involve investigation, correspondence and the keeping of records required in connection therewith period. To perform this additional work officers will be assigned or detailed to departments as assistants to the Adjutants period. These officers will be in addition to present staff and their assignment from organizations will create vacancies therin period. Insurance officer under your direction will exercise general supervision with regard to administration of Act over depots, posts and other stations within territorial limits department, except tactical division or camps or cantonments under commander thereof, ports of embarkation and recruiting depots period. Statistical and Personnel Sections, Adjutant General's Department, will cooperate with Insurance officer period. Insurance Officers when assigned will continue work along lines already inaugurated by previous instructions period. Detailed instructions follow by mail period. You are authorized recommend by telegraph for commissions as captain and first lieutenant respectively, persons of commissioned andeenlisted personnel in your command competent to perform functions required period. Upon receipt telegraphic advice that no suitable person available officers will be assigned period. Following enlisted personnel for insurance section is authorized colon one sergeant major, senior grade, in charge records, two sergeants major junior grade three sergeants first class as stenographers and clerks and two privates first class as messengers period. Sergeants major senior grade and junior grade and sergeants first class to receive pay and allowance similar to Quartermaster sergeants senior and junior grade and first class respectively period. You are authorized from members your command to transfer to and to issue warrants for positions enumerated in Adjutant General's Department, National Army, enlisted men of your command who in your judgment competent perform functions required period. In like manner you will designate an officer to act as Insurance Officer for Alaska and transfer Adjutant General's Department, National Army, enlisted men your command to perform functions required.

McCain.

[12-5-17] Original handed The Adjutant General & the Army Adv. 4 and approved by [illegible]

"C"

**DRAFT TELEGRAM TO COMMANDING GENERALS AT PORTS OF EMBARKATION**

**(1) To handle matters arising connection War Risk Insurance Act, with respect to personnel of Army, except for Expeditionary Forces with regard to which special arrangements have been made, Insurance personnel assigned to Headquarters geographical departments, tactical divisions, camps and contonments under the commender thereof, Ports of Embarkation and recruit depots. Under your direction Insurance Officer assigned your Headquarters will deal with all matters in connection with War Risk Insurance Act with respect to personnel of the army permanently attached to your Headquarters or individuals or forces temporarily under your control and which have not completed applications elsewhere.**

**(2) Following instructions covering duties Insurance Officer your Headquarters supplement previous instructions, superseding them only insofar as there is conflict therewith.**

**(3) (a) Applications for family allowances and insurance (Form 1B and 2A) will be executed in triplicate. In case of permanent personnel under your command one application will be retained by Organization Commander, two transmitted to your Insurance Officer and checked. If incorrectly made out they will be returned for correction and corresponding corrections made on copy held by Organization Commander. When corrected, one application will be forwarded Bureau War Risk Insurance, Washington, D. C., by Insurance Officer and one application held by Insurance Officer Port of Embarkation and filed alphabetically by organization in manila folder of suitable size.**

**(b) In case of forces or individuals temporarily under your command who have not completed applications elsewhere. One application will be forwarded direct to Bureau War Risk Insurance, Washington, D. C. In case of organizations, two copies will be retained by Organization Commander, one of which will be transmitted to Insurance Officer at Headquarters under which such organization will serve**

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overseas. In case of individuals, one application will be sent direct to Bureau War Risk Insurance, two applications attached to service record to be turned over to commander of organization to which individual assigned, one application to be retained by him and one application to be forwarded to Insurance Officer at Headquarters under which organization is serving.

(4) You are authorized purchase locally filing cabinets, Cap size, and to provide adequate accomodation for Insurance Office and files.

(5) Where applications your permanent personnel, have already gone forward, one copy only being retained by Organization Commander or individual, Insurance Officer your Headquarters will prepare additional copies for disposition as indicated in paragraph (3) above.

(6) (a) Notification of action taken by Bureau War Risk Insurance with respect to applications of personnel under your command will be forwarded direct your Headquarters by Bureau War Risk Insurance. In case of permanent personnel under your command, notation of such action will be made upon duplicate applications held your Headqurrters and notification transmitted by Insurance Officer through military channels to individual applicants, notation being made on copy retained by Organization Commander.

(b) In case applications originating with organizations or individuals temporarily under your control which have already proceeded overseas, notification will be sent your Headquarters and by Insurance Officer transmitted to Insurance Officer at General Army Headquarters in Europe for transmission to Insurance Officer at Headquarters to which such organizations or individuals have been assigned.

(7) Treasury decisions and rulings Bureau War Risk Insurance will be published to the Army by The Adjutant General.

(8) Communications from personnel under your command with respect to matters

[12-5-17]



arising under the Act will be sent through military channels to the Department Insurance Officer who, guided by rulings mentioned in paragraph 7 above, will, under your direction, as far as possible, himself deal with such matters. Where necessary, however, communications with respect to interpretation or administration of the Act will be sent by him direct to the Bureau of War Risk Insurance. Cases affecting matters of military policy or army administration will be referred by you to The Adjutant General of the Army.

(9) Notification of death or disability, creating claim under War Risk Insurance Act, to be forwarded by telegraph under existing instructions to the Adjutant General of the Army who will notify Bureau War Risk Insurance.

(10) Upon transfer enlisted man, application held by Organization Commander will be sent through military channels with service record to Commander of Organization to which man is transferred, and application held by Headquarters will be transmitted to Insurance Officer at Headquarters, under which organization to which man is transferred is serving.

(11) Rosters to be prepared under existing instructions to be turned over to you upon departure organization overseas, have been amended in form to show status of personnel such organizations with respect to War Risk Insurance Act. Upon departure organizations overseas, one copy such roster will be transmitted by Insurance Officer your Headquarters direct to Insurance Officer General Army Headquarters American Expeditionary Forces.

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Original Lent the Adjutant [12-5-17]
General Dec. 4- and approved
by him

"D"

DRAFT TELEGRAM TO INSURANCE OFFICERS AT RECRUIT DEPOTS.

(1) To handle matters arising in connection with War Risk Insurance Act, with respect to personnel of the Army, except for Expeditionary Forces, with regard to which special arrangements have been made, Insurance personnel have been assigned to Headquarters geographical departments, tactical divisions, camps and cantonments under the commander thereof, ports embarkation and recruit depots. Under your direction Insurance Officer assigned to you will deal with all matters arising in connection with War Risk Insurance Act with respect to personnel under your command.

(2) Following instructions covering duties Insurance Officer your Headquarters supplement previous instructions, superseding them only insofar as there is conflict therewith.

(3) All applications for family allowances and insurance (Forms 1B and 2A) will be prepared and executed in triplicate under supervision Insurance Officer. One application will be sent direct to Bureau War Risk Insurance, Washington, D. C., two applications retained by you. When officers or enlisted men of your permanent personnel are transferred, or when recruits under your command are assigned, such two applications will accompany officers or enlisted men to organizations to which they are transferred or assigned, one application to be retained by Organization Commander and one application to be transmitted by him to Insurance Officer at Headquarters under which such organization is serving.

(4) Treasury decisions and rulings Bureau War Risk Insurance will be published to the Army by The Adjutant General.

(5) Notification of death or disability, creating claim under War Risk Insurance will be forwarded by telegraph under existing instructions to The Adjutant General of the Army who will notify Bureau War Risk Insurance.

(6) Communications from personnel under your command with respect to matters arising under the Act will be sent through military channels to the Department

[12-5-17]

"D-2"

Insurance Officer who, guided by rulings mentioned in paragraph 4 above, will, under your direction, as far as possible, himself deal with such matters. Where necessary, however, communications with respect to interpretation or administration of the Act will be sent by him direct to the Bureau of War Risk Insurance. Cases affecting matters of military policy or army administration will be referred by you to The Adjutant General of the Army.

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[12-5-17] Original handed the Adjutant General Dec. 4 - and approved by him

"F"

DRAFT TELEGRAM TO GENERAL PERSHING.

(1) To perform additional work required of Army administration in connection with War Risk Insurance Act, officers and enlisted personnel will be assigned to headquarters of organizations under your command, as follows :

At General Army Headquarters fifteen officers, thirty-seven enlisted men.

At Headquarters each tactical division, two officers, eight enlisted men.

At Headquarters and line communication in France, two officers, five enlisted men.

Attached to your headquarters to deal (a) with special troops on detached service in France, four officers, twenty enlisted men.

(b) With Training and Casual Camps in England, two officers, eight enlisted men.

(2) All officers and approximately seventy enlisted men for assignment by you as indicated will accompany Major Straight, who sails this week. Officers and men have been especially instructed. Major Straight will arrange with you for transfer balance enlisted personnel required, either from personnel now under your command or from United States. One Captain Pay Department, Marine Corps, with clerical assistants to deal with Marine Brigade, will accompany Major Straight.

(3) Regulations about to be issued require preparation and execution applications in triplicate, one copy to be retained by Organization Commanders, one copy to be forwarded direct to Bureau War Risk Insurance, Washington, D.C., one copy to be retained by Insurance Officer General Army Headquarters. Major Straight upon arrival will submit to you for approval plan of dealing with these matters with respect to Expeditionary

[12-5-17]

"F" Second Sheet

Forces. Pending his arrival following temporary programme suggested :

(a) For applications already made out organization commanders will retain copy, if any, held by them. All applications held by Captain Wolfe will be retained by him to be checked by Major Straight. In case of death of individual who has applied for insurance advice of amount applied for and name of beneficiary will be cabled The Adjutant General of Army with notice of death and by him communicated to Bureau of War Risk Insurance. No further action need be taken pending arrival of Major Straight, whose clerical force will arrange for preparation and execution of additional copies required.

(b) All new applications will be executed in triplicate, one application to be retained by Organization Commander, two applications to be transmitted to General Army Headquarters to be placed for time being in charge of Captain Wolfe.

(4) As amended by foregoing it is desirable that pending arrival Major Straight you continue arrangements now in force.

(5) It is contemplated that assignment these officers and enlisted personnel [redacted]. To avoid duplication essential that Insurance officers under direction of Adjutant at General Army and other headquarters co-operate closely with Statistical and Personnel Officers. Desirable therefore that insurance personnel be given offices at Headquarters with statistical and personnel sections. It is estimated that to hold files and accommodate commissioned and enlisted personnel at General Army Headquarters 4500 square feet of floor space will be required. It is hoped you can make arrangements accommodate Major Straight and his assistants at your Headquarters on arrival.

(6) Captain Wolfe has been advised of foregoing and instructed arrange with you accordingly.

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December 5, 1917.

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DETACHMENT FOR WORK UNDER WAR RISK INSURANCE ACT WITH EXPEDITIONARY FORCES

OFFICER IN CHARGE — Major W. D. Straight, A.G.U.S.R.

MAJORS

Lindsley, Henry D., Infantry, U.S.R.

CAPTAINS

Armat, S. B., A.G.N.A.
Benson, Stuart, Infantry, N.A.
Cholmeley-Jones, R. G., A.G.N.A.
Filmer, Paul M., A.G.N.A.
Hoppin, Gerard B., Infantry, N.A.
Hastings, R. A., Infantry, N.A.
Ijams, George E., Infantry, U.S.R.
Mack, Millard W., A.G.N.A.
Mack, William J., Infantry, N.A.
McPherson, D.F., A.G.N.A.
Mechem, John C., A.G.N.A.
Rider, Jas. G., A.G.N.A.
Waldo, Richard H., Infantry U.S.R.
Wickes, Forsyth, Infantry, N.A.
Wykes, Hunter, A.G.N.A.

1st LIEUTENANTS

Angell, Ernest, A.G.N.A.
Chadburne, W. M., A.G.N.A.
Cholmeley-Jones, N., Artillery, U.S.R.
Healy, John P., A.G.N.A.
O'Connor, W. R., Infantry, U.S.R.
Parker, G. E., Jr., Infantry, N.A.
Walker, J. B., Jr., A.G.N.A.

2ND LIEUTENANTS

Amory, Copley, Jr., Cavalry, U.S.R.
Ballard, P.G., Infantry, U.S.R.
Burlingame, H., Infantry, U.S.R.
Cartinhour, Wm. C., A.G.N.A.
Cauvin, R.S., A.G.N.A.
Flanigan, John G., A.G.N.A.
Hopkins, Geo. R., A.G.N.A.
Hutchinson, A.E., A.G.N.A.
Naetzker, Louis, A.G.N.A.
Richards, W., Infantry, U.S.R.
Thompson, John M., A.G.N.A.

REGIMENTALE SERGEANTS
MAJOR

Anderson, Paul H.
Barton, John W.
Cholmeley-Jones, Roynon
Hale, Robert
Keasbey, Robert G.
Orton, Henry S.
Rennick, George H.
Seibels, Hugh T.
Woodward, John E.
McElvare, Rowland R.

BATTALION SERGEANTS
MAJOR

Campbell, T. M. Jr.
Case, Rowland B.
Karrick, David B.
Kaufman, Henry
Lundrigan, Ralph J.
Meek, Byron S.
Sheridan, Charles F.
Townsend, Franklin, Jr.
Tuttle, Ernest

SERGEANTS

Adams, E. LeRoy
Alexander, James S.
Gruber, George D.

ACTING SERGEANTS

Acton, Kesniel C.
Bedell, Winthrop
Bennett, George
Breining, Harold W.
Cale, Elmer K.
Clark, John W.
Condon, James
Dykeman, Francis H.
Donoghue, M.J.
Dwyer, John
Egan, Ed. F.
Evernman, Thos. E.
Fahey, Jas. T.
Falwell, John M.
Funk, George W.
Hart Eugene
Hookes, W. Lawrence
Heineman, Robert H.
Hunt, Dwight C.
Jaffe, Louis H.
Kiernan, Jos. D.
Kreutzer, Samuel N.
Lewis, Leon S.
Littlefield, Ray J.
Ludloff, Henry E.
Maley, Charles J.
McEvoy, Thos J.
Mallinson, Herbert
Martin, B.Y.
Morris, George A.
Mortimer, R.L.S.
Murphy, Gerald G.
Pembroke, Chas.
Prosser, Alfred L.
Reilly, A. E.
Rubinton, Samuel
Ryder, Melvin
Schoch, LeRoy
Scott, H.C.
Shields, Thos J.
Standaert, Geo. J.
Walty, Francis J.
Wills, W. R.
Witmond, Jos. D.

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LACKAWANNA STEEL COMPANY

OFFICE OF THE PRESIDENT December 6, 1917

Lieut. Col. Herman Clarke,
Asst. Director of Transport,
War Office,
Embankment Annexe, S.W. 1,
London, England.

Dear Herman:

This will introduce to you my very good friend, Major Willard Straight, who is sailing shortly for the other side, and who may have an opportunity to see you.

If he does not, I have told him to call on you for help at any time that he needs it, and I hope that if you hear from him, you will do everything that you can, for he is one of my very dear friends, and one of the best there is.

Very truly yours,

T. EMORY CLOCKE EDWARD R. KOCH THOMAS J. REIDY
CLOCKE, KOCH & REIDY
COUNSELLORS AT LAW
391 EAST 149TH STREET
NEW YORK
TELEPHONE 4520 4521 MELROSE

December 7, 1917.

Major Willard Straight,
War Risk Insurance Board,
Washington,
D. C.

My dear Major Straight:

I have thought for several weeks, from day to day, that I should have to go to Washington on a matter connected with my office, and I intended to call on you while there. I received from Mr. Owens, the address to which this letter is being sent, and I assume that it is correct. The continuing delay in the necessity for my going to Washington impelled me to write to you on what would have been the subject of my call.

I am giving up my work as Chairman for the Bronx of the Mayor's Committee on National Defense, as I feel that this work, being now organized, and therefore more or less routine, I can devote myself to other things to better purpose. The thing that I have had uppermost in mind has been securing a commission and entering the service, and I am taking the liberty of asking you how to proceed.

I attended the Plattsburg Camp in July 1916, and a course of lectures given under the direction of Captain Parker. This course of lectures was under the auspices of the Bronx Board of Trade, and I, as Chairman of its Military Committee, was more or less in charge. This course of lectures developed into the Bronx Military Training Corps, which drilled regularly and gave military training to a considerable number of young men in the Bronx.

Through the courtesy of a friend of mine, I have been examined physically by an army physician, who informs me that I cannot pass by reason of defective vision, my right eye being considerably below normal and being affected with a blind spot. Otherwise, physically, I believe that I am fit. I have never, in the practice of my profession experienced any particular inconvenience by reason of my eyesight, and I have always felt, aside from the necessity of using glasses, that my eyesight was pretty good.

I should prefer active service in the field. I know, however, that my particular preference will not be a govern-

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ing factor, and am prepared to enter whatever branch of the service those best fitted to judge may determine I shall be most useful in. I am 36 years of age, and have had considerable experience in organization work. I can, of course, secure letters of general recommendation from many men of standing, who have known me intimately.

I feel that I am imposing upon your good nature on my rather slight acquaintance with you, in writing this letter, but I am willing to do so, knowing that you will be glad to help me if you can.

Thanking you for such suggestions as you may be able to offer, and with kindest personal regards, I am

Sincerely yours,

Edward N. Hoch.

ERK/SW/

# INTERNATIONAL MERCANTILE MARINE COMPANY

OFFICE OF THE PRESIDENT

9 BROADWAY
NEW YORK Dec. 7, 1917

My dear Willard:

It was a great pleasure to see you yesterday, and I want to wish you every possible success in your important mission.

I have today written to Mr. Nicholas Martin, 9 Rue Scribe, Paris, our representative, and should you call upon him I am sure that he will do everything within his power for you.

I have sent a copy of this letter to Messrs. Parton & Workman, 1 Cockspur Street, London, who will do like wise and who will be able to assist you materially when the time comes for your return.

Please do not hesitate to call on either of them.

Yours very truly,

P. A. Franklin.

Major Willard D. Straight, U.S.A.,
Passenger, S.S."Adriatic",
From New York, Dec. 8, 1917.

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, Sketching,
l Drafting, etc.

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RUFUS W. WEEKS
Vice-President and Chief Actuary

ARTHUR R. GROW
ARTHUR HUNTER
ADOLPH DAVIDSON } Actuaries

WILLIAM YOUNG
Assistant Actuary

Major Willard D. Straight,
c/o Adjutant General's Reserve Corps,
Washington, D. C.

New York,
December 8th, 1917.

Dear Sir:

I have been informed that you are supervising the work of the overseas branch of the War Risk Insurance Bureau. I, therefore, wish to apply for an appointment.

I am at present and have been for the last 12 years employed in the Actuarial Department of the New York Life Insurance Company. During this period, I have received a thorough training in life insurance matters, particularly in the work under the supervision of the Actuarial Department. I should think a man trained in insurance as I have been would be a valuable asset to your Bureau.

I am 29 years of age, and therefore, subject to draft but as yet I have not been called by my District Board for examination. This Board informs me that my number is 1951 in my District and up to date they have only called 600 for examination, so it will be some time before I am called. When I am called for examination, I will have to claim exemption on the ground of dependency, for I have a wife and child depending upon me for support. However, I am very anxious to serve our Country in some way or other but in consideration of my family, I am forced to seek an appointment in some branch of the Service where I will receive a salary sufficient to keep them from want while I am away. If I could receive a commission in your Bureau I know without question that I would be of valuable assistance to you in this work. I can furnish you with the best of recommendations and references.

Assuring you of my appreciation for any assistance you may give me, I am

O'c x.

Very truly yours,

Chas J. Connell

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December 9th, 1917.

Gilbert Bettman, Esquire,
Bureau of War Risk Insurance,
New National Museum,
Washington, D. C.

My dear Bettman:-

From Cholmeley-Jones I understand you sat in the various conferences yesterday. I have written a long letter to Major Hooker, enclosing therewith a memorandum to the Adjutant General of the Army, which it may or may not be desirable to hand in. I hope you will go over this thing very fully with Hooker and be sure that before any change is made in existing conditions, all facts have been fully considered and carefully weighed. Captain Brown's scheme for having both duplicate applications filed with the Organization Commander may be sound but I am rather inclined to take the opposite view. However, if the concensus of opinion holds that Brown's proposal is the best one, I shall be very glad to concur.

I understand that there is some misunderstanding regarding the transmission of instructions and information regarding the rulings of the War Risk Insurance Bureau to the Army. You will remember our conversation with Major Dewey at the Metropolitan Club. You will also remember, the other afternoon at Doctor Rowe's office this point came up and at Colonel Lord's suggestion it was agreed by all concerned that while you or someone else in the Bureau would undoubtedly draft telegrams to be sent to the Army, they should be sent out over the signature of the Adjutant General.

I understand that Major Dewey feels that if this were done, confusion would result. He contends that the Insurance Officer receiving instructions signed by the Adjutant General would, in the case of any rulings regarding such



instructions, communicate direct with the Adjutant General rather than with the Bureau. It strikes me that there is a great deal of force in this view. It was certainly our intention to relieve the War Department of the necessity of handling routine correspondence. You will remember itwas your suggestion the other night that the Secretary of War, through the Adjutant General, should direct the Insurance Officers to receive their instructions from the Bureau. As long as this is done and it is made perfectly clear, I cannot see but that the instructions sent by the Bureau of War Risk Insurance to the Insurance Officer, under what might be called a blanket instruction from the Secretary of War, will be quite as effective as if every telegram were signed "McCain". Cholmeley-Jones will talk the whole situation over with you tomorrow.

I am enclosing herewith copy of my letter to Hooker, together with the memorandum which was enclosed therewith.

Sincerely yours,

Enclosures:

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December 9th, 1917.

Dear Judge:

Cholmeley-Jones tells me that he hung to you as he would to the Rock of Gibralter in his various discussions yesterday. Apparently there is some of the well-known confusion of thought prevailing. For heaven's sake get some lead in the soles of the army boots worn in and about the War Department, and keep those fellows with their feet fixed as firmly as possible on the ground. Do not permit them to make a number of changes just for the fun of throwing the monkey-wrench into the machinery to see what happens. As you know, I have very little pride of opinion. I am perfectly willing to admit that the plan which is advocated by Captain Brown, who has had a good deal of experience in the field, may, insofar as divisions in this country are concerned, be a sound one. I do feel it absolutely essential, however, that whether both duplicates are held by the organization commander, or one copy held by the organization commander and one copy sent to division or department headquarters, adequate arrangements should be made to insure the transmission of one of such duplicates to General Army Headquarters in Europe, for there, there must be a complete file. You will remember that the other night you were not convinced on this point. I trust, however, that after consideration you will concur in this view which I myself hold very strongly. Inasmuch as I am at present saddled with the responsibility of handling this business for the Expeditionary Forces, I feel that with this arrangement changed it would be very difficult, if not impossible, for me effectively to perform the duties to which I have been assigned.

I understand it has been proposed arbitrarily to fix upon the number of men who shall be assigned to division headquarters in connection with the



work under the War Risk Insurance Act, and for the Statistical and Personnel Divisions. It seems to me it would be a very much wiser thing first to determine how much work would be involved, and then determine the number of men which would finally be required. As a matter of fact, there are now at tactical division headquarters men doing this work. It seems they should be allowed to continue until the plans are finally worked out. Once these are determined it will then be possible to estimate with some approximate degree of certainty the number of men who will be required.

I have written a long letter to Hooker, a copy of which I enclose, which sets forth my views somewhat in detail. I have also sent to him a memorandum addressed to The Adjutant General of the Army which I have suggested that he present if it be found desirable. I am also enclosing a copy of this memorandum herewith.

I have urged Hooker in my letter to consult with you. I do not know whether you like to be leaned on or not, but if you have any regard for me, please watch this situation. The sentiments which I express regarding you in my letter to Hooker I hereby reiterate in my letter to you. I do not like to say nice things about a fellow behind his back.

If you can do so, I hope we can decide this matter before I leave. I tried to reach you on the telephone this morning and shall try again to-night. In any case I may be able to get in touch with you to-morrow morning.

I am sorry to burden you with all this correspondence, but I am sure you will appreciate the very great importance of this work and the necessity of devising machinery which will be both effective and adequate. With best wishes, and thanks for your courtesy and the interest you have taken in this matter, believe me,

Sincerely yours,

Major L. A. Dewey,
War Department,
Washington, D. C.

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December 9th, 1917.

Dear Harry:

I am very grateful to you for having sent Brown over to New York, as my talk with him brought into very clear relief his point of view which I had not entirely appreciated before. Of course, he has dealt in a practical way with the insurance situation, and his opinion, therefore, is entitled to every consideration.

In approaching this problem there is a certain fundamental factor which must be kept in mind, and that is that although all troops which are being trained in the United States may not go to Europe, it is the intention of the War Department, as far as we know, to send over as large a force as possible. The War Risk Act was designed primarily to protect the men who are to be fighting in France, and it is with this problem that we must be chiefly concerned. For this reason, in trying to work out this problem I have had constantly in mind the machinery which would be necessary to handle the work under the War Risk Insurance Act with the Expeditionary Forces. In working out a plan for the entire personnel under the control of the War Department I have therefore proceeded on the assumption that the greater proportion of this personnel would eventually go to France, and that with this possibility in view it was necessary to treat the entire personnel as if they might go to France. In other words, that it was necessary to install over there a plan based on the idea that troops with whom the Insurance Office at the Headquarters of the Expeditionary Forces would have to deal had completed or had partially completed the preparation of their applications in this country, and

[12-9-17]



that the troops in this country who had prepared, or who were preparing their applications, would eventually be sent to the other side. To deal with the Expeditionary Forces, I am convinced that it will be necessary to have a full set of records for every commissioned and enlisted man, to be kept at Headquarters of the Expeditionary Forces. This is the system which has been adopted by the Statistical Division, and it was because of this fact, and because I desired to have the insurance personnel take advantage of the work already done, and to be done, by the Statistical Division, and also because of the fact that organization records might well be lost or destroyed, that I reached this conclusion. Furthermore, In order to handle most effectively and expeditiously the work required of the insurance personnel at the Headquarters of the Expeditionary Forces by the Bureau of War Risk Insurance, it was necessary that these records should be concentrated. There will be many cases where inquiries sent overseas can, if these records be held at Headquarters, be answered by the insurance officers at Headquarters without reference to the organization commanders, who will therefore be saved unnecessary paper work. Proceeding from this premise, in devising the machinery, I constantly had in mind two things; first, to relieve company and organization commanders of extra paper work, and second, to have this work so handled in this country that the records to be kept by military units, whether organized in tactical divisions or whether they were under the control of department commanders, would be prepared in such shape that they could, upon departureof such division or organization overseas, be transmitted to Headquarters of the Expeditionary Forces, and there embodied as a unit in the files, without imposing upon the personnel at the Headquarters of the Expeditionary Forces the necessity of going over, sorting and re-arranging them.

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As a result of careful consideration, a plan was devised, which was covered by the telegrams sent to the Army on December fourth. To carry out this plan I believe that a certain personnel is necessary. In my memorandum to General McCain I stated that it was impossible to anticipate the amount of work which would be required, and that it might very well be that as time went on it would be found desirable or expedient either to reduce or increase this personnel. An adequate personnel should be provided, however, as the assignment of officers and men to this work at division headquarters would relieve organization commanders of the necessity of detailing men from their combatant forces to perform these functions.

From Cholmeley-Jones, who has just returned, I understand that the general concensus of opinion seems to be that it would be wise to have organization commanders keep both duplicate copies, rather than having one of them filed at Division Headquarters, on the grounds that it would be difficult for the War Risk Officers at Division Headquarters to keep up-to-date the duplicate applications held by them. Brown, of course, has had actual experience with this matter, and his view may be correct. He contends, moreover, that when a Division is ordered overseas it would be possible for the division insurance officer to collect from organization insurance officers one of the two applications held by them and transmit such duplicate applications to Headquarters of the Expeditionary Forces. On this point I am not so sure that he is right, and it is with this point that I am primarily concerned. I should be quite prepared to concur in the suggestion that the two copies of applications be held by organization commanders were I sure that when the organization went overseas these could be collected and transmitted to Headquarters overseas in such order that they could at once be embodied in the files kept there. Personally, I believe that by placing the responsibility

[12-9-17]



of maintaining in order the files of duplicate applications upon the division war risk officers, these files would be in better shape for transmission to General Army Headquarters than if, as Captain Brown suggests, the division war risk officers collected them from organization commanders just prior to their departure. However, as to this I have an open mind and am quite prepared to concur in any decision which after the consultation with Major Dewey, and with Cholmeley-Jones who knows my point of view, you may determine to be wise.

If the plan covered by the telegrams of December fourth is to be altered, a decision should be reached if possible before I sail, and when once it is reached it should be adhered to. This matter is highly important, and involves a question of fundamental policy, and not a detail of administration. While I believe in securing as many opinions as possible in formulating a plan, when it comes to a decision as to policy it is generally desirable to consult comparatively few. Otherwise confusion may result. In working out the machinery which is now in force, I secured as many opinions as possible and I do not believe it necessary to go over the whole ground again. I am writing thus fully, as I should like to place my point of view before you. I am sending Major Dewey a copy of this letter and trust you will consult with him and with Cholmeley-Jones, who knows my views, and try to clear this matter up before I leave.

As to the question of personnel and the consolidation which Colonel Harris is working out, the personnel which has now been authorized was estimated on the basis of work to be performed under the plan which is now in force. If that plan is to be changed it may be possible to decrease the personnel. I would suggest, however, that no action be taken with regard to insurance personnel until arrangements for consolidating the Statistical and Personnel Sections have been perfected and definite instructions given

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them as to their functions, and a definite plan worked out as to the manner in which the work under the War Risk Insurance Act will interlock with the work of the new combined Statistical and Personnel Divisions.

I am attaching hereto a memorandum which represents my views, and which I should like to have considered before any action is taken amending the plan which General McCain has already approved. This memorandum is addressed to The Adjutant General of the Army, and you may use it or not as may seem necessary.

I congratulate you upon the splendid opportunity which you have for usefulness in connection with this work. It is a big constructive job. In this work I suggest that you keep constantly in touch with Major Dewey. He is very sane and he knows the Army thoroughly. If any changes are to be made it would re-assure me to feel that they had been made with his approval, for I feel that he appreciates the necessity of reaching a decision and sticking to it unless there is some very good reason for making a change, for nothing is more confusing to men in the field than constant changes from Washington, and nothing is more apt to throw confusion into an organization.

I am also sending a copy of this letter to Bettman for his information.

Sometime ago when I first organized this expedition, I asked Harry Tweed to go with me, but at that time it was impossible for him to do so. I met him Friday night, and he told me that now he could get away. Were my personnel not filled up I should try to take him even now. When I arrive on the other side if I find that I need anyone else, which I am rather expecting will be the case, I will cable you, and I hope you will arrange to get him a commission and send him over to me. He also, I believe, has a brother-in-law who might be a very good man. My reason for thinking that I may need more men is because of my own delay in this country, and that the number of troops on the other side on which I had originally

[12-9-17]



figured out my personnel, has been considerably increased.

With best wishes always, believe me,

Sincerely yours,

Major H. S. Hooker, A. G.,
Bureau of War Risk Insurance,
New National Museum,
Washington, D. C.

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[encl. 12-9-17]

December 8th, 1917.

**Memorandum**

To: The Adjutant General of the Army.

Subject: Procedure under War Risk Insurance Act.

1. The memorandum dated December third, and approved by you, and the telegrams sent pursuant thereto, to the Army, on December fourth, contemplated amongst other things the preparation of applications under the War Risk Insurance Act in triplicate, the retention of one copy by the Organization Commander and the transmission of one copy to the Bureau of War Risk Insurance, and, as to all forces except the Expeditionary Forces, the retention of one copy at the Headquarters of territorial departments and tactical divisions, and in certain cases, ports of embarkation and recruit depots.

As to the Expeditionary Forces, a duplicate application, instead of being held at the headquarters of divisions and elsewhere was to be retained at headquarters of the Expeditionary Forces.

2. The foregoing plan was conceived with the idea of placing the responsibility for the preparation of the file which would ultimately be required by headquarters of the Expeditionary Forces upon Insurance Officers at department and division headquarters, they being responsible for the preparation and maintenance of files, and for the transmission thereof to the office of the Adjutant, at headquarters of the Expeditionary Forces when organizations were ordered overseas.

3. It has been proposed, I believe, that the duplicate copy of application which has been ordered retained at division headquarters be instead retained by organization commanders who under the alternative plan now suggested would retain two copies, on the theory that this would facilitate such notations as it might be necessary to make on these duplicate applications.

It is proposed, moreover, that upon the transfer of an individual to another division or department both duplicates held by the organization commander would be transmitted with the service record to the commander of the organization to which the man was transferred, the insurance officer of the division from which the man was transferred being made responsible for such transmission. When an individual or organization was ordered overseas the department or division insurance officer would, under the proposed scheme, collect from the organization commanders one of the two copies of the duplicate applications held by him, and either through the insurance officer at the port of embarkation or through the proper insurance officer overseas transmit such duplicate copies of applications to the headquarters of the Expeditionary Forces.

Personally I am of the opinion that while this plan now suggested might facilitate notations on duplicate copies it would almost inevitably lead to confusion and make it difficult for insurance officers to collect duplicate applications for transmission to the headquarters of the Expeditionary Forces. I feel, moreover, that even though such applications were

[12-8-17]



collected they might not be in order, which would necessitate an entire rearrangement by the insurance officers at the headquarters of Expeditionary Forces. I am, therefore, inclined to the view that unless some thoroughly satisfactory plan for meeting this situation can be devised it would be well to adhere to the telegraphic instructions of December fourth. However, if it would seem wise to change the plan already approved my mind is open and I am ready to concur in any plan which will eliminate paper work as far as possible and at the same time assure the effective performance of the work under the War Risk Insurance Act.

4. To carry out the work contemplated under the telegraphic instructions of December fourth, certain commissioned and enlisted personnel have been assigned.

5. It is now proposed, I understand, that the work at present handled by the Personnel and Statistical Divisions, and the work undertaken under the War Risk Act, be consolidated, and that the entire personnel be reorganized.

6. Such reorganization of personnel I believe to be ultimately not only desirable but necessary. It is pointed out, however, that while it may be possible to merge the work of the Statistical and Personnel Sections, the work to be undertaken under the War Risk Insurance Act is distinct, and must be handled by personnel especially trained for this purpose.

7. It is urged, therefore,

(a) that no change be made in the present instructions as to the disposition of duplicates of applications, until the reasons for adopting an alternative scheme had been carefully considered.

(b) that no change be made in the personnel assigned to the work under the War Risk Act until final arrangements have been made for the consolidation of the Statistical and Personnel Divisions, and a definite plan worked out as to their functions and the basis upon which the work of this new and consolidated section may be coordinated with that under the War Risk Insurance Act.

It is believed that when these arrangements are finally worked out and the basis of relationship between the consolidated sections and the War Risk Insurance work is decided, it will then be possible to reach an exact conclusion as to the number of commissioned and enlisted personnel required.

In charge of detachment for
work under War Risk In-
surance Act with Expedi-
tionary Forces.

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December 10, 1917.

My dear Major Straight:

I have received your very gracious note of the 8th, no doubt written just before you sailed and while you were in the midst of the many confusions which must have attended your leav-taking.

Your note was reassuring, because I am constantly embarrassed to think how little time I am able to give the serious and able men who have left all sorts of business activities of importance to serve in this emergency, and with whom I would feel it an honor and a privilege to be able to sit down and go thoroughly into the business which necessity requires me to deal with more or less summarily.

The humanitarian aspects of army organization and provision have interested me greatly. I am therefore deeply concerned about the success of your work and will be happy if you can find time occasionally to drop me a brief word as to how it goes with the men actually in France.

Cordially yours,

Woodrow Wilson

Major Willard Straight,
Headquarters, American Expeditionary
Force, France.

[Copy]

Dec 10th, 1917.

My dear Bill:-

You may never see this letter - I hope you never will - But should anything happen to me - I want you to have a word - You - as the eldest - that you may have it for yourself and your blithe young sister - and your brother Michael - My Father died when I was seven years old - and I had no word save such as my Mother gave me - she was taken too before I knew what she meant - I trust that for your sake and the sake of all three of you - your Mother - will be there to guide you - all the best in you comes from her - all the finest in you will be brought out by her - you are Blessed as no children have been blessed in your Mother may your worship for her - for it will be with you as it is with me - reverened and real worship - guide you and lead you to treat all women with chivalry - Save youself - and tell Michael to save himself - that you may go clean and unashamed to her who will be your wife - and the mother some day of your children. There will be many temptations but when they come - think of your Mother - Many good men don't - they may laugh at you, but they will respect you - and the respect of your fellows is worth more than their applause - sometimes you'll get both.

You are a fine honest lad - Be honest - Be honest and frank and generous even if others tell you you are quixotic - It is better to be quixotic than the opposite - Here again - be like your Mother -

Be gentle, and strong - Defend those who are weak - understand and sympathize with those who are less fortunate than you are - But do not let those who may try to do so - mistake your gentleness for weakness. Fight if you must, and if you fight - fight hard and fight fair -

Make up your own mind - but respect the opinion of others - Don't think a thing is right or wrong - because some one tells you so - Think it out yourself - guided by the advice of those whom you respect -

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Watch you Mother - help her - comfort her - don't let her tire herself out - watch over your sister - protect her -

Hold your head high - and keep your mind open - you can always learn - God Bless you -

Your

Father.

**************

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THOMAS L. CHADBOURNE, JR., CHAIRMAN
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December 11, 1917.

Dear Major Straight:

A young friend of mine is very anxious to obtain a commission as second lieutenant in the Statistical Division of The Adjutant General's Office. Thus far he has been unable to obtain the proper application form, which I understand is a three page mimeographed circular, containing blanks wherein the qualifications of the applicant may be filled in. I shall appreciate it very much if you can have your secretary send this blank to me or direct to the young man--Joseph Cohn, address, 362 Tenth Avenue, New York, N. Y.

Mr. Cohn has had four years' office experience of the most difficult kind, and is an expert stenographer. He has been assistant secretary to Colonel Roosevelt, political stenographer to Mr. George W. Perkins, and was connected with the publicity department of the National Hughes Alliance in the 1916 Presidential Campaign. At the present time he is assistant to the Chief Clerk in the Office of the Department Surgeon, Governors Island, N. Y. He has had personal charge of circularizing the civilian hospitals in the Eastern Department as to their facilities for the use of the military establishment, and tabulated the returns from 225 hospitals. This statistical work is now on file in the Surgeon General's Office. He is thoroughly familiar with War Department correspondence and routine gained through practical experience in the headquarters of the Eastern Department.

The work of the Mayor's Committee is going along in great shape, and is keeping all of us busy.

With best wishes for continued success in your Army work, and trusting that the request for this blank will cause you no inconvenience, I am,

Sincerely yours,

Edw B Cochems

Transportation Department

Major Willard Straight, A.G.R.C.,
The Adjutant General's Office,
War Department,
Washington, D.C.

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Oswego, New York,

Dec. 11th, 1917.

Major W. D. Straight,

U. S. Army, Washington, D.C.

Dear Willard:-

I am enclosing copy of letter directed to the Secretary of War which I mailed with a letter to Luther W. Mott yesterday, asking him to present it to the Secretary of War, requesting him at the same time to do what he could to bring about the transfer of my soninlaw. If not asking too much, I would greatly appreciate it, if you could cooperate with him in using what influence you can to accomplish this.

My daughter is at present occupying Luther's house in Oswego, and Luther knows my soninlaw, and can tell you all about him. He is a real fellow, stood not only high in his studies at Yale, but in athletics as well. He is the highest type of man, as far as intellect, character etc. are concerned.

With things as they are, I am very anxious to get him in a Reserve Camp here, and then there would be no objection to his returning to France in the early summer when probably the training camp men would be ready to go.

Col. Thomason who is in charge of the Base Hospital here with whom I talked felt that the situation almost warranted the War Department cabling France directing him to report to a training camp here.

I called on Mr. Kies in New York last week, but knew you were in Washington.

Knowing how busy you are, I dislike to ask you to assist in this, but I know of no one better to whom I can turn at this crisis.

Yours very sincerely,

M

A. P. Murdock

[encl. 12-11-17]

Oswego, N.Y.,
Dec, 10th, 1917.

Secretary of War,

Washington, D.C.

Dear Sir:-

My soninlaw W. C. Moore is at present connected with Base Hospital # 39 (Yale Unit) in France. He went there last September this necessitated my daughter's return home with an nine months old baby. He does not wish to leave the Army or the work he is engaged in, were it not for the fact that his wife expects the birth of another baby in the early Spring. He is very anxious to be in this Country at that time, and to do so and still keep in the service, he wishes to enter the Third Camp for enlisted men which opens January 5th. His letter dated early in November has just reached me, and I find that the applications for this camp closed December first for the United States.

I trust that as he expressed a wish to do this in November and being out of the Country that you will see your way clear to comply with this request. I have cabled him that he must take this matter up with his Superior Officer in France, and that I have communicated with you.

If this meets with your approval, I would greatly appreciate it if you would so advise the Superior Officer, so that his application could be made, and his return home hastened that he may enter the camp. His return will be of no expense to the Government.

My soninlaw is the type of man that makes the best kind of an officer, and his ability in that line of the service would be much more valuable than as a hospital orderly.

Yours very truly,

M

A. P. Murdock

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REVIEW OF INSURANCE
FOUNDED IN 1868

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3/71 December 13, 1917

Major Willard D. Straight,
c/o Messrs. Morgan, Harjes & Company,
31 Boulevard Haussmann,
Paris, France.

Dear Major Straight:-

When Captain M. W. Mack was in this office some weeks ago, I advised him that when the War Risk Bureau located its office in Paris, on receipt of advice to this office we would be pleased to send to the Bureau of Soldiers and Sailors Insurance our journal, THE SPECTATOR, complimentary each week.

As I am aware that Captain Mack has not yet reached France, I simply write this letter as a memo so that in due time we may receive the street address of the War Risk Bureau -- Department of Soldiers and Sailors Insurance.

Very truly yours,

Arthur L.J. Smith

President.

CHARLES WELLINGTON FURLONG
PETERBOROUGH HALL, 25 PETERBOROUGH STREET
BOSTON, MASS.

December 15, 1917.

Major Willard Straight, U. S. R.,
c/o Adjutant General's Office,
War Department,
Washington, D.C.

My dear Straight:

I was more than pleased to have had even the little visit and chat with you that I did when in Washington and mighty sorry that it could not have been longer. I wish I was down there with all you men now in the game for its a big one and it is going to take every resource I believe we've got to insure victory.

I tried for the Officers' Second Training Camps at Plattsburg last July with a recommendation from General Edwards, Major White and another Army officer, passed perfect physical examination except being slightly below standard with my right eye without glasses although my vision is corrected perfectly with glasses and my eyes are strong, so the conscientious young medical reserve officer put me out of the running although I had qualified sharp shooter twice with the same eye when in the Mass. Naval Brigade.

I am now putting in time with the First Troop Cavalry of Mass. meantime I am still trying to get a commission in some branch of the Service and hope when I next see you, I will be in the uniform of Uncle Sam.

The lastPresident's report from Cornell certainly showed that our fellows have come to the scratch in good shape, 2,054 I believe in some kind of service and 128 of the Faculty.

I believe I promised you when one of the little booklets "How to be a Soldier" gotten out by my friend Davis of the A. M. Davis Publishing Co. I think it will interest you it has some funny touches in it and is rather humerous for that short of thing. I know you are more than rushed so don't bother to answer this letter unless you find it perfectly convenient to do so although of course I am more than delighted to hear from you and hope sometime we can get together again for a real gam, as ever

Sincerely,

Charles Furlong

CWF/ECW

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Faculty Club
Berkeley

UNIVERSITY OF CALIFORNIA
DEPARTMENT OF HISTORY
BERKELEY, CALIFORNIA

December 13, 1917.

My very dear Straight,

I have been hoping intensely up to yesterday that I should have been able in a day or two to start east in order, first among all things, to see you and your dear Dorothy and my little godson and the babies. President Wheeler told me that he saw you in Washington and that you were expecting to sail for Europe after Christmas. This intensified my desire and I was already arranging to borrow money from the bank in order to get my ticket, when Dr. Legge came in and absolutely forbade me to go. He examined me carefully, said that there was a slight return of the diabetes, that I had no resistant power, and that I should be taking my life in my hands, if I went east. I am utterly broken-hearted. I had set my heart on seeing you again and the beloved babies. I wanted to tell you and Dorothy that my heart is always full of you. It is not only that you saved my life - I never cared much for my life anyway - but that I wanted to see you all again with an intensity you cannot understand. I love you so much, you of my heart, that I cannot write what I would say. I am always thinking of you. The dearest Dorothy! - I am sure that she is taking all things bravely - but I wanted to see her so much and to talk with her and with you. But my hope is quashed - and there is an end to it. I thought of disobeying the doctor - but I am afraid he is right.

(2

alas! and that I must stay here and grieve.

I suppose you want to know about my health - since you gave me back to life. Well, I have done a full terms work - and done it well. But it has been a strain. The only lecture that I missed was when I went to be received as an American citizen. The day I read Woodrow Wilson's message settled me. I could not continue to live here with my life closed as a "resident alien". I had taken out first papers some years ago; it took some months to get my petition through - but I was naturalized on November 23rd and I now have a right to be called your fellow citizen and to speak out for truth and justice in this great religious war of humanity and democracy and Christianity against force and cruelty and pure materialism. I am now able to speak out, and I am speaking out to my students and the community. But all this has got into the wrong paragraph. I was speaking of my health. Well, I am well enough; not strong of course; I tire easily, worry much, feel weak; but I am as well as a man of sixty has a right to be. Sixty is a great age and it does weigh on one. But - if I live for five more years, I can get out of here on a Carnegie pension and relax. The Bohemian Club celebrated my sixtieth birthday with great éclat, and I loved your special telegram.

Over and above everything else money worries me. Books are not selling well and I made myself, personally

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My heart is very heavy these days over the war. It seems like the very end of civilization in Europe. The United States alone can save it. Of course you are right to go; you would not be a man, an American man, Dorothy's husband, if you did not go. But I did so long to see you before you went. I hate to get emotional in this way, but Legge's sentence has over-excited me, when I was already rather weak-minded, that what with general grief, special grief, money bother and so on, I am not quite myself this evening. Any how I shall let this letter go. Send me just a little telegram before you actually sail. I shall write Dorothy a Christmas letter.

With all my heart,

Your most faithful

H. Morse Stephens

responsible to the Macmillan Company for the sale of the volume "The Pacific Ocean in History" which contained the papers read at the Panama-Pacific Historical Congress. I owe them about $1500.00 all told and they want the money. It will come back eventually as the book sells — but, as they say, no book sells at present, but war books. Do you think my old friends, Beach Little etc., could raise funds for me? and could you undertake the matter. Oh! but it is selfish of me to ask it, when you have done so much for me, and you have so many things in your mind. I suppose I can manage the matter through the bank here, but I hate to ask and I am such an idiot in business details. If I could only have got over I could have discussed it with you and I am sure you could have helped me to a way out. I owe you already more than I can ever pay — but I know you loved to help me when I was sick and that it was your way of showing your filial devotion. Bless you! Any way I must have $1500. on 1st the first of January. Perhaps you might speak to Buck Little & Ted Alexander and the old Cornell crowd to help their old friend out a bit.

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WAR WORK COUNCIL

ARMY AND NAVY
YOUNG MEN'S CHRISTIAN ASSOCIATION

"WITH THE COLORS"

Dec. 16 1917

To Major Willard D. Straight U.S.A.
From Frederic T. Murphy Corporal 2 Bty. 6 F. A.
Subject: Request of a letter of recommendation.

1. I respectfully request a letter of recommendation to be attached to an application for the Third Officers Training Camp.
2. I was graduated from Yale, 1905, with degree of A.B.
   Received credit for two years work at Columbia Law School. (I was forced to withdraw through illness during my second year but my enlistment will gain me credit for the time lost)

[12-16-17]

WAR WORK COUNCIL

ARMY AND NAVY
YOUNG MEN'S CHRISTIAN ASSOCIATION

"WITH THE COLORS"

1917

I speak French.
I was nearly six years Treasurer and General Manager of a corporation. My duties consisted primarily in the organization and development of factories. Some hundreds of workpeople were under my direction at all times.

3. May I respectfully request that any recommendation you might give me be directed to Room 51, 3rd Class, Forward.
4. May I further respectfully request more time for the consideration of the matter on which we talked yesterday?

Frederic T. Murphy

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At sea, December 16th, 1917.

My dear Mr. Alexander:

I am sure you will be glad to know that your son has been making very good. He is one of the best men we have in our organization, and, while I made him a Sergeant before we left Washington, I have now made him a Battalion Sergeant-Major, and expect to have him at Headquarters with me. He is a fine clean lad, and you may be justly proud of him. You will be interested to know that all of the officers who are to take charge of units with Divisions and on Lines of Communication have asked for your son and for young Kreutzer. This unanimity of approval will, I am sure, be very gratifying to you. It is also very gratifying to me: so much so that I am going to keep both at Headquarters with me.

With kindest regards, believe me,

Sincerely yours,

James S. Alexander, Esquire,
32 Nassau Street,
New York City.

At sea, December 16th, 1917.

My dear Mr. Kreutzer:

I am sure you will be glad to know that your son has been making very good. He is one of the best men we have in our organization, and [redacted] now made him a Battalion Sergeant-Major. He is a fine lad, and you may be justly proud of him. You will be interested to know that all of the officers who are to take charge of units with Divisions and on Lines of Communication have asked for your son and for young Alexander. This unanimity of approval will, I am sure, be very gratifying to you. It is also very gratifying to me: so much so that I am going to keep both at Headquarters with me.

With kindest regards, believe me,

Sincerely yours,

A. L. Kreutzer, Esquire,
Wanson,
Wisconsin.

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At sea, December 16th, 1917

My dear Mr. Patterson:

I have your letter of the fifth of December, relative to your son, who I understand is now in France, and who you suggest might be interested in undertaking the work under the War Risk Act upon which we are now engaged.

I shall make it a point, on reaching the other side, to look him up, and if he desires to go into this work, and if there is an opportunity for him to do so, I trust that it may be possible to make some arrangements which will be mutually satisfactory. In any case I shall be glad to see him.

Faithfully yours,

Harvey Andrew Patterson, Esquire,
10 East 33rd Street,
New York City.

At sea, December 17th, 1917.

Dear Fiedler:

Herewith is a copy of a letter which I have to-day written to the Bureau of War Risk Insurance, requesting them to communicate to you the amount of my premium, and stating that you will keep these premiums paid up to date.

Sincerely yours,

A. T. Fiedler, Esquire,
120 Broadway,
New York City.

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At sea, December 17th, 1917.

Bureau of War Risk Insurance,
Washington,
D. C.

Dear Sirs:

With reference to my application for insurance under the War Risk Insurance Act, I beg to state that my representative, Mr. A. W. Fiedler at Room 2653, 120 Broadway, New York City, will pay the premiums thereon as they become due.

I should be obliged if you would advise him as to the amount of such premiums, and make with him any arrangements which may be necessary for the maintenance of my policy.

Very truly yours,

December 17th, 1917.

To Whom it may Concern:

Frederic T. Murphy, Corporal, Second Battery, Sixth Field Artillery desires, I understand, to secure a commission in the line, and wishes to take such instruction either at a training camp or elsewhere as will enable him to qualify therefor.

Corporal Murphy has been known to me for a number of years. He is a graduate of Yale University, and has spent two years at Columbia Law School. He has had considerable business experience and responsibility, and I believe him to be a man who, after proper instruction, would be in every way qualified for a commission in the line.

Faithfully yours,

The Willard Straight Papers at Cornell University

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28th Infantry, Co.K,
A.E.F., France.
Dec. 18, 1917.

RECEIVED
G. of W. R. Ins.
20 DEC. 1917
Ans.

Major Willard D. Straight,
c/o Capt. S.H. Wolfe,
Bureau of War Risk Insurance,
# 1, Rue des Italiens,
Paris, France.

Dear Sir:-

At the recent insurance conference of the First Division, A.E.F., in which I represented my regiment, I talked with Captain Wolfe with regard to work in connection with the Bureau of War Risk Insurance and he suggested that I take the matter up with you .

My experience in the life and casualty insurance business extends over a period of ten years ending in May 1917, when I entered the military service. During that time I was connected with the Life, Accident and Workmen's Compensation Departments of The Travelers Insurance Company of Hartford, Conn., and The Royal Indemnity Company of New York in the capacity of Head Office Underwriter and Assistant Superintendent. I therefore feel thoroughly qualified for the work of the Bureau of War Risk Insurance. Should there be need of my services in your organization, I shall be glad, upon receipt of your advices, to request a transfer.

Very truly yours,

J.G. Mays

2d Lt., U.S.R.
28th Infantry, Co.K.

At sea, December 23rd, 1917.

My dear Harry:

Just a word to let you know that the trip has been uneventful up to date, with calm seas, and steady work on the part of the War Risk Detachment. We have our units selected, and they will be assigned, I suppose, when we get to the other side in accordance with the general plan which we layed out. I am looking forward with interest to the cables which I hope I shall find from you on my arrival in London. I trust the regulations have been worked out, and all questions decided so that we can go ahead with a clear field in undertaking our job.

I am leaving Captain Waldo and Lieutenant Cartinhour with the forces in England, and am taking everyone else over to France.

It may be that on arrival I shall cable you for some additional men. I think our organization has worked out remarkably well. The men have been working hard, and have really accomplished a great deal on this trip.

With best wishes for the New Year, believe me,

Yours ever sincerely,

Major H. S. Hooker, A. G.,
Room 530, War Department,
Washington, D. C.

The Willard Straight Papers at Cornell University
003500

At sea, December 23rd, 1917.

My dear Doctor Rowe:

D. V. our voyage, which has been most successful, is nearing its end. We are now in the zone, and have been for some little time, but every precaution which can be taken has been taken, and I think there is very little doubt but that we will arrive in safety. During our two weeks on board we have worked pretty steadily, and I think the organization is now in excellent shape. We have divided up into the various units, which will be assigned, I presume, by General Pershing when we reach Headquarters. The enlisted men have turned out very well and have shown a great interest in their work, and I feel, in view of the haste in which this organization was thrown together, that we have an extraordinarily good combination. I, of course, know no more now about the situation on the other side than I did when I left New York. I am expecting to hear from you regarding the regulations and other matters which I hope with your help Captain Cholmeley-Jones has been able to clear up.

In view of our telephone conversation on the Sunday night before I left, you will, I am sure, be interested to know that my somewhat unpleasant anticipations were entirely groundless. There has been perfect harmony throughout, and there has never been any question of any sort raised. I am therefore doubly thankful that Keppel and yourself in your wisdom decided to let the matter lie.

Please give my respects to the Secretary, to whom I shall write when there is something a little more definite to say. Please also remember me to Keppel and Hayes, and to DeLanoy and his associates in the War Risk Bureau.

From London or as soon as we get across to France I will write you more fully. This is merely to say hello, and I trust everything is going well with you.

With best wishes for the New Year, believe me,

Yours ever sincerely,

The Honourable
Doctor L. S. Rowe,
Assistant Secretary of the Treasury,
Washington, D. C.

In future correspondence on this subject, refer to .....

**WAR DEPARTMENT,**

**THE ADJUTANT GENERAL'S OFFICE,**

**WASHINGTON.**

December 24, 1917.

Major Willard Straight, Adjutant General,
American Expeditionary Forces,
France.

Dear Straight:

I have for some time intended writing but there has been so much to be done and so little time in which to do it that I am only just now getting around to it.

Hooker was relieved from War Risk work a day or two after you left and Beckham of the Regular Coast Artillery who is on duty in the office was detailed in his stead. I have known Beckham for years. He is a good man who should handle the War Risk work properly and I have practically dropped out of touch with it.

As to the Cholmeley- Jones matter, the General took the view that it would be desirable to have the War Risk work here handled by some one familiar with the Army, I do not know Jones present status but he seems still to be about the shop.

The matter of regulations governing War Risk matters finally got into the hands of Col. Harris of the Orders and Distribution Division, the duty of which Division is to prepare and publish regulations of all kinds, and the last that I heard, some days ago, was that the work on your regulations has about been concluded. What changes have been and are being made I do not know, Col. Harris besides being a " shark " on regulations etc. is not only very level

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In future correspondence on this subject, refer to .....

WAR DEPARTMENT,
THE ADJUTANT GENERAL'S OFFICE,
WASHINGTON.

 December 24, 1917.

but usually tries to become fully informed before taking action. He has had Beckham and Jones, as well as his own advisers working with him and the results should not be unsatisfactory.

I understood that the final decision was to have at Division Headquarters no copy of the application. Col. Harris, Brett, Jones and Beckham were discussing the question whether a third copy should be provided for Army Headquarters in France, and a great deal of consideration was being given to the question whether changes should be communicated to the Bureau of War Risk by means of a complete new application or by means of a report showing only the change. What decisions were arrived at in these matters I do not know.

In conversation with Col. Lord the other day he expressed himself as quite certain that we are making a mistake in keeping the War Risk work out of The Adjutant General's office. There is in my mind, however, no doubt that he is mistaken.

As to the personnel for service in the field I quite agree that those with whom the decision rests should first determine the amount of work to be done and then determine the number of men required to do it. In this connection I may say, that the consolidation of the classification and statistical outfits has not yet been effected. Clark is much interested in keeping going his own little hobby. Kilborn is animated by the same spirit and

In future correspondence on this subject, refer to .....

WAR DEPARTMENT,
THE ADJUTANT GENERAL'S OFFICE,
WASHINGTON.

December 24, 1917.



the result will be that it will be necessary to use more or less compulsion in accomplishing the merger. Clark seems to be animated solely by a more or less natural desire to continue as an independent. Kilborn, however, seems to have more or less magnificent visions of grandeur. The work being done and proposed to be done by his division is in a very large part a duplication of work which is and has been done in the Rolls section of the Enlisted Division of The Adjutant General's office proper. There is no apparent reason why all necessary work now being done by the Statistical division in Washington should not be handled much more simply and expeditiously, and with almost an entire elimination of duplication, by a little extension of the Rolls section. I am afraid Kilborn is riding for more or less of a fall.

I hope that you will understand that my dropping out of the War Risk work is due entirely to the very great amount of other work that I have, and not to any desire to side-step. My work here seems to be increasing rather than diminishing, for the further we go the more there seems to be that should be done. I still, however, plan to go over next summer. If I can do anything at any time please do not hesitate to let me know. In any event let me hear from you.

Since the above was typed I have received your very

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In future correspondence on this subject, refer to.....

WAR DEPARTMENT,

THE ADJUTANT GENERAL'S OFFICE,

WASHINGTON.

December 24, 1917.

4-

beautiful remembrance. I cannot tell you how much pleased I was and am. It was certainly very kind and thoughtful of you and not only made much more cheerful a somewhat dreary day, but will help a lot in the days to come. Thanking you very much and wishing you a good Christmas and a good New Year,

Sincerely yours,

LAD/MMB

BUREAU OF
WAR RISK INSURANCE

TREASURY DEPARTMENT

WASHINGTON

December
Twenty-seventh
1 9 1 7

My Dear Major Straight:-

Last night I received the good news by wire from Mr. Fiedler, that you all had arrived safely, and I can assure you that the news was very cheering.

So far I have not sent you a cablegram, and I am hoping that you will regard no news as good news.

Very many things have happened since you left. Your boat had hardly passed the Statue of Liberty before it was quite evident that much would be doing.

In this letter I will not attempt to go into every detail, for I am hoping to have the pleasure of telling you all about it, personally, before long, and if things go as I confidently hope they will, we may have a good laugh over the whole situation.

A day or two after you left, Major Beckham, D. Y., took Major Hooker's place in representing the War Department in all matters pertaining to the War Risk Insurance. Major Beckham was given a desk in Colonel P. C. Harris' Room and immediately Colonel Harris made it his special duty to revise the regulations and to take steps which would tend to eliminate as much unnecessary paper work for the Army as possible.

Major Dewey, Major Beckham, Lieutenant Brett were all bitterly opposed to having three copies of the application made in America, irrespective of where the third copy went. They are equally opposed to having a third copy made in connection with the Expeditionary Forces, and their counsel has had great influence with Colonel Harris. However, I feel that Colonel Harris, while strongly inclined to agree with them, is decidedly more open-minded.

As I have already suggested, I will not go into detail in this letter, further than giving you the net of the situation.

In America it has been decided (telegram having been sent out under date of the 17th) that there shall be only two copies, one with the company commander and one with the Bureau. There is still a dispute on as to the Expeditionary Forces. The three officers to whom I have referred areinclined to insist that there shall be only two copies, one copy with the company records and one copy to be forwarded to the Bureau of War Risk Insurance, Washington, D. C. It is their opinion that if

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a third copy is needed in France, that it is up to the Bureau of War Risk Insurance, or the Treasury Department, to have an extra copy made. Therefore they suggest that the Bureau establish a branch in Paris, and that the Division Insurance Officer send the single copy of the application direct to this Paris branch of the Bureau, who shall make as many copies as they want of the application and themselves be responsible for the sending of a copy to the Bureau in Washington and for the filing of such other records as they decide it is necessary to keep in France. This plan of course eliminates entirely the equipment that you have organized at General Army Headquarters, ----- which is a fine idea.

Very privately I have been in touch with Secretary Rowe, Secretary Love and Judge Mack, all three of whom are determined that no change shall be made in ~~the~~ (your) original plans for the work in connection with the Expeditionary Forces. Secretary Rowe and Secretary Love have gone straight to the Secretary of War, Baker, acting Chief of Staff Biddle, and General McCain. General McCain has given them his word that there would be no change whatsoever in the plans which you have already organized, and which have been approved by the Treasury and the War Department without the written approval of Secretary Love. Colonel Harris, Major Beckham, Major Dewey, DeLanoy, Crowley, etc., do not know this action on the part of Secretaries Rowe and Love, for it has been essential that in most of these matters I have kept my own counsel. With the exception of several talks with Mr. Fiedler, who was good enough to come to Washington for a day last week, which proved itself to be very worth while. What a valuable man he is.

I feel quite confident that I can handle the situation satisfactorily so that this little experience will have a happy ending. It is unnecessary to add that I am leaving no stone unturned in my effort to see that proper decisions are made.

Excepting with the present Expeditionary Forces and those few who will go overseas from now on without having completed their application, the Bureau in Washington will have a complete application of every man leaving this country; therefore, as far as protecting the beneficiary is concerned, the Bureau will continue to make proper payments even though the company record is destroyed and it becomes necessary to write to America for a new copy. In case of changes in the status of soldiers serving with the Expeditionary Forces, which affects the amount of their allotment, allowance or insurance, or which may create a new beneficiary, I am proposing that application be made out in triplicate according to your original plan. Also that with the application in connection with the present Expeditionary Force that applications be made out in triplicate according to your original plan, one copy being kept by the company commander, the original and one copy forwarded to the division Insurance Officer andthen to you at General Army Headquarters, and you will forward one copy to the Bureau at Washington, filing the third copy or the original as the case may be, at the General Army Headquarters. The difference being that troops completing their applications in America will not bring a copy of their application for allotment, allowance, or insurance for deposit at the General Army Headquarters.

I will hope to enclose with this letter a copy of the telegram sent out on December 17th changing the instructions



that were sent out in your telegram of December 4th, and a copy of Secretary Love's letter to General McCain, whichwas prepared by Secretary Rowe and myself. I am dictating this memorandum to you to Sergeant Gruber, who is taking it straight on the machine. My portfolio is over at the War Department so I will have to get these documents in the morning.

Major Hill arrived in Washington on Wednesday morning. We have gone over the situation rather thoroughly. It seems best for many reasons that he should take the first boat to France. To-day, Thursday, he secured his sailing orders, at which time they suggested that he might sail around January 5th. However, this evening he learned that a boat was to sail on Saturday, and he has just telephoned me that he will go to New York on the 10:00 o'clock train, hence I am dashing off this line to you. (12:00 Midnight).

I believe that by Monday or Tuesday of next week, or rather, Monday or Wednesday of next week, Tuesday being a holiday, January 1st, the Regulations will be in shape for presentation to the Chief of Staff. Colonel Harris appreciates the importance of getting these Regulations out as soon as possible, and he is going to take the manuscripts, personally, to the Chief of Staff, in the hope that he will approve them without them having to go to the War College. If, in fact, they do have to go to War College, he knows to whom they will be referred there, and he has already assured me that he would urge that immediate attention be given the manuscripts and that a formal decision be reached at the earliest possible moment. I am assuming that these instructions will call for triplicate copies for all original applications and changes in connection with all Expeditionary Forces.

I am absolutely convinced of the necessity of having the third copy in France, and I will not be satisfied until this feature is included in the Regulations.

I am hoping that before this letter reaches you you will have received a cable which in all probability will be signed "McCain," telling you that the Regulations have been formally approved, and that Captain Cholmeley-Jones is bringing a copy of them by the next boat, so that this letter will tend to give you a general idea of what has been going on, since you have been gone.

If the Regulations do not progress as fast as I have reason to believe, and you receive this letter before hearing of the approval of the Regulations, I would suggest that you be prepared to send a very special kind of a cable to Secretary Love, or to General McCain or the Secretary of War or all three, giving specific suggestions as regards the work in connection with the Expeditionary Forces, emphasizing the importance of having a third copy for the purpose of safe-guarding the soldier's beneficiaries and dependents. Even though you get a cablegram signed "McCain" in connection with the Regulations which suggests that the Regulations have not yet been approved, read between the lines and send the kind of a cable that you know is needed. You will know that I am not satisfied with the conditions as they exist until you hear that I am ready to sail or have sailed.

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Major W. D. Straight, #4. December 27, 1917.

The wisdom of your judgment in having someone stay to pick up the loose ends has already proven itself and I am very glad indeed to have been so privileged.

I spent Christmas morning in New York and took the liberty of calling up Mrs. Straight to give her the news that things were very much improved in Washington, for Fiedler had told her of his visit. Also, of course, I wanted to say, "Merry Christmas." I have given Major Hill a memorandum to get in touch with Mrs. Straight and also Mr. Fiedler so as to take with him communications for you from both Mrs. Straight and Mr. Fiedler. I will, of course, do the same, when it comes my turn to leave. You can see I am still an optimist in the hope that I will be able to join you in France.

By the way, Secretary Love is a great admirer of Major Lindsley's. He spoke of him at length to me the other day. Also he spoke at length regarding a Sergeant from Texas of whom he has also spoken to Major Lindsley. He is hoping that this Sergeant will soon earn promotion.

If Major Lindsley would have occasion to write or cable Love at your suggestion, should the situation become acute, I think it might help. Also if you were writing to Secretary Love and would care to mention casually to him your observation of the interest shown in the work by this particular Sergeant I think it would have quite a logical effect, and would be one way of showing Secretary Love your appreciation of his interest and co-operation. Both he and Secretary Rowe are absolutely determined that there should be no change in the plan as applied to the Expeditionary Forces and they are making a very strenuous effort that this might be possible.

Sergeant Gruber has been a great help to me and I am very glad to have had him with me. I would say more but he is doing the writing of this letter so I guess I better not.

It is a great old world and I am hoping soon to be ableto stand before you and to make to you just exactly the kind of a report that you are most anxious to have.

With every good wish to you for the New Year , and to Major Lindsley, my brothers, Captain William Mack, and the rest of the fellows, I am, with great respect,

Yours very faithfully,

Charles Lanier Jones

December
Twenty-seventh
1917

Mr. A. W. Fiedler,
120 Broadway,
New York City, N. Y.

Dear Mr. Fiedler:

Major Arthur Hill hopes to sail for France on Saturday of this week. I have given him a letter briefly explaining the essential features in connection with the progress which has been made during Major Straight's absence. If Major Hill happens to have this letter in his pocket when he sees you, I would be very glad to have you read the letter so you will know what else to tell the Major in your letter to him.

I bumped into Colonel Lord to-day. I rarely have seen a man so impressed as Colonel Lord was with the Christmas remembrance from Major Straight. In the first place it was very handsome and in the second place it arrived by messenger on Christmas Day. It could not have been more appreciated. He spoke to me very enthusiastically about this marked courtesy and thoughtfulness on the part of Major Straight.

Mr. Crowley also was most enthusiastic over the Major's thought of him at Christmas time and for the cigars. I saw Major Dewey and we had a good hand-shake and a "I hope you had a Merry Christmas," but no mention of his receiving anything from the Major. Maybe he feels ashamed because of his attitude and does not want me to know it. I am sure that they will all write to the Major but it might be well in the meantime for you to let him have this dope.

It is important for the Major to realize that he can put confidence in Rowe, Love and Mack only.

I am still an optimist --- the kind of an optimist that is determined to win out believing so thoroughly in the principles for which I stand.

Good luck,

The Willard Straight Papers at Cornell University

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Wash. DC
Dec 27- 17

17
18

Dear Willard-

Just 2/9/18

I was unfortunate enough
you made your get-away before
communicated. I have been
called upon by the State
Dept to assist in the negotiations
with Mexico in the matter of
export taxing &c. Calhoun who
was to do the negotiating for
America ran off to the Conference
of newspapers to be held (perhaps)
in B.A. without knowing even a

a memorandum of his instructions
with the Mexican Ambassador
so we are waiting to begin the
arrival of Carranza's ultimatum - Bonillas went in the
Ry - and we short handed with
D working on the Kids - all
fine - I went to Green ville
for Xmas Bonillas staying
on with Dr Rolling. We both
rode got the Cumberland Valley
for north Carolina.

I met the Colonel at the
State Dept today and he
immediately asked where you
were I told him & what you
were doing - He asked how
long

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Your present job would
keep you busy and I told
him I thought you would have
things organized in about three
months when you hoped to
return to active duty. He said
he was very glad you were in
Paris who had something for
you to do there which would
not be ripe until about
three months more - and he
asked me to write to you &
tell you so. So I imagine
he wants you for special
service somewhere over there.
I advise you to write to him
and tell him you are at his
orders &c.

We shall probably be in
the U.S.A. about a month.
There is lots of knocking but
I think things are going as well
as could be expected.

I received your cheque through
Fiedler for the unearned increment
over Royal Dutch. Thanks.

Give my love to Peggy & Mac
and keep fit.

Yours
Parker [Fletcher]

The Willard Straight Papers at Cornell University

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MORGAN, HARJES & Cie
PARIS

J.P. MORGAN & Co
New-York

DREXEL & Co
Philadelphie

MORGAN, GRENFELL & Co
Londres

31 Boulevard Haussmann

C. Paris 29th December 17

Adresse Télégraphique : HARJES-PARIS

Dear Sir,

In accordance with your request at our Cash to-day, we beg to give you herewith the copy of the latter we wrote you on the 15th instant. and forwarded on to New York.

Yours faithfully,

per pro. MORGAN HARJES & Co.

Major W.D. Straight,
Hotel de Crillon,
P.V.

Copy.

MORGAN, HARJES & Cie
PARIS

J.P. MORGAN & Co
New-York

DREXEL & Co
Philadelphie

MORGAN, GRENFELL & Co
Londres

31 Boulevard Haussmann

C. Paris 29th December 17

Adresse Télégraphique : HARJES-PARIS

Dear Sir,

We beg to inform you that we hav this day received for your account from Messrs. J. P. Morgan & Co. a cable remittance of :-

Fr.28,473.- (twenty eight thousand four hundred and seventy three frs),

which amount - save error in transmission of the despatch - we place to your credit.

Yours faithfully,

per pro. MORGAN HARJES & Co

(sd) P.Llewellyn

Willard Straight Esq.,
New York.

The Willard Straight Papers at Cornell University

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TELEPHONES } ELYSÉES 44-34 44-35 44-36

TELEGRAPHIC ADDRESS RECREATION-PARIS

AMERICAN Y.M.C.A.

# YOUNG MEN'S CHRISTIAN ASSOCIATION

ON ACTIVE SERVICE WITH THE

## AMERICAN EXPEDITIONARY FORCES

HEADQUARTERS: 12 RUE D'AGUESSEAU, PARIS

December 31, 1917.

Captain S. H. Wolfe,
Insurance Officer, A.E.F.,
1 rue Italiens, Paris.

Sir:

I beg to advise you that early in November, 1917, I was asked to serve as a civilian aide in the Treasury by Department the Honorable L. S. Rowe, Assistant Secretary of the Treasury, Washington, D.C., with particular reference to the explanation of the Bill provided for the insurance of officers and enlisted men in the Army and Navy of the United States, approved by the President, October 6, 1917.

In accordance with your request, and under the direction of the Treasury Department, I visited Camp Meade, Camp Dix, and Camp Upton, which are large cantonments for the drilling of the men of the new National army, and spent several days in conference with the Insurance officers at these camps, and from time to time explained the provisions of the Act to a large number of men.

In Washington I also had the opportunity of conferring with the Honorable Julian C. Mack, who has been the legal advisor of the Bureau, and also Major Willard Straight who planned to proceed to Paris some time in December, 1917.

Because of this interest in War Risk Insurance, when I visited camps in France on behalf of the Y.M.C.A., I have taken the advantage of the opportunity to introduce myself to the insurance officer of the camp and present myself as an unofficial representative of the Treasury Department, available for such questions as he might care to ask. These visits have been made as follows:

1. Cosne - sur- Loire, Major James Rudolph Mount, commanding;

2. Haussimont, Major Edwards, commanding, and Captain Hunter serving as insurance officer;

3. Mailly, Brigadier General Coe, commanding.

[12-31-17]

#2 - Captain S. H. Wolfe.

At each of these places I have met the officers of the command and explained to them the principles of the Act, in accordance with the interpretations of Judge Mack, and have also replied to such questions as I was able to meet.

From this experience I respectfully beg to report to you as follows:

1. At the three camps above mentioned, no information had been received relative to the organization of the Syndicate of Bankers by Secretary Baker to take over the subscriptions for bonds of the Liberty Loan on the part of enlisted men where such assumption was necessary in order to enable the men to take advantage of the War Risk Insurance;

2. That these camps in several cases, it was reported to me, that some of the units of the Command had not yet received the blanks for the insurance applications although they had been taking insurance applications upon informal blanks prepared within the Command;

3. There seemed to be a rather large ignorance of the principles of the Act and a strong desire to be informed concerning the same.

In these visits I was careful to explain that I was acting as an unofficial visitor purely, and that official information in these matters would come direct from your Bureau.

I expect to visit camps in the immediate future in the interest of the Y.M.C.A., and if such meetings as I outlined here /have/ in the interest of War Risk Insurance will in any way facilitate your work, I shall be glad to place myself at your disposal for a part of the time.

With great respect, I am,

Very truly yours,

Francis S. Edmonds

E/a

The Willard Straight Papers at Cornell University

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31.12-1917.

C/o DADRT.
HAVRE.
BEF.

[12-31-17]

Sword

Regarding lost sword at Havre in 1918.

Personal.

Major W. D. Straight.
Adjutant General.
U.S.R.

9th Pages

Dear Straight

Herewith you parcel. Now you Mystic Rite Train

Wonder if you remember me in China. Now this bad civil beta time tonight?

If you are passing this way do let me know

The Willard Straight Papers at Cornell University

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[copy] [12-31-17]

Dec. I6th. I917

My Best Beloved;

Yesterday I didn't write- save in the little Diary you gave me- there's not much seemingly to say that one can say ,first because of the military ,and above all because of the personal. I have no desire to give military information,but there is so much that I want to write just to you,Dorothy dear. I tramp the decks,back and forth and around ,and my thoughts are constantly with you. In my cabin there is the picture of little Dorothy- of Dorothy in England in the summer of I9I0- of my Wonder Bride- of Dorothy a year ago- and the photograph of the Portrait which I love above all things.I watch it- the mystery of it-the winsomness of it- the spiritual quality it has. It is a constant delight to me- just as this last six weeks has been a delight- the nearest time we've ever had,save in Peking and there we didn(t know each other-we were just getting acquainted- and here in these last days it was very wonderful. You have grown so,My Dorothy- or perhaps it is not that you have grown but that opportunity has come to permit you to express yourself and to take on responsibilities which you hadn't done before- or perhaps these things have been clearer to me than they were. Whatever it is- or whichever it is- it has been wonderful to me- and perhaps Dorothy dear,I myself have seen more clearly. For somehow,I have a feeling that I too have changed in these last months-since FT.Sill perhaps- that I see more and feel more deeply. It's because I've been more with you ,Best Beloved.

The days are going along. We have our routine pretty well established now. Up at about 7.45- breakfast at 8.30- then a walk.Start the men on their many tasks and then a meeting at I0,30. We have assigned out all the enlisted men now,and the officers know where they are going- that is,who they are going with- and all have divided up into little groups,and are working together. After lunch,which is at one- we have another session,for an hour. In the meantime I go to the officers call at I2 o'clock and get whatever announcements the C.O. has to make,regarding guard duty, boat drill,etc.

On all transports where there are troops a "line" officer is named to commadd all troops on board.In case of emergency here for example,I presume General Wood would

Very best thanks. I would be charmed if You would look her up in Paris at 14. Rue Lincoln. Champs des Champs. Elysées. In England You will find me at the Army & Navy or Carlton Club. if we don't meet before.

Yours sincerely
J.B. Pagett

The Willard Straight Papers at Cornell University

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take control. The Colonel in command is a little -and puffed with pride, or seems to be-(I dont want to wrong him,) He reminds me somewhat of Hobson.I should say that his intelligence was by no means what you'd call superlative.He appears very serious and anxious to be snappy and decisive.

Of the two other Major Generals on board in addition to General Wood,they dont show up very well-either of them- a little softening of the cranium I should say. They've never handled bodies of troops,that's the trouble- nothing more than a small coast defence command or a regiment,-the question of policy -of dealing with civilians-of making an army is beyond 'em. In this Gen'l Wood is unbeatable- even old J.Franklin Bell isn't bad- but the rest I'm afraid will not qualify.

Late-after our meetings-we exercise-walk for an your,or run on deck-- then a bath and a read till dinner- after dinner a talk and a smoke and then more reading.

" L'Elevation " I've just finished. It's good,I think- an excellent playand with two good scenes between Edith and her husband just before she goes to see Louis and between Louis and Edith at the end. The one when Edith first tells Andre is also good.

"Le Feu" doesn't appeal to me so much. It's too choppy- like Gaspard,a series of pictures,admirably done.After all,that's what it's supposed to be,I presume,but I'd looked for a story. This isn't one.

We're going along in convoy-ships quite close to each other-some of them remarkably camouflaged- looking as Stuart Benson said-like"The Nude descending the staircase"- ochre and green and black and brown.

(Drawing)

We're pounding along comfortably enough. It's pretty far north- and in the middle of the day yesterday when we were in port,and today at sea, the sun comes out -but morning and evening it's gray and bleak and snowy. We saw none of the devastated area and only lay in the outer harbour a few hours-then put to sea again.

The gray sea-the gray sky,with an opalescent light breaking through the clouds here and there on the horizon-and the gray ships steaming steadily along with their cargoes of men and supplies- the convoying vessel-straining signals to the breeze and directing our course. It seems strange to be of it,really- and not merely an ob-

(?)





server- to feel that they're after me,personally,as a soldier, and not merely the British vessel I'm on. It gives one a queer sensation-having been a looker-on for so long.

This morning I went to service. I like Service at sea- but I went for you- and I shall continue wherever I may be, if I can,to go for you. I hated the sermon but I like to think that last Sunday we were in the cathedral. God bless you,my Dorothy.

Your

Willard.

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Dec. 19th. 1917

The days,Best Beloved,have been so nearly alike that the story of one is the story of the other- Each night we watch the sunset,and sea-the waxing moon,glimmer,then shine through the cloud wisps or be lost in the gray tumbling masses-or shine clear and bright in the cold northern sky. Each morning we rise and take a turn on deck before breakfast. Today it was bright-yesterday gray. We have had no really bad weather-in fact it's been remarkable for this,or any other,time of year. Morning and evening we have the other ships steaming along,aside or astern,or ahead,as the case may be-changing position now and then,but going steadily on. It's comforting rather,and quite a new sensation to be in company like this. We have our morning meetings and think out problems that are of common interest. Day before yesterday I gave a talk on the organization of the Division and of the army,and explained how and why our organization was created as it is. General Wood gave a good talk in which everyone was greatly interested. He bored me somewhat by speaking of the probability that my men would all go into the line and their staff jobs be taken by men less physi-

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cally fit to fight. Too many of my people are already a little bored at being in the Staff,but they'll learn better. So will General Wood perhaps! He is a real man at any rate,whether one agrees with him or not.

Then we've done Pay Rolls and Army Paper work and Courts Martial,and Military Courtesy- all to give these men a soldierly background- for they are essentially of the army and must be.

This morning I made them report on the manner in which they proposed to handle their officers. Some were good and some were not,so good. But we'll work out a plan whereby all officers will be started the same,and each officer unit will go to the Division,or whatever it may be to which it is assigned,ready to do business- ready to tell someone else how to do things rather than to have to wait and learn by experience and through mistakes.

Then at noon each day there is an officers call ,where officers of the troops on board report,and when the memos of the daily inspections are read-lavatories dirty, quarters unswept,etc. Our men are splendid,-far and away the best on the boat- the most intelligent,the smartest,the most soldierly. Thanks to Healy.

They are all working. I am having schools for them too- and each officer unit has the enlisted men assigned and are all working together. At II,30 they do their setting up exercises and then have a run on deck. They are all keeping fit.

At three in the afternoon we have boat drill-.All the men and officers turn out I have fourty four of my own men assigned to the boat of which I have charge.There are three other officers. Two men I have assigned to help the ships crew lower- 6 men to the boat to be lowered with it- an officer to the automatic release- th t frees the boat from the "falls" just before she drops in the water. The balance of the men are on the deck below,to be assigned to the oars,and to get in the boat as she is lowered down,or to slide down a rope or ladder later as may be decided when the time comes,-which I hope it wont. I inspect my boat every day,to see that she has the water,bread,beef,brandy,bailers,candles,oil,matches,flares,sails,etc. -that are required. We get all rigged in our life belts,armed with a loaded revolver,and march



around .I haven't put on my fancy suit. I dont know that I shall-even if we need it- for the darned thing is so clumsy- and since the men are taking their chance I think I'll take mine. I hope we wont need it at all,and dont think we will-As to that, we'll see. Our lookout is carefully kept. We have talks on submarines and how to see 'em and all that.So that you see that the day is full. At 3,30 or thereabout,we throw the medicine ball and then run.After which I take a bath and then read in bed, or write as I'm now doing. Dinner at seven-smoke and read,then bed.Thus the day. Its really too short ,I've so much to do. I started Morley,but his philosophical,ruminating style,are somehow not in harmony with this life we're leading.One wants something to take one's mind off,like a good thriller,or an old friend like Kipling,or Henly or Stevenson,or something that answers your own thoughts like the "Soldier in Arms" or something that bears directly on your business,French books,military works,- Morley frankly bores me. His delightfully written ramblings about mid Victorian literary cronies-philosophical and political discussions-leave me cold. I'll bet it's a great book,but not for me now.

And you,Best Beloved, -you are constantly in my thoughts,constantly. You are my Benediction.The thought of you,my Wonder of the World, helps me- to look at the photograph of the portrait helps me. I love you-so.

Your

Willard.

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Dec.2Ist. 1917

Friday.

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Dec. 21

We're just entering the 'Zone'. Our guards are being strengthened and my poor men, who are typewriting and working with their officers, who have physical drill and have to s clean - police, is the military term - their quarters, are now with the rest doing submarine lookout and watching water tight doors. The officers are on lookout and my men have been given the most important places in the boat. They are much better than any other outfit on board the boat, better dressed, better mannered, better disciplined. Ours is the only crowd that has worked all the way across. The artillery have never done anything save fuss and smoke and play cards. It's been such a chance for them to learn, but they've not taken it. They're a rum lot. The more one sees of the army the more one realizes the importance of command; as the commander is, so the men are. The highest officer always gives the tone to his organization, be it Division, Brigade, Regiment or Company. If he is snappy, the officers and men catch it - catch it from him, and catch it if they don't.

Yesterday and today things have been going on as usual- work,work,work. I really feel that our people are getting into a good habit of mind. Now each of the officers is working with his enlisted personnel- so thats going on right through the whole outfit.

We had a talk from General Wood last night- good in spots and in others rotten. He's an extraodinary man-a great personality and with the faults that go with greatness. I have no question in my mind that he is far and away a bigger man than Pershing.Were he is chief command over here he would do it better,I imagine, because he has had more general experience- ~~yxkxmxwxmxd~~ He would see himself playing a great part -yet he would not be so truly American.Both he and T.R. have built a lot of fairy stories about themselves. They have dreamt of playing great world parts in the little play acts(? they work out in which they are the heroes. They dramatize themselves.That's why T.R. does so well with the crowd,and in the world affairs in which he has been acting. He has mentally rehearsed each part before he has ever played it- so with Wood. Yet both have this failing,incident to this quality, they must have an audience and a stage.If they cant find one ready they make one. They want applause.They resent,as does the prima donna,criticism. Mr Wilson I think,has many of the same actor characteristics. General Wood,if he were in command in France would make certain mistakes which Pershing will not. He would be more likely than Pershing to give up something to British or French be-



cause they might tell him that He truly was a representative American- that He surpassed them- They had not realized that there was a great American soldier. General Wood, wouldI Believe ,fall for that. I doubt if General Pershing would. At the same time General Pershing would not be so well able,perhaps,to visualize himself as the American General in France commanding our forces in the greatest war in Histoyy- and the colleague of the world's greatest generals.For that reason Wood might do the part better than Pershing. But that is all speculation.

When General Wood gets on Preparedness ,he is mad- and on politics,ridiculous-- but as a soldier,talking to the officers and men,he is admirable.

We've been having talks on submarines- how to sight them- what they do- how they are avoided- the reasons for zigzag-the kinds of torpedoes ,and all the rest.I sincerely trust that it will remain theory,without any practical demonstration

The weather has been glorious.It's been warm and sunny and one longs to be outdoors more.

Goodnight my Dorothy. You are always with me,my Wonder Wife.

God Guard you- I love you so.

Your

Willard.

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Dec. 23rd. 1917

Oh,Blessings-My Best Beloved- Our day again- and youre in the country I suppose, with the children in a state getting ready for Christmas. With one exception- 1914- we've always been together. Do you remember Peking-coming home late at night to find the tree- then the next year Bill had come and My Sweetheart was still none too well. Did we have it in Westbury or in town-I dont remember? The next year you had just reached home after that horrid crossing on the Lusitania with Ethel and Dick,and I was alone in London- Davy having gone to Lord Cunliffe's. I remember now I went to Brighton to see Pauline and left early the next morning for Paris,spending the day on the train.

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Letter I. Dec. 1917

Do you remember that dreadful trip to Boulogne,when my Sweetheart showed such wonderful spirit and control and went out on deck all the way back. Ugh- that was bad/ Then 1915 the A.I.C. had just been formed and I remember you were rightly very angry with me for getting down so late before the Tree.

1913 I remember now. We were in the country and it snowed hard,and I got stuck in going into town with Matthew and had to get him late that night to come down with presents.

1916 again at Westbury. Would that it were this year. But my thoughts will all be with you- you and the kids.

The Destroyers have arrived. They came over the horizon and bore down upon us- then began circling . They roll and pitch and splash and dash -with the convoy- They're for all the world like a pack of sheep dogs with the flock. They seem to be rounding us up continuously.As we zigzag along one feels that we are trying to get away ,and almost do it-when,swish-there's a destroyer heading us off. It's been a beautiful day and I've been much on deck. This morning I went to Service again- for you,Best Beloved- and thought to you. Then walked with Forsyth Wickes. He's just as nice as he can be,and very intelligent. I've really taken a great shine to him. At our table we've had Benson,Hoppin,Wickes,Lindsley,Leonard and myself. Lindsley has shown up better all the time. He's rea ly a corker. Leonard is most amusing and intelligent. Hoppin nice and quiet and gentlemanly - Benson a corker.

Altogether I am delighted with the outfit. There are only one or two lemons in the lot.

Last night the enlisted men gave a concert for the Ist Cabin. It was remarkable. A man named Ross,of the Artillery ,is a trained musician-plays the piano extremely well and had a bully voice. He had trained a quartet which was A.NO I. In our detachment we have a speaker-who recited-a very good soloist,-a nice lad from Williams,named Kreutzer-really a splendid kid- and a no I. pianist named Dychman from Princeton. They played and sang, and then gave a chorus- words and music by the men- words which sing allright but dont scan- I enclose.

I sat near General Wood. He was terribly bored. He must either be talking



Letter I. Dec.1917

or being talked at.He has no interest in anything else. On the whole I think I like him less the more I see him. But he,above all men,made our new army possible. He has done a great service to his country.

Dec. 23

As I've been writing Herbert today, this war appeals to me less and less. It's something disagreeable we've all got to go through with and do our damndest in, but though I love soldiering I am more and more beginning to hate all it means. It's terribly unintelligent and unreasonable - the whole thing. I hate unfairness and greed and stupidity - and war is all that - and it is not redeemed by the fact that it brings out many heroic qualities in individuals and in peoples. It must in the end brutalize.

I never have any thought but to get on with it and into it- but my solace and my benediction is the thought of you at home-- that however sordid and horrid it may all be,I can think of you and pull myself out of mental muddiness by thinking of you and all that you stand for. Bless you- My Wonder Wife. I love you,-everything

Your

Willard.

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[encl. Dec. 23, 1917]

THE SONG OF THE W.R.I.

Major Straight he had a date to sail across the sea,
So he got some boys to go along from out the Infantry;
They're on their way to old Berlin and they wont stop until
The Yankee lads help lick the Hun and insure Kaiser Bill,

Chorus- For

We're the War Risk Insurance Bureau,and we've got a job to do,
We will tell you and we will sell you the best insurance that you ever knew
We will bet you that we will get you before our work is done,
So if you're not I N S U R E D ,you'd better see us on the run.

We've traveled up from Washington,and the weather was very cold,
And then we went to Governor's Isle,our barracks there to hold,
One night we came in very late and tried to go to bed,
But the wind it howled and covers were few,so the rest we'll leave unsaid.

For, Chorus-

We thought we'd be there for a while on good old Governor's Isle,
But Lieutenant Healy and Major Straight came to us with a smile,
We didn't know what they would say but had a mighty good hunch,
And the very next thing that we all knew we were at a hotel for lunch,
For- Chorus

Our job just now's to tell the boys in England and in France
About the War Insurance and the soldiers' allowance;
What Uncle Sam is doing now to help your folks and mine,
While armies of the khaki boys are marching 'cross the Rhine
For--

So tell your pals who're over there that we are on the way,
From Washington and Governors Isle and Halifax- and say
That anything they want to know we'll do our best to tell,
Until the Kaiser gets the can and takes a trip to-----
For---
We've got a major in command who is a prince of men,
And officers! You bet your boots,we think a lot of them;
Lieutenant Healy's square and fair,the others are A.I.
They're going to do their best to show the bloody Hun some fun,
For--
Poor old Kaiser Bill applied to us,he wanted insurance,
But his conduct thru the last three years has been beyond endurance;
So no insurance can he have- an allotment would be better,
And pay the same to Uncle Sam- make Kaiser Bill his debtor,
For----

[12-31-17]

Letter 2. [1] Christmas Eve.

(S.S.Adriatic)

The band is playing "The Marseillaise" -stewards and young officers are singing- outside the lights near the mouth of the Mersey are shining, and it is a relief to feel that the pull is over,and that at last one can go to bed without feeling that one may be aroused in themiddle of the night. Each night I've slept with heavy underclothes and sweaters laid out and my electric torch ready . At life boat drill when armed and life belted,I clambered over the side into the boat and looked over the supplies and the oars and assigned men for and aft to ship the rudder and release the falls and all that- the contemplation of that rolling sea was not pleasant. The big ship rode them nicely but a cockle shell of a boat would have had a bad time. I'M glad its over.

Tonight we finished Max Williams' ham and his fruit cake which made a splendid plum pudding- and smoked a good cigar- but no booze! That was sad. We all deplored it. I made some little caricatures and wrote some verses and Benson- who used to be art editor of Colliers- after dinner produced the enclosed,which is very good.

But Best Beloved,my thoughts are with you and with the kiddies athome. How I long for you- and to think that this is only the beginning. Well never mind,it's to be done- and thats all there is to it. But lets hope its over soon. Tonight I suppose you've been giving things to the servants. I wonder what the weather is-whether you're having a white Christmas. Do you remember our first Christmas at home -we went sleighing to Katharines! And did Bill give the presents as he did last year? Beatrice too and even Michael will be enjoying the tree this time. My heart goes out to you across the sea-my Dorothy. I love you everything- you are my all. God Keep you well and strong,is my prayer. I love you so-

Your--

Willard.

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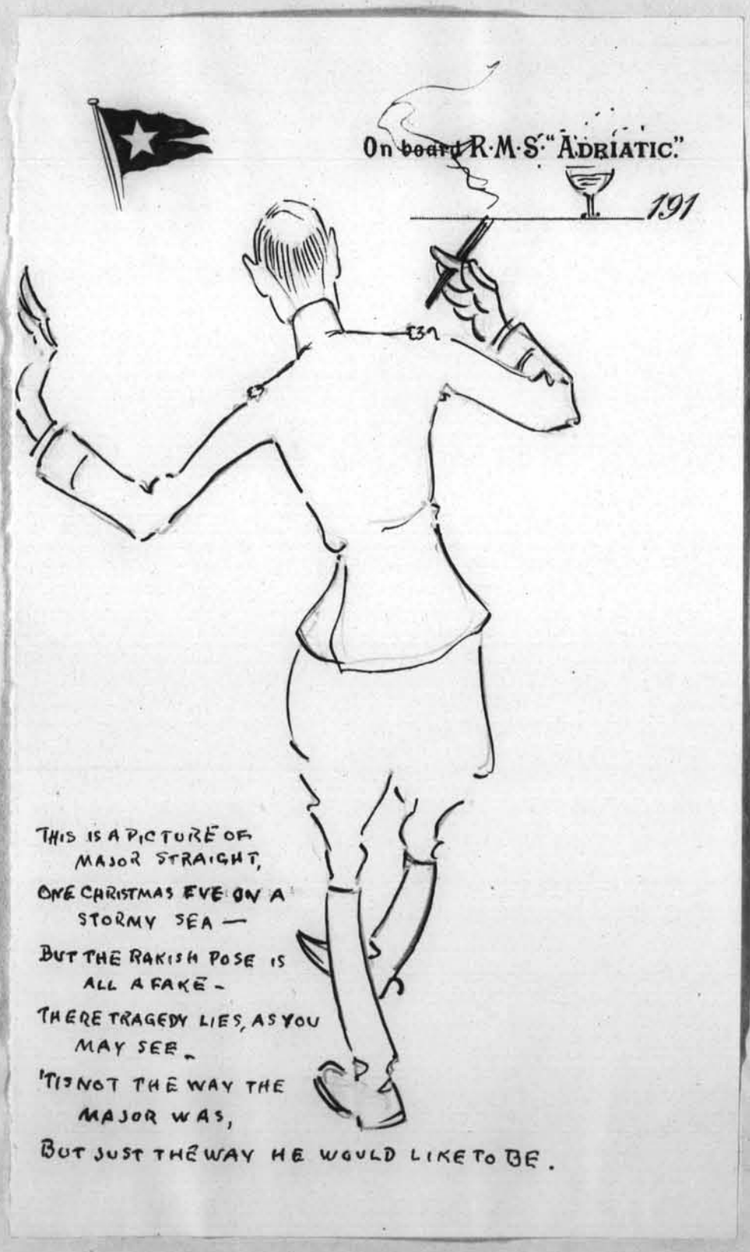
[12-31-17]

[encl. 12-24-17
not by WDS]




[12-31-17]

Letter 3. [1] Hotel de Crillon- Paris 115-a

Dec. 29th. 1917

My Best Beloved;-

Your cable just came in- no word that mine were received or anything, but I suppose you must know that I have arrived. Your message was welcome-but you say so little-and I want so much. I'm so glad Beatrice is there. It is the greatest comfort to think that she is with you and I hope that she may stay. Oh,Dorothy dear- how I have longed for you-my Wonder Wife. In the hurry and bustle and excitement you have always been here. Thank you,Dear heart,for the Christmas word, for the clock- but above all for the letter. I had a little clock of my own that I had given myself in London three years ago- so I gave that to Lindsley, who is a brick, and have yours to go with me. Tonight I've just opened the other things, for there was no chance to get at the baggage on /Christmas Day. Indeed we've been on the rush- and tonight for the first time there is a minute.

Now for the Diary- On Christmas morning early we were in port.We landed along about two and were marched into the railway station on the Pier. Luckily we had been forehanded with our baggage which the others had not- and with our own men, got it off the steamer and to the dock and to the train and in the train- some hundred and fifty pieces and more- for officers and men and office- with the loss of only one or two. The other organizations were in a frightful mess- confusion and losses (?) and no food and all over the place--merely bad organization and lack of foresight. We bribed the train men and got all our stuff in two cars, and got on the right side of the Debarkation officer,who was cursing out our artillery colonel- and got our places in the train. Wires were sent ahead so that we got hot coffee and sandwiches for the men at Birmingham and lunch baskets for the officers(they wouldn't sell them for the men) At two o'clock we reached a destination- not the one they had told us we were going to- (Winchester) and were piled out. We left all our baggage on the dock under a guard of men,and then marched four miles through the moonlit streets to a rest camp-so called. It was a great sen-

Southampton

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sation going through the sleeping English city at the head of a column of American soldiers- in England- in it at last! We were all thrilled! It was very quiet and very impressive. After delays of one sort or another we drew some blankets and turned in on little wire cots. Lindsley and I had rooms to ourselves. The rest were in barracks -huts-, the men in tents. This at 3,30 A.M. The morning came. I had a fine sore throat and ached- but we got up and had breakfast of weak coffee and salt pork and fried potatoes- Pretty rough. Then we started off again- The men marched down to the dock- Lindsley and I and Benson and Bennett got a taxi,and had a good lunch at a hotel. Then to the dock where we found our boatand again got our own baggage on all together,with our own men. Benson and I and three other officers and all the men were on one steamer- the balance of the officers on another. Benson and I bribed stewards again and cinched a cabin which was difficult. Later they were assigned. I drew a bunk and Benson's bribery enabled him to get the Purser's stateroom. We managed some food of a sort. The saloon was crowded with officers who slept on the floor,-everywhere . The boat packed with men- English officers en route from leave to Mesapotamia,Salonica,France- It was a great sight- and there was a great fraternization in that stuffy little room. On deck I lurked in my coonskin which has been a godsend. It was brilliant moonlight and the channel calm as glass- Shadows on the water-our escort-soldiers crowding the decks - and I thought back to my Sweetheart across the sea. So ended the 2nd day on shore and sea on this side.

Early-day before yesterday- Wednesday- we arrived at the French port,and finally docked. We had a terrible time getting our stuff ashore- there was all manner of confusion and counter orders. They wanted to send all my men away but I smiled and held thirty. Lucky I did, for they not only got our own baggage safely off the boat,but helped others,-cleared up the ship and made themselves generally useful- so that the Debarkation officer who had cursed us blessed us when we were through. Some of the men were sent to a Rest Camp-others stayed on the dock where I kept an officer.The balance of the officers from the

Havre



other boat had gone to another Rest camp.where there was no accommodation. My time,after I saw the baggage off safely,was to arragge for us to go to Paris that night. I finally fixed it for thirty officers and 6 men-The balance to follow with the baggage the next day. Then I bought the tickets myself ,which saved time,and reserved seats which saved trouble.,and then went to search for the men,through mud and slush-and it was bitter cold. I went from one Rest Camp to another,in an old wheezing taxi,for which I was paying an exorbitant price. At the first place they had just left in a truck for the other. At the other (?) they had notarrived. As a matter of fact they were toted around for hours and finally had to sleep on the ground,without heat and without supper. It was very badly done. But we got off and reached Paris near midnight and came here

The next morning old Logan telephoned. He is my boss! He took me to the Hdqs Lines of Communication with which we are to be placed,and explained his general idea which is good. He introduced us to the people under whom we are to work,and paved the way for contacts in great shape. Then I lunched with him. Later saw Wolfe,who has done a very good job,but who has been terribly handicapped by lack of men and information- no forms,no typewriters,no nothing. It has been very hard. I went to the Embassy and saw Frazier-Sharp,Bobby Bliss- then old Mr Jack. He sent his love,as did Bliss. Harry Barbey I saw also. The place is full of 'em- Gerry Chadwick,Dorothy Kane,Gifford Cochran,RuthMorgan I've seen -Daisy arrives tonight. Jim Perkins,Ralph Preston,Mrs Harjes,Hermann is a Major in Purchases -Jack Carter away. Nelson made a great hit. Dined with Logan again at Voisins- Saw Peixotto- In fact buzzed as much as possible in order to get oriented.

Today,I've been very busy getting straightened out. There's a world of work to be done. They need men and men of one (our) kind I think. Hagood the Chief of Staff under whom we serve will be a fine man to work with. He's a corker. I think we'll all of us be in many things before we are through. Joe,as you know,has left and you'll be seeing him now. His coat is hereand his presents will be delivered. Tell Nathalie her writing pad is a great success.

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Letter I. Dec. 1917 [12-31-17]

This is sort of disconnected,for its very late and I am off very early to Hdqs. with Lindsley to study out the situation a little more.Our whole plan for work here will have to be reconstructed,and that will take time but make it more interesting. We're here anyway- the men and baggage have arrived and are comfortably located at my expense,because the Gvt.has no place. The officers are started at study of various kinds. The tales of drunkenness etc,I think are greatly exaggerated ,and our own people at any rate are behaving.

Its beena hectic three days but soon we'll shake down and I'll write more connectedly.

My Blessed One- I long for word. You must send me your weekly cables-how you are,what you are doing. How goes the Junior League Oh My Dorothy,I long for you- I love you so .

Your

Willard.

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Dec. 31st. 1917

My Best Beloved;-

The old year is closing-almost gone- and I want to write it out to you- to you,my Wonder of the World- with whom my hope for the New Year lies,- to you,my Love,who has made this last year Blessed. Yesterday and today I have longed for you- I have yearned to have you there or to be able to go to you at night to tell you of all we had seen- for Lindsley and I went to Hdqs yesterday and came down tonight,- and today we have been motoring all day through the snow covered hills-,through little clustering villages, along long straight tree-lined roads, among the training camps- and it has been extraodinary. Extraodinary to see our men healthy and clean looking in their steel trench helmets,marching in columns. To meet them driving trucks and motors- to see them cooking and washing and loafing in the villages.Oh My Dorothy- I want you.

Letter I. Dec. 1917 [12-31-17]

May the New Year bring you Blessings and peace- May you keep well and strong and be much with the kids. You will have the sense of duty done- of highest ideals realized-of the life that you lead so completely for others. But above all,Dorothy dear,may the months that slip by quickly bring me again to you- to be with you,my Sweetheart.

God Guard you and Bless you. I love you all.

Your

Willard.

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~~Cable; Paris,Jan 8th. "Blessings all well going strong"-~~

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[1917-18]

## DETACHMENT FOR WORK UNDER WAR RISK INSURANCE ACT WITH AMERICAN EXPEDITIONARY FORCES

OFFICER IN CHARGE - - - - - - - - - - - - - - - - Major W. D. Straight, A.G.U.S.R.

| NAME | BRANCH OF SERVICE | ASSIGNMENT |
|---|---|---|
| **MAJORS** | | |
| (Hill, Arthur | A.G.N.A. | Headquarters Staff-Legal*) |
| Lindsley, Henry D. | Infantry U.S.R. | Headquarters Executive |
| **CAPTAINS** | | |
| Armat, S.B. | A.G.N.A. | Headquarters Office |
| Benson, Stuart | Infantry N.A. | Headquarters Executive |
| Cholmeley-Jones, R.G. | A.G.N.A. | Headquarters Executive |
| Filmer, Paul M. | A.G.N.A. | Headquarters Office |
| Hoppin, Gerard B. | Infantry N.A. | Divisional Headquarters (3) |
| Hastings, R.A. | Infantry N.A. | Divisional Headquarters (1) |
| Ijams, Geo. S. | Infantry U.S.R. | Divisional Headquarters (2) |
| Mack, Millard W. | A.G.N.A. | Headquarters Staff-Insurance |
| Mack, Wm. J. | Infantry N.A. | Headquarters Staff-Legal |
| McPherson, D.F. | A.G.N.A. | Special Troops on Det. Serv. (2) |
| Mechem, John C. | A.G.N.A. | Special Troops on Det. Serv. (1) |
| Reick, P.O. | U.S.M.C. | |
| Rider, Jas.G. | A.G.N.A. | Divisional Headquarters (5) |
| Waldo, Richard H. | Infantry U.S.R. | England |
| Wickes, Forsyth | Infantry N.A. | Divisional Headquarters (4) |
| Wykes, Hunter | A.G.N.A. | Headquarters Office |
| **FIRST LIEUTENANTS** | | |
| Angell, Ernest | A.G.N.A. | Headquarters Office |
| Chadbourne, William M. | A.G.N.A. | Lines of Communication (1) |
| Cholmeley-Jones, N. | Artillery U.S.R. | Lines of Communication (2) |
| Healy, John P. | A.G.N.A. | Headquarters Executive |
| O'Connor, Wm. R. | Infantry U.S.R. | Divisional Headquarters (3) |
| Parker, Geo. E., Jr. | Infantry N.A. | Divisional Headquarters (5) |
| Walker, J.B., Jr. | A.G.N.A. | Headquarters Office |
| **SECOND LIEUTENANTS** | | |
| Amory, C., Jr. | Cavalry U.S.R. | Headquarters Executive |
| Ballard, Paul G. | Infantry U.S.R. | Divisional Headquarters (2) |
| Burlingame, H. | Infantry U.S.R. | Special Troops on Det. Serv. (2) |
| Cartinhour, William C. | A.G.N.A. | England |
| Cauvin, R.S. | A.G.N.A. | Lines of Communication (2) |
| Flanigan, John G. | A.G.N.A. | Lines of Communication (1) |
| Hopkins, George R. | A.G.N.A. | Special Troops on Det. Serv. (1) |
| Hutchinson, A.E. | A.G.N.A. | Headquarters Office |
| Haetzker, Louis | A.G.N.A. | Headquarters Office |
| Richards, Wm. | Infantry U.S.R. | Divisional Headquarters (4) |
| Thompson, John M. | A.G.N.A. | Divisional Headquarters (1) |



| NAME | ASSIGNMENT | FUNCTION |
|---|---|---|
| **ENLISTED MEN** | | |
| **Regimental Sergeants Major** | | |
| Andersen, Paul H. | Divisional Headquarters (5) | Executive Clerk |
| Barton, John W. | Special Troops on Det.Serv.(2) | Executive Clerk |
| Campbell, Thomas M.Jr. | Divisional Headquarters (1) | Executive Clerk |
| Cholmeley-Jones, Roynon | Divisional Headquarters (2) | Executive Clerk |
| Condon, Robert E. | Headquarters Office | Executive Clerk |
| Hale, Robert | Lines of Communication (1) | Executive Clerk |
| Keasbey, Robert Q. | Divisional Headquarters (3) | Executive Clerk |
| McIlvare, Rowland R. | Headquarters Office | Executive Clerk |
| Orton, Henry S. | Special Troops on Det.Serv.(1) | Executive Clerk |
| Prosser, Alfred L. | England | Executive Clerk |
| Rennick, George H. | Headquarters Executive | Executive Secretary |
| Seibels, Hugh T. | Divisional Headquarters (4) | Executive Clerk |
| Woodward, John E. | Lines of Communication (2) | Executive Clerk |
| **Battalion Sergeants Major** | | |
| Alexander, James S.Jr. | Headquarters Office | Executive Clerk |
| Case, Rowland B. | Headquarters Office | Stenographer |
| Dyckman, Francis H. | Headquarters Office | Insurance Clerk |
| Hookes, William L. | England | Clerk |
| Karrick, David B. | Headquarters Staff-Legal | Executive Clerk |
| Kreutzer, Samuel K. | Headquarters Office | Executive Clerk |
| Lewis, Leon L. | Headquarters Executive | Executive Secretary |
| Lundrigan, Ralph J. | Headquarters Office | Filing Clerk and Sten. |
| Mallinson, Herbert | England | Clerk |
| Meek, Byron S. | Lines of Communication (1) | Clerk |
| Sheridan, Charles F. | Special Troops on Det.Serv.(2) | Stenographer |
| Townsend, Franklin, Jr. | Special Troops on Det.Serv.(1) | Clerk |
| Tuttle, Ernest | Headquarters Office | Actuarial Clerk |
| Wills, Wyndham R. | Lines of Communication (2) | Clerk |
| **Sergeants** | | |
| Acton, Kosniel C. | Lines of Communication (1) | Stenographer |
| Adams, E.LeRoy | Headquarters Executive | Stenographer |
| Cale, Elmer L. | England | Stenographer |
| Condon, James H. | Division Headquarters (1) | Clerk |
| Gruber, George D. | Headquarters Executive | Stenographer |
| Ludloff, Henry E. | Headquarters Office | Stenographer |
| Morris, George A. | Headquarters Staff-Insurance | Stenographer |
| Walty, Francis J. | England | Stenographer |

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| NAME | ASSIGNMENT | FUNCTION |
|---|---|---|
| | Privates | |
| Bedell, Winthrop | Special Troops on Det.Serv.(1) | Stenographer |
| Bennett, George | Headquarters Office | Messenger |
| Breining, Harold W. | England | Messenger |
| Clark, John W. | Headquarters Office | Messenger |
| Donoghue, Mort J. | Lines of Communication (2) | Messenger |
| Dwyer, James E. | Lines of Communication (1) | Messenger |
| Hagan, Edward F. | Divisional Headquarters (2) | Clerk |
| Everngam, Thomas E. | Divisional Headquarters (4) | Clerk |
| Fahey, James T. | Divisional Headquarters (3) | Stenographer |
| Fallwell, John H. | Divisional Headquarters (3) | Clerk |
| Funk, George W. | Headquarters Office | Stenographer |
| Hart, Eugene, | Divisional Headquarters (5) | Stenographer |
| Heineman, Robert H. | Headquarters Office | Messenger |
| Hunt, Dwight G. | Lines of Communication (2) | Stenographer |
| Jaffee, Louis H. | Headquarters Office | Messenger |
| Kiernan, Joseph D. | Headquarters Office | Stenographer |
| Littlefield, Ray J. | Divisional Headquarters (1) | Stenographer |
| Maley, Charles J. | England | Stenographer |
| McEvoy, Thomas J. | Headquarters Office | Messenger |
| Martin, B. Y. | Lines of Communication (2) | Stenographer |
| Mortimer, R.L.S. | Headquarters Office | Messenger |
| Murphy, Gerald J. | England | Messenger |
| Pembroke, Charles | Headquarters Office | Messenger |
| Reilly, Archibald E. | Lines of Communication (1) | Stenographer |
| Rubinton, Samuel | Special Troops on Det.Serv.(2) | Clerk |
| Ryder, Melvin | Divisional Headquarters (2) | Clerk |
| Schoch, LaRoy | Divisional Headquarters (2) | Stenographer |
| Scott, Herman C. | Special Troops on Det.Serv.(1) | Clerk |
| Shields, Thomas J. | Special Troops on Det.Serv.(2) | Stenographer |
| Standaart, George J. | Divisional Headquarters (5) | Clerk |
| Witmond, David | Divisional Headquarters (4) | Stenographer |

Hotel de Crillon,
Paris, January 1, 1918.

My dear DeLanoy:

Just a line to say Hello. We arrived safely after an uneventful trip. For the last three or four days we have been absorbing information which we are now trying to digest. Captain Wolfe will explain to you the difficulties under which he worked over here, but as he is a modest man, I want to say for him what he will not say for himself, that is that he has done a splendid job under very great difficulty. He feels, after his experiences, and I concur in his opinion, that it will be necessary to give us at this end discretion in certain cases. These matters he will go over with you in detail on his arrival. I am afraid also that it will be impossible for us to clear up this entire insurance situation by the 12th of February, and it may be that we shall be obliged to cable asking for an extension of time.

I hope that your difficulties regarding Headquarters have been satisfactorily solved, and that you have taken over the New National Museum lock, stock and barrel.

With best wishes for the New Year, believe me,

Sincerely yours,

Honourable
William DeLanoy,
New National Museum,
Washingt n, D. C.

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Hotel de Crillon,
Paris, January 1, 1917.

Dear Fiedler:

Major J. G. Quekemeyer, a friend of mine, will from time to time transmit funds to you for investment. I suggest you open an account for him, and place such money as he sends to you in gilt edged securities which are now yielding a good return. Major Quekemeyer does not want his money necessarily put into so-called Trustee securities. I would suggest possibly some of the coppers, or some of the industrials which are not going to be to greatly handicapped by war taxation, say Midvale, or possible Pacific Mail might be good. This, however, I leave to your judgment. When you hear from Major Quekemeyer acknowledge his letters to Headquarters, American Expeditionary Forces, France. Any securities which you may purchase for him please hold for his account.

With best wishes for the New Year, believe me,

Sincerely yours,

A. W. Fiedler, Esquire,
120 Broadway,
New York City.

January 1, 1918.

Memorandum for Captain Ijams:

1. Proceed to Gondrecourt on the eight o'clock train from the Gar del'Est.

2. On arrival report to Lieutenant Colonel King, Headquarters First Division. Arrange with him to visit brigade headquarters and organization commanders, consulting with these officers as to the schedule best calculated to fit in with their plans.

3. While visiting these organization commanders endeavour to find an opportunity to speak to the men about insurance, so that when the officers and men are sent through the division to clear up allotment applications, they will also be able to make a final clean up on insurance.

4. In reply to any inquiries which may be made, state it is impossible to undertake this work until forms which should now be at the Port of Debarkation, have been secured. These may be delayed. We are in any case, having extra copies printed. My general idea would be that after you have made your survey and have arranged a schedule, Lieutenant Cholmeley-Jones would remain at Division Headquarters with one enlisted man to act as a coordinator: that ten or twelve officers with enlisted men would be sent either each to one organization, or simultaneously to one regiment to clean up that regiment and then to go on to the next. This, however, is merely a suggestion. I expect you to study the situation and find out what will interfere least with the drill schedules, and make your plans conform thereto.

5. You can reach me through Headquarters, Lines of Communication, Paris, office of the Chief of Staff, who I will keep advised as to my whereabouts.

W. D. STRAIGHT

P. S. In connection with allotments you will probably be asked what arrangement will be made in the cases of men who have already made allotments under the old system. The procedure now being followed by the War Department is covered by draft regulations now in your possession.

It will be necessary for you to explain to organization commanders arrangements for notations on pay rolls regarding compulsory allotments, allotments for family allowances and allotments for insurance. They will also ask what is to be done where men have allotted for Liberty bonds. This is covered by War Department telegram of November 23rd.

It has been suggested that there is no necessity for organization commanders retaining one copy of applications for insurance and allotments, if proper notations are made on service records. The advantage of retaining one copy would be that the company clerk can with this copy in his possession take his time about making notation on service record. If the third copy is not made, arrangements will have to be made for having notations made on service records at the same time that applications are being filled out. This would very considerably increase the difficulties of clearing up the divisions in a limited space of time.

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Hotel de Crillon,
Paris, January 1, 1918.

My dear Colonel King:

This note will be handed to you by Captain George E. Ijams, who, with Lieutenant Cholmeley-Jones and one enlisted man, will look over the situation in your Division and try to work out a schedule for clearing up both allotments and insurance. Under our present plan we shall hope to clean up a Division at a time, and simultaneously place officers and enlisted men at Headquarters of the Replacement Division so that while our people are going over your Division, our men at the Replacement Division would be catching fresh troops before they were assigned to you, thus avoiding the necessity of again going over the ground after they had reached your organization.

I have suggested to Captain Ijams that in visiting the various organizations he should seek an opportunity to speak to the men about insurance, and advise them that the officers who would take allotment applications also desired to take up applications for insurance.

As I told you yesterday, our one aim will be to do this necessary work as quickly as possible, to make our plans conform to your schedules and in every way in our power to save trouble for you and for your organization commanders. We realize how pressed you and they are, and appreciate the difficulties under which you are working, and as long as this work of ours has to be done, we wish to do it as quickly as possible and with the least possible interference with your routine.

I understand that the Commanding General of the Advance Section, Line of Communication, has been directed to have a motor at Gondrecourt to-morrow, Wednesday. If this transportation does not turn up, I have directed Captain Ijams to let me know as soon as possible and I hope we shall then be able to make some other arrangement.

With best wishes for the New Year, believe me,

Sincerely yours,

Lieutenant Colonel King,
Headquarters, First Division,
France.

Hotel de Crillon,
Paris, January 1, 1917.

My dear Leonard:

On our arrival here, after an uneventful but rather hectic trip, we find the situation is such that it will be necessary for us to scrap the entire plan which we had worked out coming over on the steamer. This caused me no surprise, but has naturally caused some delay in our starting operations. Lindsley and myself have been out to Headquarters and have been absorbing information which we are now trying to digest. As soon as we have matters in more concrete shape I will communicate with you.

If you contemplate coming over here I hope you will let me know in advance. You can reach me at the Hotel de Crillon or at Headquarters of Lines of Communications, Paris. I rather imagine it will be sometime before I am able to get over to London.

Our little table party gets together now and then, and I myself share the general feeling that we were all delighted to have you with us on our way over, as your presence contributed very largely to making the trip one of the most pleasant any of us have ever had on the ocean.

With best wishes for the New Year, believe me,

Yours ever sincerely,

Major H. C. Leonard, U.S.M.C.,
Headquarters, American Forces,
England.

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Hotel de Crillon,
Paris, January 1, 1917.

My dear Mr. Secretary:

We have arrived safely after an uneventful trip. I have had consultations with Captain Wolfe and at Headquarters of the Expeditionary Forces. Lindsley and I returned last night from a hasty survey of the situation in the field.

I cannot praise too highly the work which Captain Wolfe has done here. He has been labouring under very great difficulties, and only a man of his wide business experience would have been able to accomplish as much.

Again permit me to express to you my gratitude that you should have selected me for this very important work. I also wish to thank you for having suggested that Lindsley be a member of the expedition. He has been absolutely untiring. He has completely subordinated himself, his own comfort and his own interests. I have never seen anyone who so completely effaced himself.

Both he and I were delighted to read in the papers on the morning of our arrival here the fact that you had been placed in charge of the railroads. This is another of the constructive steps by which you have placed the entire country in your debt.

With best wishes to Mrs. McAdoo and yourself for the New Year, believe me, my dear Mr. Secretary,

Yours ever sincerely,

The Honourable
William G. McAdoo,
Secretary of the Treasury,
Treasury Department,
Washington, D. C.

Hotel de Crillon,
Paris, January 1, 1918.

My dear Marshall:

I am giving this personal note to Captain George E. Ijams, who, with Lieutenant Cholmeley-Jones and one enlisted man, is going over your situation and work up a schedule which I hope will enable us to clear up allotments and allowances, and free you from any additional bother as far as we are concerned.

It was a great pleasure to see you yesterday, and both Lindsley and myself appreciated your hospitality. I am looking forward to seeing you again in the near future.

With kindest regards, believe me,

Yours ever sincerely,

Major W. M. Marshall,
Headquarters, First Division,
France.

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Hotel de Crillon,
Paris, January 1, 1918.

My dear Doctor Rowe:

After a very successful and uneventful trip, we are finally on this side of the Channel. I have had conferences with Captain Wolfe, and have been to Headquarters, Expeditionary Forces, and have taken a hasty survey of the situation in the field. I shall not go into any detail as I understand you are no longer directly concerned with the work of the Bureau. I thought, however, that you would be interested at least in knowing that we had arrived.

I cannot emphasize too strongly the fact that Captain Wolfe has done a splendid piece of work here. He has been labouring under difficulties infinitely greater that I had anticipated through lack of assistants, lack of furniture, lack of space, lack of office equipment and lack of transportation in the field. Despite his efforts, however, and despite all we can do, I cannot see how it will be possible for us to clear up the insurance situation before February 12th. We shall do our best, but I am of the opinion that it may be necessary for us to cable asking that an amendment to the Act be secured in order that the men over here may have the situation fairly presented to them.

Our organization has developed, and I think that it will be most effective. Major Lindsley has been a tower of strength and is a friend of the most devoted service. I cannot speak too highly of the other men.

With warmest regards, and best wishes for the New Year, believe me,

Yours ever sincerely,

The Honourable
Doctor L. S. Rowe,
Assistant Secretary of the Treasury,
Washington, D. C.

Hotel de Crillon,
Paris, January 1st, 1917.

My dear Doctor Rowe:

Enclosed herewith is a folder containing a Christmas card for Mrs. Straight, and an envelope containing some letters which I am very anxious should reach her as soon as possible. They were written with one hand on the censorship regulations, so that you may feel entirely sure that they contain no indiscretions. They are, however, extremely personal in character, and for that reason, and because I am anxious that they should reach her as soon as possible, I am taking the liberty of sending them to you in this way, hoping that you will be good enough to send them on to her.

With best wishes, believe me,

Sincerely yours,

The Honourable
Doctor L. S. Rowe,
Assistant Secretary of the Treasury,
Washington, D. C.

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Hotel de Crillon,
Paris, January 1, 1918.

My dear Captain Waldo:

Your telegram reached me this morning. I am glad to hear that everything is going well with you, and I am sure you are making progress.

We had an uneventful trip to this side, and Lindsley and myself returned last night from a visit to Headquarters. Our problem is going to be a difficult one, and I have not as yet quite visualized the procedure which it will be necessary for us to follow. Captain Wolfe will be able to tell you very fully of the situation here, but I understand that nothing has been done about filling out allotment applications. We are planning to send out a flying squadron which will clear up allotments, and at the same time round up the insurance. I should think it would be wise for you to follow the same plan, going through one organization at a time and seeing that it is finished. Where you have in England regiments or other organizations which are eventually to come over here, I should think it would be desirable as far as possible, to clear them off if you can, numbering the applications and sending two copies thereof to us under a letter of transmittal such as we discussed on the steamer. I am hoping that we may be able to work out a plan which will enable us to dispense with the third copy to be held by organization commanders, leaving merely a notation on the service record. We shall advise you as to our plans as soon as they are in concrete form.

If it is possible for you to do so I would suggest you come over to Paris for a personal conference, say at the end of this week or the beginning of next. Please advise me by wire whether this can be arranged at your end, or whether you desire me to have instructions sent to you from here. In case you can make arrangements at your end wire me when you expect to arrive. Please give my compliments to General Bartlett.

With best wishes for the New Year, believe me,

Sincerely yours,

Captain R. C. Waldo,
Headquarters, American Forces,
W England.

P. S. Although it may not be necessary for organization commanders to hold the third copy, it will probably be necessary to have applications prepared in triplicate leaving one copy with the organization commander to serve as a guide in making the proper notation on service records.

210.1 Straight, W.D.

January 1, 1918.

TRANSFER OF ACCOUNTABLE PROPERTY FROM CAPT. S.H.WOLFE

To MAJOR W.D.STRAIGHT. Receipt of Major Straight.

See File No. 142.3

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Washington Jan. 5, 1918.

My dear Willard:-

I am enclosing herewith a letter addressed to my brother which I will thank you to have Rennick or some one put in proper way for delivery. I could not thus trouble you, but another of our sisters has passed away — the second to die in about two weeks — and I am giving him the terrible news.

I am writing Rennick and Walker asking them to do whatever they can to make the blow as easy as possible.

Wishing you every good thing your heart can desire for the coming and all other years. I am,

Faithfully J. Reuben Clark Jr

GRAND HÔTEL MODERNE
SOCIÉTÉ ANONYME. CAPITAL 650.000 FR

TÉLÉPHONE 11-84

Le Havre, le 5th January. 1918

81. Boulevard de Strasbourg
FACE A LA GRANDE POSTE

My dear Major Straight

Could you dine with me informally next Friday Evening in Paris to meet Sir Thomas Barclay? He has some French friends who are about to establish a French periodical of general comment on the lines of "The New Republic" and he wants suggestions as to an American Correspondent. I shall be here for five days lecturing to the British Tommies on America's attitude in the War. If you will reply to me here, therefore, I shall be very glad, and will make the arrangements with Sir Thomas before I return.

I did not know until two days ago that you were one of Horace Stephens's men. I was White Fellow at Cornell in 1894-5, and was in Mr. Stephens's first Seminar. I count that year at Cornell as the best in my life.

With sincere regard,

Cordially

Franklin S. Edmonds

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Letter 2. JAN 2ND. 1918 [to Jan. 5]

My Best Beloved;-

This is great luck to be able to get off another letter to you by Everett Colby. I've written at length something that you can show Herbert. It's only impressions. Thing's aren't going as well as they ought to. It's the Regular Army blay-? (word undecipherable) That's the trouble. Believe me,the Reserve officers are the hope of the country!

Last night I dined at Voisins with Daisy. The old------ situation has recurred. Poor Daisy. **********

Dorothy dear- somehow never have you seemed so close as in these days. At the office,in the train,everywhere I stop and think back to you-my Wonder of the World. I'm so proud of you. I love you so- and it warms my heart and makes me smile and hold up my head - and makes me feel that as long as I do what I think you'd like to have me do -as long as I am striving for you- the rest can go to blazes,for what they think. It's a tower of strength. It warms my heart and stiffens my back and makes me fly at it.

Carton de Wiart,Van der Vyver ,David Gray,Augie Belmont ,Pat Ramsay of Peking now here- all send you their love. I've seen 'em all today.

Oh,my Dorothy.-how I love you- how I long to be with you. What joy it will be to see you once again. Your cable came today- it has cheered me greatly. You must cable me once a week surely. I lunched with Comtesse de Chambrun and little Mrs Ted. I liked her better than ever before. Quentin was there. He had had pneumonia but is all right. Tell Ethel her letter was sent to Dick through McCoy-and the gift. McCoy says Ted is a wonder- that he has the best battalion in the Ist Division. That is really splendid. Mrs Ted has done great work here in Paris- most efficient and helpful. One must hand it to them both. Archie too,they say is doing splendidly.

And so,my Darling- Goodnight. God Guard you. I love you everything
Your,Willard



Captain Wolfe who left this morning bore some letters-carefully written- which I hope will turn up safely. This is for you,and for Herbert,for Walter if you care to show it to him.

Imprimis; The Allies'best is the hope that they can hold the western front during 1918.so that we can come in the following year to win the war.

More than this they do not expect or hope for. In England there is great discouragement.The reverse at Cambrai was very serious and all the more prejudicial to morale because of the elation over the success which had preceded it. The military policy up to date is admitted to have been a failure,-in that it was not a success. There is no anticipation of a successful offensive during the coming year. Many people in important quarters consider the German proposals to the Bolsheviki almost a basis for discussion.

France is broken-tired-worn out. The spirit in the army ,they all tell me,is fine- but here,and throughout the country,the families are war-weary. The soldiers who go on leave moreover,are disgusted- Americans,British are so much better looked after. In this situation the Red Cross and Y.M.C.A. have been of great service.

The Germans are concentrating great forces against the Western front. Troops released from Russia are pouring down. The French are massing against them. No one knows when or where the blow will be struck- all expect to be able to meet it. None hope to do more.

When will the American Army go in ? one hears on every side. They all look to us and expect great,almost unbelievable,things from us. They seem to think we have the magic touch- that we can succeed where they know,and almost admit,they have failed.

The Germans are under no illusions. They know we can do little next year They fear us in 1919. They are going to try to win now. With Russia and Roumania to draw from,their situation is better than at any time in the last two years.Their morale is excellent. Why shouldn't it be ?

And the unbelievable thing is that even now after three years-the loss

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of billions of dollars-of millions of lives- ,the British and French do not play together. There are two wars in France- a British and a French war against Germany. The British General Staff did not advise the Frenc of their plan for the surprise attack at Cambrai,with the result that when support was required they didn't throw it in, There was no concentration of reserves,and as a result all that had been gained was lost- and this is true all along the line. There is no joint railway policy- no joint air policy. The plan for the Versailles Conference is a joke. It cannot give orders. Neither Petain nor Haig will stand for this control without responsibility. It is merely another cog and a useless one- and now we come in- another complication with Pershing- and our railway and our supply and our air service- and we too with a man at Versailles who will inevitably clash with Pershing.

The British and French will not accept a Generalissimo. This is natural. No American could do it. The best solution that I have heard is that suggested by Paul Cravath,that the three Commanders have joint Headquarters(and that the Versailles conference be scrapped) and an American civilian as Moderator- for that would be essential. The plan is ingenious and I think,sound. Cooperation can be secured in no other way, and cooperation is essential.

Cooperation between the Allies is not, nor is cooperation amongst our own people. There is the same confusion and working at cross purpose here that there is in Washington,on a smaller scale of course,and with a better chance of clearing it up for there is authority centralized in General Pershing and he has with him some men at any rate who see the necessity for putting things together. Logan and McCoy,are, after General Pershing and General Harbord ,the two main guys at Headquarters- and they are doing good work- splendid. Much will be heard from them before this thing is over. But there is the Railway administration and the Purchasing Board and the Air Service and the Quatermaster,and the Commanding General Lines ofCommunication- and a dozen others- and they are all buzzing and all uncoordinated- All are working hard and earnestly in their own way, and Logan is striving manfully to put their heads together- thus far without great success.



Here as in Washington and all through,one finds the Regular Army in control,and inadequate for the job-because of the system and through no fault of their own. But they cant do the trick-not the administrative one. On training,etc, they may be able to get away with it. But many have already fallen by the wayside and others are on the way. When all is said and done,despite the confusion here,the congestion at the ports,the lack of supplies,the inadequacy of equipment- the marvel is that we are doing as well as we are. So that while one must needs kick and growl in the hope of bettering a situation that must be radically dealt with if we are to accomplish the almost superhuman task that is before us- one cannot be too harsh in one's judgment of individuals. But that does not mean that the individuals should not go.

Thanks to Logan and McCoy largely I think, the General Staff is running everything over here. The outcroppings of the Bureau system that is such a crime in Washington are being coordinated and subordinated- and if Logy has his way I think that with time a good system will be evolved.

As to General Pershing himself, there are varying reports. There is much criticism-most of it unjust I should say,some of it due, in that I dont believe he has had the imagination to visualize this situation and to prepare to deal with it in all its ramifications- which must be considered ,and way in advance,if this vast system, more difficult and complex than any that has ever been attempted -is to work.

There is an extraodinary lack of appreciation at home of what the needs are here. Baker,Hurley,Lovett(?) should all come over and see it first hand ,and there should be a constant going back and forth of responsible men, who will keep all Departments in close touch. Letters and cables are not enough.

I am disturbed by the Goethals appointment, in a way. He will make an admirable Q.M.S .but his designation makes the creation of a real General Staff all the more difficult. Goethals is too powerful a man to have as a Bureau Chief. The tail will wag the dog. He ought to have been made Chief of Staff.

The talks which we had in Washington were,in the light of things here,all alogg

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the right lines. The General Staff must be made supreme for the Army, and there must be a war council to direct the war. One of the best articles "The New Republic" ever published was Herbert's"The Price of Victory". That is borne in on me more strongly every day.

Our own show is going well. We have a most complicated situation to deal with. Luckily Logan has given us carte blanche- and we'll go ahead as best we can, but we are terribly hampered by lack of transport,stenographers,and all the necessary things of an office. The troops which we must cover are widely scattered and very busy. They hate paper work- all that we ask makes for an additional burden.

Our chief office will be in Tours,with the Hdqs of the Lines of Communication.We shall have branches in the Field. We are to be an independent section, and not an adjunct of the Adjutant's office, which gives us a very decided advantage.It will take us fully three months to get well organized and then I shall hope to get into the General Staff. This is my ambition. I have an idea that the Col.House plan will not work out. Frazier here in the Embassy is his man, and I imagine doing most excellent work- so that it would be an injustice to him to change. England might be a better sphere- or rather,perhaps is less well covered.

All of the foregoing is of course written after very casual investigation- a few talks with Cravath,Logan and MCCoy,people in the Embassy, Carton de Wiart, Van der Vyvere ,Jaccacci ,and a few others. It is only an impression, but in each talk I have endeavored to check as far as I could.

Col.House and Nelson Perkins seemed to have made the big hits over here. Herbert should see the latter.

My salaams-

W.S.

---

Jan 3rd. 1918

Today I have had lunch(talk) with Everett Colby and Dan Reid, an old Cornell



Football coach who is with Colby in this Hoover mission. They have been everywhere and seen everything and are most interesting. Reed tells me that the talk that one hears in Paris of a discouraged France,is incorrect. He says that the spirit in the Army is fine, and in the villages indomitable- that peace talk is confined to Paris and the politicians. Also they tell me that while cereals are somewhat short,sugar and fats a little difficult- nevertheless there is plenty to eat everywhere- meat, poultry,eggs. Certainly there is no shortage in Paris or elsewhere that I have seen. War bread and limited sugar , and very,very high prices. Lumber and gasoline are scarce also.

Tell Herbert and Louise that letters came from them both today.Many thanks. I do hope they landed the Monroe House. Half the thing was to have that place, for tradition's sake.If we cant get it we will have to invent traditions.

As to the army-recent promotions again have been bad. Good men,nice men, but inadequate men have been given high command by the Bund.(Board?)

Its all in the family with them and they are passing prosperity around. But in appointing these men when they know full well there are more competent younger men - in following seniority in war time-just as in their failure to demand administrative reorganization,they are placing in,and allowing to remainin,position of authority those whose appointment and retention will cost the country billions of dollars and thousands of lives- and who in the end will go. In the meantime we are <u>not</u> winning the war. These are the facts that should be emphasized in the N.R.- particularly the <u>cost in lives</u>.

W.S.

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See Mrs Lindsley at 402 Madison Ave. sometime. He has been perfectly devoted. He has absolutely effaced himself. He has been untiring. I have never seen anyone who has so completely subordinated his own personality to the job, and his conception of the job is personal devotion. It is touching and in a way almost frightening. He has been fine.

---

Jan 3rd. 1918

Everitt Colby doesn't go until Saturday,Best Beloved- so I am keeping on with these double letters- part for you alone,and the news that you can show Herbert also.

Daisy tells me--- *****

Not much today,Best Beloved. I am gradually getting all my people started on one job or another-pending the time when we shall have them out in the field. Mac suggested that we call in the Y.M.C.A. to help,and this I think we shall do. They have their huts everywhere and can be of the most tremendous assistance. From the Red Cross I think we can get motors-which the army cant supply. It's too ridiculous. I asked Mac why it was. His answer was unsatisfactory. The net was that these organizations could accomplish results by cutting corners which the Regular Army would find impossible.Peace routine,in other words- cant be broken to accomplish war results.This from Mac! It seems hopeless.

Tonight Mac and I dined at Voisins and drank your health. He was all good tonight. It's the only side I've ever seen-I like it. Yet I detest the other. Afterwards we saw Cravath and then Warwick came up. First time I had seen him. They had told me he was in Italy. But he's been here all the time. Goodnight,my Best Beloved-It's wonderful to be able to write to you- and oh,how I long for a letter.



Are you being good ? Did the Mayor's Committee continue ? How are the kids ? What is the news? How is the Junior League? Daisy tells me your speech at Carnegie Hall was too wonderful. I knew it. I'm so proud of my Dorothy darling.

I love you everything.

Your

Willard .

---

Jan 5th. 1918

Best Beloved- Just a final word before Colby gets off tonight for London and home. My Heavens! I wish I were going with him! To see you my Dorothy.

This should reach you about the Birthday time. It brings you all my love- Dorothy mine- and here is a foolish little miniature that I found today, which I hope you'll like. God Bless you and Guard you- always. I love you,everything.

Your

Willard.

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HEADQUARTERS, A. E. F.
January 6, 1918.

No. 459-S
January 6th.

AGWAR WASHINGTON.

* * * * * *

Paragraph 3.

For Major H. S. Hooker Room 530 War Department. Impossible here obtain enlisted personnel complete authorized quota War Risk Insurance Bureau. Desire 30 stenographers 10 statisticians all with executive experience to be enlisted or especially selected not transferred en bloc from National Army camps. Consult Cholmeley-Jones regarding selection. In addition Cholmeley-Jones, Hill require 8 officers with executive administrative experience knowledge insurance not essential. Suggest you endeavour secure following men especially qualified and that they be commissioned as follows: as captains Harrison Tweed Halstead Lindsley, now in Quartermaster or Ordnance Washington, Irving Olds care White and Case New York, Elmer L. Scott, Dallas, Texas, Ernest Ballard, counsel New York Central Railroad Chicago. As first or second lieutenants William C. Keough, Judge Municipal Court Cleveland Ohio, Shippen Lewis Real Estate Trust Building Philadelphia, A. A. Green, Jr., Edward Stewart last two Dallas Texas. Suggest you consult Love, Assistant Secretary Treasury. Officers should proceed as soon as commissioned leaving 2 officers bring over enlisted men. Haste imperative. Straight.

* * * * * * *

PERSHING

H. Q. A. E. F. January 7, 1918. Extract to Major Straight, War Risk Ins. Bu.

HEADQUARTERS A. E. F.
January 6, 1918.

No. 601-R.
January 5th, 1918.

PERSHING HAEF

* * * * * *

Paragraph 10.

There are authorized the following additional permanent commissioned and enlisted personnel for duty at Division Headquarters as assistants to Division Adjutants ? ? : commissioned 1 major or captain, 1 first lieutenant, 1 second lieutenant, and enlisted: 1 regimental sergeant major, 2 battalion sergeants major, 3 sergeants and two privates first class. These are in addition to the major or captain, assistant adjutants, one regimental sergeant major and one battalion sergeant major hitherto authorized and tables of organization have been amended accordingly. Is it contemplated that these additional officers and men shall take charge of all matters relating to enlisted personnel, including statistical and insurance work, the administration of which will combine ? these ? under the supervision of the division adjutant. The three new permanently commissioned assistants will be appointed in the Adjutant General's Dept. Recommend by cable for these three officers from those now engaged in statistical work and those taken over by Major Straight for insurance work in ? grades of major or captain, first lieutenant and second lieutenant. If their work is satisfactory, the eight enlisted men will be selected from those taken over by Major Straight and those performing statistical work at Division Headquarters. If these additional assignments of ? ? permanently commissioned and enlisted personnel are not adequate to accomplish all the work required at present of statistical and insurance divisions commanders will continue to detail as many additional officers and men as may be necessary to handle the work thoroughly and expeditiously. Advise Major Straight of above. Also advise him regulations relative War Risk Insurance Act almost completed which provides for duplicate copy in the United States and triplicate copy abroad. Conditions relative expeditionary forces unchanged. Expect decision soon regarding compulsory deposits. Major Hill sailed December 30th. Cholmeley-Jones will soon follow.

* * * * * * * *

M C C A I N
Chief of Staff

H. Q. A. E. F. Jan. 7, 1918. Extract to
Adjutant General
Major Straight
Administrative Section
Statistical Division.

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[c. 1-7-1918]

MEMORANDUM FOR WAR RISK OFFICERS

I. EQUIPMENT

Prepare for four weeks absence. Auto travel. Warm, stout footwear. Heavy uniform and coat. Bedding roll, lantern and flashlight. Change of heavy underwear and heavy sox. Smallest possible bulk as everything will have to be carried personally.

II. SUPPLIES

Each party will have one set of supplies prepared at the War Risk Bureau, the amended regulations, memorandum of rulings, extra copies of the Act and of Bulletin No. 3, note book and a No. 6 Taride map, posters and handbills.

III. TRAVEL

Each party should be prepared to proceed Friday morning, January 10th and will proceed then or as soon thereafter as directed. Where feasible, arrangements will be made for each party to accompany a Y.M.C.A. Secretary present at the conference at Paris on his return to the area in which such War Risk party will operate. Travel will be by train or by motor as is arranged in each special case, which will be directed for the Zone of the Advance by Captain Wickes, and for Line of Communications by Captain McPherson and Captain Mechem. Officers travelling by rail will pay their own fare for which they will receive transportation on their pay roll vouchers. Transportation will be furnished by the Quartermaster for enlisted personnel. All enlisted men not accompanied by an officer, should be in charge of a non-commissioned officer detailed for the purpose. Those officers to whom automobile transportation has been assigned will proceed personally with such automobile or designate some officer from their command for the purpose as all automobiles will proceed from Paris to their objective points and it is necessary that someone accompany them. Special instructions regarding the use and care of automobiles will be issued to all officers to whom automobiles have been assigned. The enlisted personnel and commissioned and non-commissioned officers not assigned to accompany automobiles will proceed to their objective points by rail - - departure being timed to ensure arrival contemporaneous with automobiles.

IV. PLAN OF OPERATION

(a) Upon arrival at destination, officer in charge of unit will report immediately to the Commanding General or his Adjutant or to the principal Commanding Officer in the area in which such unit will operate; obtain from him office accomodation and telephone and telegraphic facilities and report arrival to Headquarters, Paris, by telegram.

(b) Officers will then secure their own quarters, for which they will receive commutation and will arrange for quarters and sustenance for enlisted men as follows: Wherever physically possible, enlisted men will be placed in quarters of some organization already in the base or area and will be assigned to an existing mess. A general order for that purpose will be furnished. Where that is not possible, enlisted men will be billeted as inexpensively as possible elsewhere and arrangements made for their meals. Officers will be furnished with limited funds for this purpose, as will be hereafter set forth, and commutation of rations at authorized rates will be secured to make good funds so expended. Having reported to proper commander and to Headquarters, Paris, and having obtained quarters for himself and his command, officer will obtain as accurate as possible a list of

[c. 1-7-18]



all units within his area and prepare general plan for covering same. Each officer will be held responsible for covering all units in his area by February 12th and while the means and methods to be used will be left to the discretion of the particular officer so that the matter may be handled in the way most suited to the particular circumstances, the following suggestions are made as being generally applicable.

(c) Officers should call on all organization and detachment commanders, explain in general the purpose of his mission and the scope of the act. Secure exact number and location of troops, locating same on the map, probable length of stay in the area and most suitable hours and place for execution of blanks. Units, if any, about to leave the area should be given first attention, so that the work of some other area will not be complicated.

1. Troops in divisional areas. Advance parties assigned to Division Headquarters in the Zone of the Advance will, if possible, arrange with Division Headquarters for transportation to enable them to visit divisional units in their area in order that they may study the general situation and work out a plan of operation. If no transportation is available, report will be made at once by telegraph to Major W. D. Straight, War Risk Bureau, Paris, or, after Sunday, January 12th, to Captain Wickes, Headquarters, American Expeditionary Forces, care Major Hambleton, Statistical Division, Adjutant General's Office. Officers assigned to divisions will, after consultation with Headquarters Staff, arrange with organization commanders for meetings with officers, non-commissioned officers and Y.M.C.A. Secretaries at central points to be selected with the advice of the Adjutant. Advance parties assigned to division headquarters will make plans upon which schedules may later be based for operations of field party now at work with the First Division at such time as their present duties are completed, rendering such War Risk Officer available for work with other divisional units. Advance parties assigned to Division Headquarters, provided blanks are available will, wherever possible clean up an organization or separate detachment, thus diminishing the task ultimately to be performed by the divisional field party. Where company commanders are themselves supplied with blanks, or where blanks can be furnished by the advance party, company or organization commanders should be encouraged to complete execution of applications for insurance and Form 1-B. Any questions arising which company commanders do not themselves feel competent to answer should be noted down. Consultation should then be had with War Risk Officer and ruling obtained thereon.

2. Troops on Line of Communications. In the case of large units such as battalion or regiment, it will be impossible for War Risk Detachment to do the manual labor of securing applications and arrangements should be made to have work done by organization personnel under general direction of War Risk Officer. It is suggested that company commanders be requested to detail officer to act as company insurance officer and that War Risk Officers call together such company insurance officers and explain the act to them sufficiently to enable them to handle execution of blanks; that a day then be arranged when company can most conveniently be taken care of and men relieved from other duties for the time; that all company personnel be assembled and allowance, allotment and insurance be explained to them, posters and handbills be distributed, and if possible arrangements be made for sub-meetings to be handled by enlisted men; that they then execute blanks under supervision of company commander and War Risk Officer, actual execution being done by company clerks. In the case of small units, it may be more

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[C.1-7-15]

expeditious to send in War Risk personnel to clean up the work.

(d) The assistance of the Y.M.C.A. should be utilized to the fullest extent, educating enlisted men and furnishing places to take applications.

(e) All officers, especially those assigned to line of communications will arrange that enlisted men be relieved from military duties at the time arranged for taking the applications so that the work may be expedited as much as possible.

V. EXECUTION AND DISPOSITION OF BLANKS

All insurance applications and form 1-B shall be executed in triplicate. One copy to be kept by the organization commander, two copies to be retained by the War Risk Officer and sent by him to Paris from time to time, but at least once a week, if transportation is available. These applications should not be sent through the mails. Executed blanks should be assembled at such points and sent back to Paris by messenger who brings the supplies of blank forms to field parties. All signatures on blanks must be witnessed by organization or detachment commander. (Rubber stamp signature sufficient). Responsibility should be placed on commanders to see that the entire personnel is taken care of. Blanks will be left with commanders for temporarily absent and subsequently added personnel, which will be executed under the supervision of commanders and forwarded to Headquarters, War Risk Bureau, Paris. Only such checking will be done in the field as is consistent with completing the execution of blanks within the required period.

VI. REPORTS

The officer in charge of each War Risk Unit will report daily by telegram as follows: For parties in the Zone of the Advance, daily reports will be made to Captain Wickes at Headquarters, A.E.F., and also to Headquarters W.R.B., Paris. For parties on the Line of Communications, daily reports will be made as follows:

| | |
|---|---|
| Captain Mack | (To Headquarters W.R.B. Paris<br>(To Capt. Mechem, St. Nazaire |
| Lieut. Hempy | (To Headquarters W.R.B. Paris<br>(To Capt. Mechem, St. Nazaire |
| Lieut. Wohlford | (To Headquarters W.R.B. Paris<br>(To Capt. Mechem, St. Nazaire |
| Lieut. Richards | (To Headquarters W.R.B. Paris<br>(To Capt. Mechem, St. Nazaire |
| Lieut. Hopkins | (To Headquarters W.R.B. Paris<br>(To Capt. Mechem, St. Nazaire |
| Lieut. Burlingame | (To Headquarters W.R.B. Paris<br>(To Capt. McPherson, Bordeaux |

Captain McPherson and Captain Mechem will report directly to Headquarters, Paris.

Such reports will contain:

1. Military units covered.
2. Total personnel thereof.
3. Amount of work completed: Total number of applications,
   (a) Insurance,
   (b) Allotment, - executed.
4. Amount of work remaining unfinished.
5. Upon leaving a unit in which work is unfinished, there should be a statement as to arrangements which have been made for the completion of this work and the name of the officer in the organization who has assumed the responsibility for such completion.



[C.1-7-18]

6. Upon the completion of work with any organization the War Risk Officer should state that the benefits of insurance under the Act have been explained to the entire personnel present, and that arrangements have been made with the organization commander to explain such benefits to the personnel not with the unit, and that the men who have not or do not avail themselves of these benefits, have been given ample information, and have of their own volition declined to avail themselves of their privileges under the Act.

VII. ADDITIONAL SUPPLIES REQUIRED.

Where additional forms or assistants are required, request should be sent by telegram or telephone to Captain Wickes, Captain McPherson or Captain Mechem, as the case may be, who, in turn, will forward such request to the War Risk Bureau at Paris, and messengers will be sent out with supplies required.

VIII. DOUBTFUL CASES

War Risk Officers should decide all questions which may arise relative to the execution of forms, forwarding cases in regard to which they are in doubt with other forms, and attaching to them a memorandum calling attention to the points of doubt.

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New Richmond Hotel,
Washington, D. C.,

January 7, 1918.

Mr. A. W. Fiedler,
120 Broadway,
New York City, N. Y.

Dear Mr. Fiedler:

Will you do your darndest to get these two letters enclosed to Major Hill if it is physically possible before the ship goes out?

I intended to call you up several times after our last talk over the telephone, but I was on the jump every second until about seven o'clock, not daring really to spare the time, and then Sunday, it just slipped by.

As usual you helped ever so much and I enjoyed tremendously being with you.

If you have time, I think it would be worth while your reading these two letters ---- one to Major Straight, and the other to Major Hill.

I learned from Justice Holmes' residence that Major Hill's boots were forwarded by them to him addressed to the University Club. I am telegraphing Major Hill to that effect and hope that the message will reach him in sufficient time to have him get the boots. If you do not mind, you might ask at the Hotel Wolcott if there is a telegram there for Major Hill. This would tell you whether or not he knew about the boots. It might be necessary for you to follow it up at the University, Harvard, Clubs, or Bar Association, to see if the boots have arrived there. I make this suggestion in case Major Hill has sailed without them, for then I could take them over with me.

Good luck.

New Richmond Hotel,
Washington, D. C.,

January 7, 1918.

Major W. D. Straight,
General Army Headquarters,
American Expeditionary Forces.

My Dear Major Straight:

Apparently there is quite a delay in the getting off and delivery of cablegrams, and I know that on several occasions you must have wondered what in the world was going on over here that you were kept so completely in the dark. Before this letter reaches you, however the situation will have been made clear to you by my previous letter which have all been given to Major Hill for delivery. If I would have the slightest idea that Major Hill's sailing was to have been postponed day by day until nearly two weeks had elapsed, I would have made a specific effort to send a communication to you by way of the French Commercial Line.

To-day is Monday, January 7th, and I absolutely believe that by to-morrow night the regulations will be in final form ready for inspection by the Quartermaster Department, Colonel Lord, and by the Bureau of War Risk Insurance and then to be formally presented to the Chief of Staff. Colonel Harris is optimistic. He is hoping that there will be no delay in having the regulations formally approved. If, in fact, they are approved by the end of this week, I will be able to catch a transport going straight to France, but on the other hand, if there is a delay in getting the War Department's official O. K., on the regulations, or if you finally decide that I should arrange to bring over some officers and enlisted men to assist in the work, I shall remain here just as long as is necessary to thoroughly attend to all the work at hand.

I am somewhat of the opinion that because of the cablegrams sent to General Pershing on January 3d, arranging for the consolidation of the statistical and insurance departments with the divisions abroad and which cablegram also directs that "if these additional assignment of permanent commissioned and enlisted personnel are not adequate to accomplish all the work at present required of statistical and insurance, division commanders will continue to detail as many additional officers and men as will be necessary to handle the work thoroughly and expeditiously," you may decide to make the appointments or rather, selections, of this additional force from officers and men now serving as a part of the present Expeditionary Forces. In co-operation with Secretary Love and Mr. Bettman, a cablegram was prepared to-day calling your attention to this cablegram addressed to Pershing under date of January 3d, and suggesting that if it was your decision that officers and men should be brought over from the United States that you cable instructions under the signature of Pershing.

Unfortunately, you will get this cablegram referred to above long before you will have had any communication from me

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explaining more in detail the situation. In view of the opposition towards anything that would tend to build up what might seem to some to be a large organization, and for the increasing of paper work, and of the tendency to revise the schedule originally outlined by yourself, it would very much expedite matters if your communication calling for additional officers and men from this country bore the signature of General Pershing, signifying his specific approval and instructions in the matter.

To-day they was a joint meeting at the Bureau of War Risk Insurance of some very important insurance men who have been asked by the Treasury Department to help stimulate an interest in the camps and cantonments for the government insurance. About eight or ten insurance officers have been sent for from the nearby cantonments, and at this meeting they did not hesitate to express a very frank opinion of the situation as they had found it to be. One of the decisions at the meeting to-day was that an outline should be prepared suggested of a formula which might be followed by all camps and cantonments for the organizing of and carrying through of an aggressive campaign. This, in fact, is exactly what you did originally and in fact are now doing abroad and which they apparently saw fit to practically eliminate in this country. It would be amusing, if, after all, under these new circumstances and being suggested by Army men themselves, your original plans for American should be finally adopted in total.

If, after receiving the various communications which I have written during the past few days, and having such verbal report as Major Hill may make to you, you would have reason to agree with this suggestion that I personally think it would help me in my effort to accomplish the best results for the government and for you, if in some of your cablegrams you would suggest "Have Cholmeley-Jones arrange to bring over additional officers and men", or "Have Cholmeley-Jones do this or that." That is, of course, providing I am still in the United States when this communication reaches you. Without the specific suggestions and instructions from you or from whoever may sign the cablegram in your behalf the specific carrying out of these matters might be diverted to other authorities, who would not so clearly understand and appreciate all of the important elements to be considered.

Immediately upon receipt of your cable instructing that the second batch of stationery have not arrived, I made every inquiry in Washington and then telephoned to Mr. Fiedler and had him communicate with the Port of Embarkation. I took the sleeper that night for New York where I met Major Hill (Still waiting for his boat to pull out) and Mr. Fiedler. Major Hill and I went over to the Port of Embarkation where we learned that there were forty-two cases of filing cabinets and supplies, fifty cases of stationery, two cases of a multigraph and equipment, two cases containing an adding machine and stand, and twenty-eight cases of Underwood Typewriters. At first, my idea was that I would get all this material on board with Major Hill, who would follow it through until it reached Headquarters, but, because of the fact that he was not going directly to France, it was deemed decidedly impractical to get this material through England and across into France without much delay. Therefore, we arranged for it to be sent over on the very next transport which is supposed to leave in four or five days



going directly to France. It may be that Sergeant Gruber and I will be on that same boat (but I have my doubts). It may be that I will have Sergeant Gruber go over alone to expedite the delivery and then again if I see that there is still a lot of work to be done here, I may hold him.

While I am one hundred per cent. interested in the work that is immediately before me, I am looking forward indeed to being with you and to talk it all over.

I will not fail to see Mrs. Straight before I leave in order that I may bring a late message from her to you.

With personal regards and with regards also to Major Lindsley, Captain William Mack, my two brothers, and the rest of the boys, I am,

Yours very faithfully,

Cholmeley-Jones

P. S. If it is your decision to select an additional force from those men who constitute the present Expeditionary Forces rather than to have me bring them over from here, I can suggest two names to you both of whom are very good men, who I can thoroughly recommend. I give you their names purely as suggestive. (They are not brothers although I have several more).

Kenneth M. Spence, a ground officer, Aviation Section of the Signal Corps. I do not know just where he is in Camp, but that would be easy to obtain from the records at headquarters. Spence is a lawyer , 32 years old, in private partnership and has handled some very big cases with people like Austin G. Fox.

Kent S. Ritchie, Battery "D", 150th Regiment, F. A., 67th Brigade (Indiana). Ritchie isa nephew of Dr. Albert Shaw and for two years has been working under my direction in our Western Advertising Department. He enlisted as a private, having lost out on the office of Reserve Camp on account of his eyes, and is now some kind of a Sergeant. He too is a very good man.

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New Richmond Hotel,
Washington, D. C.,

January 7, 1918.

Dear Major Hill:

I received your telegram dated 3:10 P. M., January 7th, which would suggest that you are still in New York. Also, I have received your note written on Saturday from the Wolcott.

I called up Justice Holme s' residence, and the maid, after inquiring of Mrs. Holmes, told me that a large package had come for you, and that she had had it redirected c/o of the University Club, New York City.

I am sending you a telegram to this effect, to-night, hoping that it will reach you before you embark. If you do not find it at the University Club, I would try both the Harvard and Bar Association, as the maid may have given the name of the wrong club to whom the package was re-addressed.

A cablegram was received from Major Straight signed "Sharp" and addressed to Secretary McAdoo suggesting that additional officers and men from War Department should sail as soon as possible to assist in the work overseas. It would not be possible to get a proper group of men together and to get them overseas much before February 12th.

In conference with the Treasury Department a telegram was addressed to Major Straight to-day, calling his attention to a cablegram to Pershing on January 3d which provides for a consolidation of the statistical, personnel, and insurance departments and for the appointing of extra officers to the Adjutant General's Department to assist in the work, made necessary by these three Departments. The cablegram reads in part as follows: "If these additional assignments of permanent commissioned and enlisted personnel are not adequate to accomplish all the work at present required of statistical and insurance,division,commanders will continue to detail as many additional officers and men as may be necessary to handle the work thoroughly and expeditiously."

This cablegram crossed the one sent by Major Straight on January 5th, which has been referred to above. It may be that Major Straight will decide to select such additional officers and men as may be necessary from those now performing a part of the Expeditionary Forces. I am awaiting further word from Major Straight.

By the way, if you find that I am still on



on the job in Washington, when you arrive, it will help Major Straight very much in his sending of cablegrams to know just what the situation is and how he can help me in controlling the situation by the proper wording of his communication. So far his cables have been addressed to The Treasury Department. I think this has been very wise, for Secretary Love and Mr. Bettman lose no time in giving all matters contained in Major's communication their immediate attention, taking the various matters up with those concerned.

As you already know, the arrangements were completed while I was in New York on Saturday for the sending over of our supplies on the very next transport. If Major Straight decides that he will not need any more officers or men from the United States and if the regulations are approved formally by Thursday or Friday of this week, I am going to make every effort to catch the same transport that carries our supply of material. If I am obliged to stay over what might seem to be justa few more days, I am considering seriously the sending of Sergeant Gruber on the transport with the supplies to facilitate the prompt handling of them at the Port of Debarkation, so that he might expedite their delivery to Major Straight. If, on the other hand, it would seem that there is still much to be done, I will keep the Sergeant with me, cabling sufficient information to Major Straight so that he might be able to send some one to the Port of Debarkation that their delivery might be expedited.

While I am hoping that you have already sailed, I am hoping likewise that this letter will reach you so that the information may reach Major Straight at the earliest possible moment.

Good luck.

R. S. Lansing

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January 7, 1918.

Dear Mr. Keppel:

In securing the Secretary of War's decision relative to the compulsory deposit of a soldier's pay, the immediate problem is in connection with the personnel of the Expeditionary Forces, the reasons for which you are already acquainted.

It is desired that a ruling be made affecting the American Expeditionary Forces as applied to the compulsory deposit of fifty per-cent of a soldier's pay or that part of fifty per-cent which is not otherwise alloted.

The condition which prompts an early decision in connection with the Expeditionary Forces is quite different and apart from those conditions affecting the forces in the United States or the Navy.

Another cable from France to-day urges that we advise them as to what decision has been reached in this matter.

Yours very truly,

R. Lansing

January 7th, 1918.

My dear Mr. Edmonds:

Very many thanks indeed for your note of the fifth of January. I should like very much indeed to dine with you on Friday night if I am here, but my movements are very uncertain these days, and for that reason I could not now make a definite engagement.

In any case, I hope you will telephone me when you reach Paris, as I should like very much to see you and have a talk with you.

With kindest regards, and best wishes, believe me,

Sincerely yours,

Franklin S. Edmonds, Esquire,
Grand Hotel Moderne,
Havre, France.

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Final Form

Jan. 7-1918

[1-7-18]

CABLE

State Department.
Copy to Secretary Treasury for Bureau War Risk Insurance.
Copy to Major H. S. Hooker, Room 530, War Department for submission to Adjutant General of Army.

Situation here very different from what we anticipated comma necessitating entire rearrangement of plans of organization and consequent changes in regulations governing conduct of work with American Expeditionary Forces stop. To facilitate our work here in view of these conditions the following changes in regulations are requested:

Change one. Page 3, Line 20. Add quote except that the American Expeditionary Forces will not be governed by Paragraphs five to sixteen comma both inclusive unquote.

Change two. Page 4, Lines 21 to 24. Omit stop.

Change three. Page 5, Line 14. Omit quote and Recruit Depots unquote.
Line 16. Omit from quote such unquote through end of sentence and substitute quote at Recruit Depots for the permanent personnel thereof and for recruits unassigned unquote.

Change four. Page 6, Lines 9 to 23. Omit stop.
Line 24. Insert before quote in unquote. Quote except in case of recruits unassigned at Recruit Depots comma the copy forwarded to War Risk Officer will be forwarded by him direct to the Bureau of War Risk Insurance Washington, D.C. unquote.

Change five. Page 7, Lines 3 to 16. Omit stop.
Lines 22 and 23. Omit from quote and unquote through quote embarkation unquote.

Change six. Page 8, Lines 10 to 18. Omit stop.
Note: In case individuals about to serve overseas do prepare war risk papers at Ports of Embarkation comma the Bureau will transmit necessary notification to War Risk Section, Expeditionary Force. stop.

Lines 22 to 25. Omit from quote except unquote through end of sentence.

Change seven. Page 9, Lines 8 to 11, and 17 to 21. Omit from quote Adjutant unquote through quote forces unquote at end of paragraph and substitute quote War Risk Section Headquarters Line of Communications, American Expeditionary Forces unquote.

NOTE: It is our understanding as agreed prior to our departure, that war risk papers are to be kept by organization commander and not by Division headquarters. Conditions here are such that it is impossible to attempt the collection of war risk papers upon arrival of troops in Europe. It is therefore essential that the regulations include imperative directions that every Regimental and independent organization commander comma prior to embarkation of individuals or organizations under his command for overseas service comma deliver such



war risk papers comma arranged alphabetically by organizations comma to the War Risk officer at the Port of Embarkation for immediate transmission by him to War Risk Section Headquarters Line of Communications American Expeditionary Forces. This will necessitate preparation and arrangement of papers prior to arrival at Port of Embarkation as sailing must not be delayed on this account.

Change eight. Page 10, Line 9. Omit from quote except unquote through quote forces unquote.
Lines 12 to 16, Omit from quote and unquote through quote D. C. unquote.

Change nine. Page 11, Line 16. Insert after quote Act unquote. Quote including those occurring in the American Expeditionary Forces unquote.
NOTE: Quote such disability as creates a claim unquote is very indefinite. It is suggested that this regulation be made more specific stop.

Change ten. Note: In order that the war risk work may be carried on here with all possible speed and efficiency and that the methods and plan of organization may be easily and quickly modified when necessary comma the following paragraph should be added and subsequent paragraphs numbered accordingly.
Page 12, After Line 15, Quote Paragraph 19, all matters connected with War Risk operations throughout the American Expeditionary Forces will ~~be~~ subject to the supervision of the Commanding General, Lines of Communication. be under the immediate direction of the Chief of the War Risk Section Headquarters, Lines of Communications. The Chief of said War Risk Section will send to the Bureau of War Risk Insurance, Washington, D.C. one copy of each application filed in the office of said War Risk Section unquote.

Paragraph. After careful examination of proposed regulations and of various telegrams and cablegrams we suggest additional changes as follows:

Change eleven. Page 3, Line 37. Instead of quote be detailed by unquote. Quote on the recommendation of unquote.

Change twelve. Page 4, Line 1. Omit quote and will unquote.

Change thirteen. Page 4, Line 16. Instead of quote cantonments unquote. Quote and cantonments and camps under the commanders thereof unquote.

Change fourteen. Page 9, Lines 22 and 23. Omit and substitute quote upon departure of division from camp or cantonment division commander will detail officer to act as War Risk officer until relieved unquote.

Change fifteen. Page 10, Line 3. Omit quote except as otherwise provided unquote.

Change sixteen. Page 10, Line 5. Insert before quote war unquote. Quote proper unquote. stop. Omit from quote of the unquote through quote embarkation unquote on Line six.

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Change seventeen. Page 10, Line 17. Insert after quote officer unquote. Quote through military channels unquote.

Change eighteen. Page 12, Line 16. Omit quote whole unquote and substitute quote entire one-half unquote.

Paragraph: To harmonise regulations with telegram sent by Adjutant General to Commanding Officers October 30, 1917, following changes are necessary:

Change nineteen. Page 14, Line 5, Insert before quote insurance unquote. Quote due U. S. unquote.

Change twenty. Page 14, Line 16, Add quote pay rolls will show deduction of one month's full premium for first month as well as for subsequent months unquote.

Change twenty-one. Page 15, Line 9, Insert after quote allotments unquote Quote and in case of insurance amount of insurance applied for unquote.

Change twenty-two. Page 15, Line 16, Insert after quote for unquote. Quote dollars blank unquote.

Paragraph. To harmonise regulations with cablegrams sent Captain Wolfe the following additions are suggested.

Addition one. Refer cable McAdoo to Wolfe November 16 and cable November 20 in reply to Wolfe cable November 19, Page 28 after quotation from section 400 insert quote Secretary of Treasury has ruled that increase up to $10,000. total within the 120 day period and decrease down to $500. at any time will be permitted. unquote.

Addition two. Following above add paragraph quote Attorney General of the United States has handed down opinion dated December 1, 1917, that the privilege of applying for insurance under Act is limited quote to persons in the military and Naval service of the United States and their duly authorized agents unquote.

In reply to foregoing refer to changes by number.

Paragraph. Take up with Bureau [redacted] following. In reply refer to paragraphs. stop.

Paragraph one. Under proposed regulations we interpret section 206-a as follows: Man making compulsory allotment to Class A dependents may be required comma in order secure allowances to Class B dependents comma to allot an amount which would with compulsory allotment amount to total not more than 80% of his pay. stop. In other words man having all dependents under either Class A or Class B would be able secure maximum allowance by allotting 50% of his pay but man having dependents in both class A and class B might be obliged in order secure this sum to allot up to 80%. [redacted]

Paragraph two. We interpret paragraphs 16 and 45 regulations as giving governmental insurance precedence over forfeiture of pay. ~~Rank~~ Suggest paragraphs be so changed as to leave no doubt of this.

Paragraph three. We construe law as permitting apportionment of insurance among beneficiaries in amounts other than multiples of $500. stop. Example. $10,000. for benefit equally wife and two children. [redacted]

[1-7-18]



Paragraph. In view situation here necessary clean-up on insurance and drive for execution allotment blanks must be simultaneous and immediate. Impossible go over ground second time. Regulations drafted prior our departure were approved in detail and inasmuch as suggestions embodied this cablegram concern method rather than principle and found necessary after careful survey of situation here and are in harmony with basis agreed upon prior our departure unless instructed to contrary we shall proceed on assumption that regulations drafted in Washington as amended by this cablegram ~~xxx~~ and including provision compulsory deposit are in force.

STRAIGHT.

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TREASURY DEPARTMENT

WASHINGTON

BUREAU OF
WAR RISK INSURANCE

January
Eighth,
1 9 1 8

My Dear Major Straight:

Please excuse this very informal report. Late this afternoon I learned that a friend of mine, George B. Spencer, is to sail to-morrow on the French Commercial Liner "Raschanbeau. I have since tried to reach him on the telephone at the City Club in New York and I am still trying to do so. Meanwhile I have talked with Mr. Fiedler, who is also trying to reach Mr. Spencer for me. Although Major Hill has some material for you, I am very anxious to have Mr. Spencer take it over for I believe he will reach Paris some time before Major Hill, who is going by way of England.

The enclosed set of carbon copies, together with rough (very rough) pencil memorandums, have been put together very hurriedly, for I am rushing them off special delivery addressed to Mr. Fiedler, who in turn is going to make every human effort to have this communication, together with enclosures reach Mr. Spencer to-morrow before his boat sails.

The material is fairly complete and will give you rather a good idea of what has been going on.

Secretary Rowe told me to-day that Captain Wolfe is sailing for home on the St. Louis, which boat is to sail very shortly. There is a chance, therefore, that I might still be here when Captain Wolfe arrives, which might be an advantage.

Things are very much improved, as is evidenced by the carbons of letters which I enclose, which passed between The Adjutant General of the Army and Secretary Love, as well as those which were written by Colonel Harris and Mr. Crowley. This letter is necessarily short, for it has yet to be put aboard the mid-night train for New York.

With sincere regards, I am,

Yours very faithfully,

Chas Crowley Jones

[encl. 1-8-18]

OFFICE OF ASSISTANT SECRETARY

TREASURY DEPARTMENT

WASHINGTON

December 28, 1917.

Captain C. Jones:

Sergeant Thomas Mitchell Campbell is about twenty-nine years of age. At the time he was drafted he was cashier of a very important bank at Palestine, Texas, and president of a very good smaller bank at Elkhart. He was also city treasurer of the City of Palestine.

In view of his peculiar usefulness to the community in which he resided, application was made, on his behalf and without his knowledge, for his exemption from the draft, which application was favorably acted upon by the district exemption board. When Mr. Campbell learned of this action he refused to accept exemption and promptly reported to the National Army camp (Camp Travis) at San Antonio.

By reason of the peculiar ability which he displayed he was very shortly promoted to the rank of sergeant. Shortly afterward he was sent by the Commanding Officer of his camp as one of a committee to represent it at the conference at Washington for the purpose of studying the insurance law, with a view to presenting it to the men at Camp Travis. Sergeant Campbell took advantage of this opportunity to very thoroughly familiarize himself with the law, and upon his return from Washington to Camp Travis he devoted himself assiduously and most effectively to the work of presenting the benefits of the law to the men in his camp, meeting with wonderful success.

From my knowledge of him and his work I doubt if there are many men in the National Army who are more thoroughly conversant with the insurance law, or better fitted to render efficient service in administering it.

I have no hesitancy in expressing the conviction that for the good of the service he should be promptly given a commission, to the end that his capabilities may be the more effectually utilized.

Very truly yours,

Thos. B. Rowe

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Maj Straight
Two of copies
already sent you.
which I helped materially
To prepare. C-J

January 3, 1918.

Paris.

There are authorized the following additional permanent commissioned and enlisted personnel for duty at Division Headquarters as Assistants to Division Adjutant colon commissioned comma one Major or Captain comma one First Lieutenant comma one Second Lieutenant comma and enlisted colon one Regimental Sergeant Major comma two Battalion Sergeant Majors comma three Sergeants comma and two Privates comma first class period These are in addition to the Major or Captain comma Assistant Adjutant comma one Regimental Sergeant Major and two Battalion Sergeant Majors hitherto authorized and Tables of Organisation have been amended accordingly period It is contemplated that these additional officers and men shall take charge of all matters relating to enlisted personnel comma including statistical and insurance work comma the administration of which will be combined as far as possible under the supervision of the Division Adjutant period The three new permanent commissioned Assistants will be appointed in The Adjutant General's Department period Recommend by cable for these places three officers from those now engaged in statistical work and those taken over by Major Straight for Insurance Work comma in grades of Major or Captain comma First Lieutenant and Second Lieutenant period If their work is satisfactory comma the eight enlisted men will be selected from those taken over by Major Straight and those performing statistical work at Division Headquarters period If these additional assignments of permanent commissioned and enlisted personnel are not adequate to accomplish all the work at present required of statistical and insurance division commanders will continue to detail as many additional officers and men as may be necessary to handle the work thoroughly and expeditiously period Advise Major Straight of above comma also advise him regulations relative War Risk Insurance Act almost completed which provide for duplicate copies in the United States and triplicate copies abroad period Conditions relative expeditionary forces unchanged period Expect decision soon regarding compulsory deposit period Major Hill sailed December thirtieth period Cholmeley-Jones will follow soon period

McCain

after this Cable was sent I found that 8 boxes weighing 1133 lbs containing Blank forms from Treas Dept re Insurance was sent to Gen. Supt. Army Transport Service Newport News, Va. On Dec 10th I have tried all afternoon to reach them by telephone without success but should surely reach them tomorrow & will let them cable for information. I am hoping that this shipment is really on its way & will reach you soon.
C-J 1/8/18
Maj Straight

January
Eighth
1918

Hon. Thomas B. Love,
Assistant Secretary of the Treasury,
Washington, D. C.

Dear Mr. Love:

We have been urging the Secretary of War to render a decision regarding compulsory deposits under Section 203 of the War Risk Insurance Act of October 6, 1917.

Secretary Baker has expressed himself as not being convinced that such regulations should be promulgated just at present. It is his decision that the matter will have to be held in abeyance until opportunity for further advice and consideration.

We are authorized to advise the Army as to the Secretary's present decision.

In notifying Major Straight, I submit the following draft for a cablegram: cable

cable → "Secretary Baker does not believe regulations should be promulgated at present effecting compulsory deposits under Section 203 of the War Risk Insurance Act of October 6, 1917."

1/8/18
Notice
see memo
attached
C J

Very truly yours,

R. G. Cholmeley-Jones

Captain, A. C., U. S. N. A.

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January 8, 1918.

MEMORANDUM regarding Compulsory Deposits under War Risk Insurance Act:

I have under advisement the question of making regulations regarding compulsory deposits under Section 203 of the War Risk Insurance Act of October 6, 1917. I am not convinces that such regulations should be promulgated just at present. The matter will have to be held in abeyance until opportunity for further advise and consideration.

(Signed) R. G. Cholmeley-Jones,

Captain, A. G., U. S. N. A.

1/8/18

Maj Sharpe

This was prepared at the suggestion of Mr Keppel. Who wanted a memo for the Sec of War Baker to sign. (Having already told Mr Keppel of his decision

CJ

January 7, 1918.

Draft of Cablegram to be forwarded to the American Ambassador at Paris for delivery to Major Willard D. Straight.

Amembassy,
Paris.

For Straight from Secretary McAdoo. Replying to cablegram from Sharp comma Straight and Lindsley you are advised that regulations are almost completed comma which provide for duplicate copies in the United States comma and triplicate copies abroad period No changes in original plans affecting expeditionary forces period Compulsory deposit referred to the President and hope for early decision period Second shipment supplies unavoidably detained period Forty two cases filing cabinets comma fifty cases stationery two cases multigraphs two cases adding machines and twenty eight cases Underwood typewriters leaving on next transport but cannot reach destination in much less than thirty days period Recommend printing temporary supply locally period Not permitted to give name of ship or sailing date of these supplies Paragraph How does McCain cablegram January third to Pershing quote If these additional assignments of permanent commissioned and enlisted personnel are not adequate to accomplish all the work at present required of statistical and insurance division comma Commanders will continue to detail as many additional officers and men as may be necessary to handle the work thoroughly and expeditiously unquote affect Sharp's cablegram January fifth quote Personnel engaged by Captain Wolfe and brought by us insufficient period Additional officers and men from War Department should sail soon as possible unquote If additional officers and men are required from United States cable approximate number of each rank required signing Pershing period Major Hill sailing delayed but now sailed.

Signed by
Secretary McAdoo
Direct Same

1/8/18

CJ

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Memo for Maj Straight.
Final papers in connection with consolidation of three departments.
With authority for consolidation
11/8/18 CS

[1-8-18]

TMENT

hief of Staff

on

December 22, 1917.

MEMORANDUM FOR THE ADJUTANT GENERAL OF THE ARMY:

Subject: Consolidation of the statistical, personnel classification, and War Risk Insurance work at divisional headquarters.

I. The Secretary of War has approved your recommendation that one major or captain, one first lieutenant, one second lieutenant, one regimental sergeant major, two battalion sergeants major, three sergeants, and two privates, 1st class, be added to the personnel authorized by Table 2, Tables of Organization, for duty in the office of the division adjutant.

II. The Secretary of War directs that a letter in effect as follows, be sent to the chiefs of all bureaus, the commanding general, American Expeditionary Forces, and all division commanders:

Table 2, Tables of Organization, Series A, August 8, 1917, is changes so as to add the following personnel for duty in the office of the division adjutant: One major or captain, one first lieutenant, one second lieutenant, one regimental sergeant major, two battalion sergeants major, three sergeants, and two privates, 1st class. These officers and men will be selected from those now performing duties in connection with statistics and information, personnel classification, and War Risk Insurance in the several division headquarters. This additional personnel is intended primarily for the duties indicated above, but will be available for any class of work to which assigned by the division commander. Enlisted men will be detailed from or transferred to the Infantry.

1/7/19
Maj Straight:-
Because of this reference
To the Expeditionary Forces in the wording of
The last paragraph I prepared a statement
at once that night (after receipt of three papers
from Chief of Staff) to take up with
Col Harris - Exhibit "A".
being ill that day I took the initiative &
prepared a statement for Gen McCain to sign Exhibit "B"
Col Harris had been made by Ex Forces "
which he did, after explanation
Maj Beckham myself to the effect that "amendment
must have been put in by error. Then I took it to the Chief
Staff Dept & left it signed. This reminded that part
which referred to the am. Ex Forces. when Col Harris
returned & explained to the Chief
Col Harris had intended to have the Ex Forces
consolidation include the personnel
I then prepared a statement
be sent Pershing. Exhibit "C" &
had the recruitment
considered. However
action made it impossible
to send a cable ahead
CJ

John Biddle (Signed)
Major General
Acting Chief of Staff

SW

[1-8-18]

War College Division
10388-4

WAR DEPARTMENT

Office of the Chief of Staff

Washington

December 21, 1917.

MEMORANDUM FOR THE CHIEF OF STAFF:

Subject: Consolidation of the statistical, personnel classification, and war risk insurance work at divisional headquarters.

1. In the attached memorandum for the Chief of Staff dated December 12, 1917, The Adjutant General of the Army submits a plan for consolidating the statistical, personnel classification, and war risk insurance work at divisional headquarters. The memorandum referred to is intended to supersede:

(a) Memorandum of November 9, 1917, herewith, in its entirety;
(b) Memorandum of November 28, 1917, in part;
both of which memoranda refer to separate phases of the subject.

2. After describing the scope of the work which it is proposed to consolidate, The Adjutant General states:

> "All of the above have been developed since the war, and are additional to previous administrative work coming under The Adjutant General's Department. Each has a necessary and useful function, and will no doubt continue to a greater or less extent throughout the war. These three branches of work have of necessity grown up independently, as the need arose, but it is believed that they should now be combined administratively to the largest extent possible, in order to economize personnel and prevent duplication. They all relate to enlisted personnel and should be co-ordinated with other work relating to enlisted men, e. g. discharges, furloughs, etc."

3. In order to effect this administrative combination at division headquarters, it is proposed to change Tables of Organization so as to increase the personnel authorized for the office of the division adjutant by one major or captain, one 1st lieutenant, one 2d lieutenant, one regimental sergeant major, two battalion sergeants major, three sergeants, and two privates, 1st class, to be selected from those now performing duty in connection with statistics and information, personnel classification, and war risk insurance at the several division headquarters, but available for any class of duty to which assigned by the division adjutant.

4. The War College Division concurs in the views expressed by The Adjutant General, and believes that the proposed consolidation will economize personnel as well as increase efficiency. In this connection it is noted that the personnel proposed, namely, three officers and eight enlisted men, is less by one field clerk than the additional personnel heretofore authorized (but not included in Tables of Organization) for the statistical and war risk insurance sections alone; consequently the saving effected by the proposed change would be one field clerk (statistical) plus a minimum of one officer and eight enlisted men now detailed from divisional combatant units for personnel classification duty.

5. The War College Division recommends approval of the plan proposed by The Adjutant General, and further action as expressed in the memorandum for the Adjutant General of the Army herewith.

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[1-8-18]

1. Incl. added

R. D. Lochridge (Signed)

Colonel, General Staff,
Acting Chief of War College Division.

SW

[1-8-18]

Exhibit "A"

January 2, 1918.

MEMORANDUM FOR COLONEL P. C. HARRIS:

Subject: Administration of the War Risk Insurance Act with the Expeditionary Forces:

1. On November 28th, General Orders, No. 149, were issued, assigning for duty in the Office of the Adjutant in connection with the War Risk Insurance Act, the following clerical force:

(a) At Headquarters of each Department and Division, 8 enlisted men;
(b) At Headquarters of each Port of Embarkation, Lines of Communication (overseas) and Recruiting Depot, 5 enlisted men;
(c) At Headquarters of Expeditionary Forces in Europe, 37 enlisted men;
(d) Attached to Headquarters Expeditionary Forces for service with casual camps in England, 8 enlisted men;
(e) Attached to Headquarters Expeditionary Forces for service with special troops on detached service in France, 20 enlisted men.

2. At this same time, Commanding Generals of Departments, Divisions, Ports of Embarkation, and Recruiting Depots were authorized to assign two officers (One Captain, and one First or Second Lieutenant) to the Office of the Adjutant, for work in this connection. This communication was not sent to General Pershing, as both officers and enlisted personnel were being organized in the United States for work in this connection with the Expeditionary Forces.

3. On December 4, 1917, General Pershing was advised that 34 officers and approximately 70 enlisted men, specially instructed in connection with the War Risk Insurance Act, would accompany Major Straight to be assigned by General Pershing for duty at Headquarters of organizations under his command, as follows:

(a) At General Army Headquarters, 15 officers and 37 enlisted men;
(b) At Headquarters Tactical Divisions, 2 officers, and 8 enlisted men;
(c) At Headquarters of Lines of Communicationin France, 2 officers and 5 enlisted men;

Attached to General Pershing's Headquarters to deal (a) with special troops on detached service in France, 4 officers and 20 enlisted men; (b) with training and casual camps in England, 2 officers and 8 enlisted men. One Captain Paymaster, Marine Corps, with clerical Assistants, to deal with Marine Brigade, also accompanying Major Straight.

4. On December 15, 1917, telegrams were sent to Commanding Generals

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of Departments, Divisions, Ports of Embarkation, and Recruiting Depots within the geographical limits of the United States, instructing them to "suspend appointment of non-commissioned officers for insurance work, pending further instructions period Report by wire number and grades of men already appointed non-commissioned officers for this purpose." This communication was not sent to General Pershing, as the fact had already been established that officers and enlisted men to be assigned to this duty with the Expeditionary Forces were being organized, to be taken abroad for that purpose, and that other enlisted men had already been appointed.

5. On December 12, 1917, a communication was addressed to the Chief of Staff by General McCain, recommending the consolidation of the (a) Statistical and Information, (b) Personnel Classification, and (c) War Risk Insurance administration. In this communication no specific reference was made to the Expeditionary Forces, but the subject was treated as to the entire Army of the United States.

6. On December 21,1917, a memorandum was addressed to the Chief of Staff signed by R. D. Lochridge, acting Chief of War College Division, approving the recommendations for consolidation of the three departments as requested by General McCain in his communication above referred to, under date of December 12, 1917.

7. On December 22, 1917, a memorandum addressed to The Adjutant General of the Army by Major General John Biddle, acting Chief of Staff, formally authorized the consolidation of these three departments, and increasing the personnel of the Division Adjutant, to the extent of one Major or Captain, one First Lieutenant, one Second Lieutenant, One Regimental Sergeant Major, two Battalion Sergeant Majors, three Sergeants, and two Privates, first class; those officers and men to be selected from those already performing duties in connection with (a) Statistical and Information, (b) personnel Classification, and (c) War Risk Insurance, with instructions that this be communicated to the Commanding General, American Expeditionary Forces and all other Divisions.

8. On December 19, 1917, a communication was addressed to the Chief of Staff by The Adjutant General referring to the memorandum dated December 12, 1917, in connection with the consolidation of the (a) Statistical and Information, (b) Personnel Classification, and (c) War Risk Insurance work and recommending that the officers previously authorized in each Division for work in connection with these three departments be commissioned in the Adjutant General's Department in the grades of Captain, First Lieutenant, and Second Lieutenant, being reminded that the work actually in hand in connection with these three departments requires this number of officers and men to properly handle the work.

9. Under date of December 31, 1917, a draft of a telegram was prepared to be sent to all Division Commanders of the United States Army, including, of course, the Expeditionary Forces, advising them of the decision under date of December 22d (See Paragraph 7), authorizing a consolidation of the three departments and providing for a combined officer personnel of a Major or Captain, a First Lieutenant, and a Second Lieutenant, and eight enlisted men.



In connection with the consolidation of these three departments and the providing of a permanent addition to the Office of the Division Adjutant the recommendations were made to apply to the problem as it exists specifically to the forces within the geographical boundaries of the United States. It is for this reason that up to date none of the communications above referred to which were sent out to the Department, Division, Ports of Embarkation, and Recruiting Depot Commanders were addressed also to the Expeditionary Forces.

In the authorizing of consolidation and the appointment of an additional permanent personnel to the Division Adjutant, the Chief of Staff, under the direction of the Secretary of War, specified that the decision be sent to "The chiefs of all bureaus, the Commanding General, American Expeditionary Forces, and all Division Commanders." For this reason it would seem necessary to address the telegram above referred to, and prepared under date of December 31, 1917, to the Division Commanders in connection with the Expeditionary Forces.

However, I believe this to be inadvisable, for, in the first place, at the present time conditions are not in such shape with the Expeditionary Forces that the same formula as applied to troops in America can be satisfactorily applied to the Expeditionary Forces. For instance, very little work has been done in connection with the War Risk Insurance Act with troops now abroad, which means that there is a tremendous amount of work to be done between now and the 12th of February. Also, with the Divisions now abroad, as I understand it, the "Personnel Classifications" is not included. Therefore, the proposed consolidation would only effect "Statistical and Information," and "War Risk Insurance" work.

I believe that it would be best to leave things as already provided for in connection with the Expeditionary Forces, and, apply the recent decision above referred to, rendered by the Chief of Staff on December 22, 1917, to troops other than those serving at the present time as a part of the American Expeditionary Forces.

After the work in connection with the present Expeditionary Forces has been completed, decisions can best be rendered for the consolidating of these three departments, when based upon definite experience.

This would prevent any further interruption in the plans organized by Major Straight, and approved by all concerned, including the taking over of officers and enlisted personnel for the work in connection with the War Risk Insurance Act.

Respectfully submitted,

R. G. Lochridge Jr.

Captain, A. G., U. S. N. A.

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[1-8-18]

Exhibit "B"

Drafted by Captain R[illegible] Cholmeley-Jones

for

the Assistant Chief of Staff.

Subject: Recommendation for rescinding part of paragraph II of Memorandum to The Adjutant General from the Chief of Staff under date of December 22, 1917.

1. The Memorandum to Chief of Staff under date of December 13th recommending a "Consolidation of the Statistical, Personnell Classification and War Risk Insurance work at division headquarters" was intended to affect all forces other than those now constituting the American Expeditionary Forces.

2. In Memorandum, Paragraph II from the office of the Chief of Staff, dated December 22, 1917, it was directed that this decision should " be sent to the chiefs of all bureaus, the commanding general, American Expeditionary Forces and all division commanders.

It is recommended that the paragraph referred to above be amended so as not to include the American Expeditionary Forces.

H. P. McCain,
The Adjutant General.

cancelled
1/3/18

January 2, 1918.

Approved by Staff
Asst Chief of Staff
J. Mc Bethel
1/2/18

[1-5-18]

A. G. OL

Exhibit "C"

January 5, 1918.

Pershing,
Paris.

There are authorized the following additional permanent commissioned and enlisted personnel for duty at Division Headquarters as Assistants to Division Adjutant colon commissioned comma one Major or Captain comma one First Lieutenant comma one Second Lieutenant comma and enlisted colon one Regimental Sergeant Major comma two Battalion Sergeant Majors comma three Sergeants comma and two Privates comma first class period These are in addition to the Major or Captain comma Assistant Adjutant comma one Regimental Sergeant Major and two Battalion Sergeant Majors hitherto authorized and Tables of Organization have been amended accordingly period It is contemplated that these additional officers and men shall take charge of all matters relating to enlisted personnel comma including statistical and insurance work comma the administration of which will be combined as far as possible under the supervision of the Division Adjutant period The three new permanent commissioned Assistants will be appointed in The Adjutant General's Department period Recommend by cable for these places three officers from those now engaged in statistical work and those taken over by Major Straight for Insurance Work comma in grades of Major or Captain comma First Lieutenant and Second Lieutenant period If their work is satisfactory comma the eight enlisted men will be selected from those taken over by Major Straight and those performing statistical work at Division Headquarters period If these additional assignments of permanent commissioned and enlisted personnel are not adequate to accomplish all the work at present required of statistical and insurance division commanders will continue to detail as many additional officers and men as may be necessary to handle the work thoroughly and expeditiously period Advise Major Straight of above comma also advise him regulations relative War Risk Insurance Act almost completed which provide for duplicate copies in the United States and triplicate copies abroad period Conditions relative expeditionary forces unchanged period Expect decision soon regarding compulsory deposit period Major Hill sailed December thirtieth period Cholmeley-Jones will follow soon period

McCain

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1/8/18
Memo for Maj Straight
These are papers in connection with 1st formal recommendation for consolidation of departments. This was all drawn up by the approval of Col. Harris but initialed & telephoned by Maj Clark C-5 CJ

Maj Straight
The date
you sailed
C-5

?!

December 12, 1917.

FOR THE CHIEF OF STAFF:

Subject: Consolidation of the Statistical, Personnel Classification, and War Risk Insurance work, at division headquarters.

1. This memorandum recommends a general plan covering the statistical, personnel classification and war risk insurance work at division headquarters, and is intended to supersede memoranda dated November 9th, and November 28, 1917, on separate phases of the subject.

2. Three distinct kinds of work relating to the personnel of the Army, all newly developed since the war, are now going on under the jurisdiction of the Adjutant General's Department.

(a) Statistics and Information. -- a system for obtaining and supplying prompt information, particularly as to sickness, wounds, and injuries, concerning officers and enlisted men of the Army.

(b) Personnel Classification. -- a system for obtaining and filing at division headquarters, occupational and educational data concerning enlisted men, with a view to assigning them to organizations according to classification, and selecting men intelligently from the divisions for transfer to special and technical troops.

(c) War Risk Insurance Administration. This includes the work which the Army is called upon to perform, in co-operation with the Treasury Department, in distributing information concerning insurance, voluntary and compulsory allotments and allowances and other matters incident to the operation of the war risk insurance Act.

3. All of the above have been developed since the war, and are additional to previous administrative work coming under the Adjutant General's Department. Each has a necessary and useful function, and will no doubt continue to a greater or less extent throughout the war. These three branches of work have of necessity grown up independently, as the need arose, but it is believed that they should now be combined administratively to the largest extent possible, in order to economize personnel and prevent duplication. They all relate to enlisted personnel and should be coordinated with other work relating to enlisted men, e. g. discharges, furloughs, etc.

4. The following personnel is now authorized or engaged in the work referred to above at each division headquarters:

(a) Statistics and Information.

3 officers, Adjutant General's Department. (Captain, first and second lieutenant.)
2 Field Clerks.



C/1-5-18

Upon arrival abroad two of these officers and one of the field clerks are detached for duty at Headquarters, American Expeditionary Forces in France, leaving one officer and one field clerk as the permanent personnel at division headquarters. Plans are now under consideration which will greatly reduce the statistical and information work at division headquarters prior to the departure of the division for France.

(b) Personnel Classification. This work is conducted by officers and enlisted men detailed temporarily from the division. The number of officers and enlisted men vary at the different division headquarters, the minmum being one captain and about eight enlisted men.

It is proposed to combine the personnel classification card with the registration card, which will greatly reduce the clerical work incident to classification and assignment of enlisted men.

(c) War Risk Insurance.

2 Officers. (One captain and one first or second lieutenant.)
6 Enlisted men. (One regimental sergeant major, two battalion sergeants major, three sergeants, and two privates, first class.)

Since authority was granted for these officers and enlisted men, it has been decided not to keep a record of all applications for allotment and insurance at division headquarters. These applications are to be made in duplicate instead of triplicate, as originally contemplated, no copies being provided for the division headquarters. This change will make the work connected with the war risk insurance at division headquarters much less than it would have been under the original plans.

5. By combining these three classes of work and making the officers assistants to the division adjutant and available for any class to which they may be assigned by the latter, it is believed that the total number of such officers can be reduced to three (1 major or captain, 1 first lieutenant, and 1 second lieutenant.) It is also believed that the clerical work can be performed by eight enlisted men (1 regimental sergeant major, 2 battalion sergeants major, 3 sergeants, and two privates, first class.)

6. It is therefore recommended that the assistants to the division adjutant as provided in the Tables of Organization be increased to 2 majors or captains, 1 first lieutenant, 1 second lieutenant, 2 regimental sergeants major, 4 battalion sergeants major, 3 sergeants, 2 privates, first class; the additional officers and enlisted men to be selected from those performing duty in connection with statistics and information, personnel classification and war risk insurance at the several division headquarters.

The Adjutant General.

The Willard Straight Papers at Cornell University
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[1-8-18]

For my Straights
Confidential
Copies of
very important letters
which were the result of
much consideration.
I am delighted to be able to send
them to you C-J

John J. Crowley, Esq.,
Assistant Director,
Bureau of War Risk Insurance,
Washington, D. C.

Dear Sir:

In carrying out the provisions under the War Risk Insurance Act throughout all branches of the Army, it is very essential to eliminate as far as is practical, all unnecessary paper work.

In this connection it is important to come to certain decisions regarding changes and applications emanating from the Expeditionary Forces.

To meet all the requirements of the Army it is necessary only to have two copies of applications or changes. One of these copies to be retained by the company commander with the soldier's service record and one to be sent to the Bureau of War Risk Insurance, that you might know to whom payments should be made.

If in your opinionit be necessary because of extra hazards in connection with applications and changes emanating from the Expeditionary Forces, to provide for an extra copy as a safe-guard in case of loss at sea, destruction in battle or from any other source, would it not be possible for you to establish a branch office in France to whom the Army could deliver complete copies of all applications and changes? This branch office being responsible for the making of extra copies to be kept in France and for the shipment of the original copies to you in Washington.

This suggestionis made in view of the many problems with which our Army will be confronted within the war zone.

Yours very truly,

P. C. Harris (Signed)

Colonel, A. G. U. S. A.

[1-8-18]

TREASURY DEPARTMENT

Bureau of War Risk Insurance,

December 17, 1917.

My Dear Colonel Harris:

Acknowledging receipt of your letter of the 17th inst., regarding the elimination so far as is practicable of all unnecessary paper work on the part of the men in the field, I have to advise that this matter will have earnest consideration with particular reference to the establishment of a small branch office in France for the handling of applications and changes.

You will be definitely advised in the premises at an early date.

Very truly yours,

John J. Crowley (Signed)

Assistant Director

Col. P. C. Harris,
Adjutant General's Office,
Department of War.

The Willard Straight Papers at Cornell University

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[1-8-18]

COPY

December
Twenty-fourth
1917

My Dear General McCain:

Mr. Crowley, Assistant Director of the Bureau of War Risk Insurance, has submitted to me the letter addressed to him by Colonel P. C. Harris.

I have given the matter most careful consideration, and have reached the conclusion that because of the extra hazards in connection with the handling and transmission of applications emanating from the Expeditionary Forces, it will be important to provide for an extra copy to be kept in France, as a safeguard to the interests of the families and other dependents of soldiers.

After the applications for allowance and insurance have been completed in connection with the present Expeditionary Forces, it will be necessary to make out new applications in triplicate only when, for some reason or other, applications are not completed before leaving the United States. In the case of change in the status of soldiers with the Expeditionary Forces which affect the amount of their allotments, allowance or insurance, or which may create new beneficiaries, the forms used in those instances should be made out in triplicate.

The increase in paper work for the company commanders with the Expeditionary Forces necessitated by the making out of these special applications or "Changes" in triplicate copies instead of duplicate, will be very slight, for only a small percentage of the personnel of an organization will have a change in status at any one time or during the period of a year.

Since the third copy originally intended to be transmitted by troops going overseas to General Army Headquarters, American Expeditionary Forces, has already been eliminated, the equipment which will be necessary now for the caring for these comparatively few special applications or "Changes" will be greatly reduced.

The plan of co-operation between the War Department and the Treasury was formulated after most careful consideration, and I am certain that it would be most advantageous if this plan were now put into operation without any essential changes. An organization has been provided for in France as a part of the Adjutant's Office at General Army Headquarters, American Expeditionary Forces, and I sincerely hope that you will find it possible not to make any changes in the present program until experience has proven that the arrangements made do not satisfactorily meet the requirements of the situation.

Very sincerely yours,
(Signed) Thomas B. Love,
Asistant Secretary

Maj. Gen. Henry P. McCain,
Adjutant General, The Army,
War Department

[1-8-18]

COPY

WAR DEPARTMENT,

The Adjutant General's Office,

Washington.

December 27, 1917.

My dear Mr. Love:

I beg to acknowledge receipt of your letter of the 24th instant requesting that a third copy of Forms "One B" (Allotment and application for allowances) and "Two A" (Application for Insurance) be made in cases where those forms are prepared in Europe, and to advise you that the present instructions to troops in the war zone provide for preparing these forms in triplicate.

The War Department general regulations pertaining to the Act of Congress approved October six, nineteen seventeen, which are in course of preparation and which will be distributed to the service in the near future, will also call for the making of these forms in triplicate in all cases where the applications are made in Europe.

Very sincerely yours,

(signed) H. P. McCain,
The Adjutant General.

Honorable Thomas B. Love,
Assistant Secretary of the Treasury,
Treasury Department, Washington, D. C.

The Willard Straight Papers at Cornell University

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[1-8-15]

December 28, 1917.

My dear Colonel Harris:

In further reply to your communication of December 17th suggesting the establishment in France by the Treasury Department of a branch office of the Bureau of War Risk Insurance, I have to advise that in view of the importance of this matter it was duly submitted to the Secretary's Office for consideration and decision. I now beg to hand you herewith copy of a letter addressed to General McCain by Assistant Secretary of the Treasury Love, also copy of letter addressed to me and signed by the Assistant Secretary.

Very truly yours,

Assistant Director.

Colonel P. C. Harris,
A. G., U. S. A.,
War Department.

Enclosures.
JJC/cem
2

[1-8-15]

December 28, 1917.

Hon. John J. Crowley,
Assistant Director,
Bureau of War Risk Insurance.

Dear Mr. Crowley:

Referring to the letter addressed to you by Colonel Harris under date of December 17, 1917, suggesting the possible establishment by the Treasury Department of a branch office of the Bureau of War Risk Insurance in France, I am convinced that it would not be practicable at this time to establish such an office. As I am informed the method of handling the applications for insurance and allowances of soldiers in the Expeditionary Forces was very thoroughly considered by the Secretary of the Treasury and the Secretary of War, who decided upon the present form of organization.

After Colonel Harris' letter to you was called to my attention I took the matter up with Assistant Secretary of the Treasury Rowe, who was thoroughly conversant with the original negotiations leading up to the existing arrangement, and he and I together took the matter up with the Office of the Secretary of War as well as with the Acting Chief of Staff, and afterwards had a conference with The Adjutant General. We were assured by The Adjutant General that no change would be made in the present plan of handling applications for insurance and allowances from soldiers in the Expeditionary Forces without any proposed change being submitted to and approved by this Department.

After this conversation with General McCain I addressed to him a letter under date of December 24th, a copy of which I am enclosing herewith for your information.

You will please communicate the information contained in this letter to Colonel Harris in replying to his letter to you.

Very truly yours,

Assistant Secretary.

Enclosure.

The Willard Straight Papers at Cornell University
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A.G.O.

December 17, 1917.

Commanding General,
Northeastern Department,
Boston, Massachusetts.

Instructions December Fourth reference War Risk Insurance changed as follows:

Paragraph Three All applications family allowances and insurance parenthesis Form One B and Two A parenthesis comma will be executed in duplicate originals under supervision of organization commander comma one copy being retained by organization commander and attached to service record comma one copy transmitted to the division or department commander for further inspection and correction period. When incorrect to be returned to organization commander for correction who will make the proper corrections on copy retained by him with soldier's service record period. When copy found correct by division or department commander he will forward it direct to the Bureau of War Risk Insurance Washington D.C. period. In case of change of status of soldier which affects the amount of his allotment comma his immediate commanding officer will cause a new form One B to be prepared in duplicate originals and plainly marked quote Change unquote onecopy being retained with service record and one copy forwarded as in the case of original application period.

Paragraph Four Filing cabinets and other equipment are not needed and authority for same is cancelled period.

Paragraph Five Under present conditions no additional copies will be required period.

Paragraph Six Notification of action taken by Bureau of War Risk Insurance with respect to application fo personel under your command will be forwarded direct you Headquarters by Bureau of War Risk Insurance and transmitted by you to individual applicants through organization commander notation of action being made on copies retained by company commanders period

Paragraph Nine To be changed in accordance with telegrahic insturctions of December Twelfth comma omitting next to last sentence begining with quote copy unquote and ending with quote command unquote period.

Paragraph Eleven Rescinded period.

Insturctions telegram December Fourth other than paragraph mentioned above are continued inforce period.

McCain.

December 17, 1917

Commanding General,
Northeastern Department,
Boston, Massachusetts.

War Department Telegraph Offices:

Please send same telegram to:--

Commanding General, Southern Department, Fort Sam Houston, Texas.
Commanding General, Southeastern Department, Charleston, South Carolina.
Commanding General, Central Department, Chicago, Ill.
Commanding General, Panama Canal Department, Ancon, Canal Zone.
Commanding General, Hawaiian Department, Honolulu, Hawaiian Territory.

The Willard Straight Papers at Cornell University

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Cablegrams prepared but not sent

For Maj. Straight C7

1/8/18

December 17, 1917.

Pershing,
Amexforce,
France.

Final revision of regulations regarding War Risk Insurance Act provides for preparation and execution of applications in duplicate comma one copy to be retained by organization commander comma one copy be forwarded by War Risk Officer under letter of transmittal to General Army Headquarters American Expeditionary Forces for inspection and correction period If incorrect to be returned for correction period When correct forwarded under letter of transmittal direct to Bureau War Risk Insurance Washington D C period

Transmit copy this communication to General Bartlett and Major Straight period

McCain

1/8/18 Maj Straight
This was not sent, for I finally succeeded in holding on to the original plan in connection with Expeditionary Forces

CJ

A. G. O.

C/5-157

December 17, 1917.

Major Willard D. Straight,
American Embassy,
London, England.

Consolidation statistical personnel and insurance already instituted period Final revision regulations provides in every instance preparation and execution applications in duplicate one copy retained by organization commander one copy forwarded through War Risk Officer General Army Headquarters to Bureau of War Risk Insurance Washington D C period

Important eliminate unnecessary records minimizing paper work period

Not sent

McCain

1/8/18
Maj Straight
I finally succeeded in getting this changed for Expeditionary Forces. I send this to you just for your information
C-J

The Willard Straight Papers at Cornell University

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[1-8-18]

Not sent

1/8/18

Very Straight

This cable was written when we were still in England. It was not sent as the Embassy decided that they could not officially approve the forms mentioned in first paragraph. The other part was replaced by

Pershing, Paris

For Major Willard D. Straight period obtain address and forward period Paragraph one Forms comma exemption compulsory allotment comma power of attorney and cash receipt O K period Use forms number three hundred ten comma one comma and seven hundred ten period Regulations not yet finally approved period

Paragraph two Treasury decisions comma number one period Pay in the Army and Marine Corps for the purpose of Act of October six nineteen seventeen includes quote base pay with the increase thereof granted by section ten of the Act of May eighteen nineteen seventeen comma also continuous service pay and excludes all other forms of pay such as extra duty pay comma pay for marksmanship comma rated positions comma certification of merit comma aviation increase comma foreign service pay period unquote

Paragraph three Treasury decision comma number two period Interpretation of Section twenty-two of the Act includes quote field clerks comma quartermaster corps comma army field clerks comma students in aviation camps comma military nurses enlisted comma retired officers or men ordered to active duty period unquote Does not include quote Russian railway service corps comma



[1-8-18]

Pershing, Paris

draftsmen and engineer corps comma field clerks engineer corps comma civilian field clerks signal corps comma postal agents serving in France comma contract surgeons comma contract nurses period unquote

The Willard Straight Papers at Cornell University

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Mss Straight. 1/8/18
These telegrams were sent out in U.S. — but I succeeded in preventing their being sent to Pershing to effect Expeditionary Force. C.J.

[1-8-18]

A. G. O.

Not sent to Expeditionary Forces. C.J.

December 15, 1917.

Division Commander,
76th Division,
Camp Devens, Mass.

Suspend appointment of non commissiond officers for insurance work pending further instructions period Report by wire number and grades of men already appointed non commissioned officers for this purpose

McCain

War Department Telegram Office please send same telegram to the following:

| | | | | |
|---|---|---|---|---|
| Division | Commander, | 85th | Division, | Camp Custer, Battle Creek, Michigan. |
| " | " | 78th | " | Camp Dix, Wrightstown, N.J. |
| " | " | 88th | " | Camp Dodge, Iowa |
| " | " | 89th | " | Camp Funston, Fort Riley, Kansas. |
| " | " | 82nd | " | Camp Gordon, Chamblee, Ga. |
| " | " | 86th | " | Camp Grant, Ills. |
| " | " | 81st | " | Camp Jackson, S. C. |
| " | " | 80th | " | Camp Lee, Virginia |
| " | " | 91st | " | Camp Lewis, American Lake, Wash. |
| " | " | 79th | " | Camp Meade, Maryland |
| " | " | 87th | " | Camp Pike, Arkansas |
| " | " | 83rd | " | Camp Sherman, Ohio |
| " | " | 84th | " | Camp Taylor, Dumesnil, Ky. |
| " | " | 90th | " | Camp Travis, San Antonio, Texas |
| " | " | 77th | " | Camp Upton, Long Island, N.Y. |
| " | " | 28th | " | Camp Hancock, Augusta, Ga. |
| " | " | 29th | " | Camp McClellan, Alabama |
| " | " | 30th | " | Camp Sevier, S. C. |
| " | " | 31st | " | Camp Wheeler, Ga. |
| " | " | 32nd | " | Camp McArthur, Texas |
| " | " | 33rd | " | Camp Logan, Texas |
| " | " | 34th | " | Camp Cody, N. M. |
| " | " | 35th | " | Camp Doniphan, Ft. Sill, Okla. |
| " | " | 36th | " | Camp Bowie, Texas |
| " | " | 37th | " | Camp Sheridan, Alabama |
| " | " | 38th | " | Camp Shelby, Miss. |
| " | " | 39th | " | Camp Beauregard, La. |
| " | " | 40th | " | Camp Kearny, Calif. |
| " | " | 41st | " | Camp Mills, Mineola, Long Island, N.Y. |

[1-8-18]

A. G. O.

May Straight
Not sent to Expeditionary Forces
C.J.

December 17, 1917.

Commanding General,
Western Department,
San Francisco, Cal.

Instructions December Fourth reference War Risk Insurance Changed as follows:

Paragraph Three All applications for family allowance and insurance parenthesis Forms One B and Two A parenthesis will be executed in duplicate originals under supervision of organization commander comma one copy being retained by organization commander and attached to service record comma one copy transmitted to the division or department commander for further inspection and correction period When incorrect to be returned to organization commander for correction he will make the proper corrections on copy retained by him with soldier's service record period When copy found correct by division or department commander he will forward it direct to the Bureau of War Risk Insurance Washington D C period In case of change of status of soldier which affects the amount of his allotment comma his immediate commanding officer will cause a new Form One B to be prepared in duplicate originals and plainly marked quote Change unquote one copy being retained with service record and one copy forwarded as in the case of original application period

Paragraph Four Filing cabinets and other equipment are not needed and authority for same is cancelled period

Paragraph Five Under present conditions no additional copies will be required period

Paragraph Six Notification of action taken by Bureau of War Risk Insurance with respect to application of personnel under your command will be forwarded direct your Headquarters by Bureau of War Risk Insurance and transmitted by you to individual applicants through organization commanders notation of action being made on copies retained by company commanders period

Paragraph Nine To be changed in accordance with telegraphic instructions of December Twelfth comma omitting next to last sentence beginning with quote Copy unquote and ending with quote Command unquote period

Paragraph Ten Upon transfer of enlisted man all copies held by organization commander will be sent with service record to commander of organization to which transferred period

Paragraph Eleven Rescinded period

Instructions telegram December Fourth other than paragraph mentioned above are continued in force period

You are directed to transmit substance of the foregoing to War Risk Officer assigned to Alaska period

McCain

The Willard Straight Papers at Cornell University

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A. G. O.
CGP-526

December 31,1917.

Commanding General,
76th Division,
Camp Devens, Mass.

Eight additional enlisted men are authorized in Division Adjutant's Office and will be provided for in Tables of Orgnization period Grades as follows colon one reimental sergeant major comma two battalion sergeants major comma three sergeants and two privates first class all in infantry period The above in addition to the one regimental sergeant major and two battalion sergeant majors heretofore authorized under Tables of Organization period Select the eight new men from those who have been engaged in the personnel classification comma statistical comma and insurance work and in order to give the statistical and personnel men all an equal chance give no preference in making selection by reason of any appointments for the insurance work that may have been made period Insurance men rendered extra by reason of not being chosen for permanent positions will be continued as assistants at Division Headquarters period It is appreciated that the above is not sufficient to conduct the work but until it is determined how far the combined work can be simplified and duplication prevented it has not been deemed best to provide for more in Tables of Orgmization period You will continue to assign as many men in addition to the above as are necessary for the work and the permanent personnel will be increased later is shown to be essential period Instructions as to additional permanent commissioned personnel will follow shortly

McCain

Duplicate telegrams sent to all National Army and National Guard Divisions, Commanding Generals.

1/8/18 Mag straight - Nothing has been sent abroad regarding enlisted personnel. CA

For Magistrate 1/8/18
Treasury
Bureau
& Judge advocate
Decisions

TREASURY DECISIONS

WAR RISK INSURANCE

(T. D.——W. R.)

Definition of the term "Pay"

Decision No. 1, relative to the definition of "Pay" in Section 22 of the Act of October 6, 1917.

TREASURY DEPARTMENT
Bureau of War Risk Insurance
Division of
MILITARY AND NAVAL INSURANCE
December 12, 1917.

(1) Pay in the Army and Marine Corps for the purpose of the Act of October 6, 1917, includes

(a) Base pay with the increase thereof granted by Section 10 of the Act of May 18, 1917;

(b) Continuous-service pay;

and excludes all other forms of pay such as extra-duty pay, pay for marksmanship, rated positions, certificate of merit, aviation increase, foreign service pay.

(2) Pay in the Navy for the purposes of the Act includes:

(a) Base pay as shown in Article 4427 (5) Navy Regulations, 1915.

(b) 10% increase in pay authorized by the Act of May 15, 1908.

(c) Increased pay for chief petty officers holding permanent appointments. (Art. 4427 (18) Navy Regulations.)

(d) Continuous-service pay. (Art. 4427 (23) Navy Regulations.)

(e) Increases authorized by General Order No. 54, November 27, 1906. (Art. 4427 (25) Navy Regulations.)

(f) Increase in pay authorized by Act of May 22, 1917.

Approved,

W. G. McAdoo,
Secretary of the Treasury.

William C. DeLamey,
Director.

The Willard Straight Papers at Cornell University

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TREASURY DECISIONS

WAR RISK INSURANCE

(T. D. __ W. R.)

Automatic Insurance ---- Apportionment.

Regulations No. 2, relating to the apportionment of the automatic insurance, under Section 401 of the Act of October 6, 1917.

Treasury Department
Bureau of War Risk Insurance
Division of
MILITARY AND NAVAL INSURANCE
December 5, 1917.

Section 401 of the Act of October 6, 1917, contains the following provision authorizing automatic insurance:

> "Any person in the active service on or after the sixth day of April, nineteen hundred and seventeen, who, while in such service and before the expiration of one hundred and twenty days from and after such publication, becomes or has become totally and permanently disabled or dies, or has died, without having applied for insurance, shall be deemed to have applied for and to have been granted insurance, payable to such person during his life in monthly installments of $25 each. If he shall die either before he shall have received any of such monthly installments or before he shall have received two hundred and forty of such monthly installments, then $25 per month shall be paid to his wife from the time of his death and during her widowhood, or to his child, or widowed mother if and while they survive him: Provided, however, That not more than two hundred and forty of such monthly installments, including those received by such person during his total and permanent disability, shall be so paid; and in that event the amount of the monthly installments shall be apportioned between them as may be provided by regulations."

Section 13 contains the provision that

> "Wherever under any provision or provisions of the Act regulations are directed or authorized to be made, such regulations, unless the context otherwise requires, shall or may be made by the director, subject to the general direction of the Secretary of the Treasury."

Under the authority conferred by the foregoing provisions of the Act, the following regulations are issued relating to the apportion-



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ment of automatic insurance:

If no beneficiary within the permitted class (only the insured's widow during her widowhood, his child, or his widowed mother) be designated by the insured, either in his lifetime or by his last will and testament, or if the designated beneficiary does not survive the insured, the insurance shall be payable to such person or persons within the said permitted class of beneficiaries as would, under the laws of the State of the residence of the insured, be entitled to his personal property in case of intestacy.

Approved,

Director,

Secretary of the Treasury,

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TREASURY DECISIONS

WAR RISK INSURANCE

(T. D._____W. R.)

Persons Included in the Act

Decision No. 2, relative to the interpretation of Section 22 of the Act of October 6, 1917.

TREASURY DEPARTMENT
Bureau of War Risk Insurance
Division of
MILITARY AND NAVAL INSURANCE
December 12, 1917.

(1) Field Clerks, Quartermaster's Corps: Field Clerks, Quartermaster's Corps, are within the terms of the Act as enlisted men.

(2) Army Field Clerks: Army Field Clerks have the same military status as Field Clerks, Quartermaster's Corps, and are within the terms of the Act as enlisted men.

(3) Members of Training Camps: Members of Training Camps authorized by law are within the terms of the Act.

(4) Students in Aviation Camps: Students in Aviation Camps who are enlisted men are within the terms of the Act.

(5) Medical Officers Public Health Service: Officers of the Public Health Service when detailed for duty with the Army or Navy are within the terms of the Act as officers in the active service of the United States. (See Decision No. 3 (8) as to "contract surgeons.")

(6) Male Nurses -- Enlisted: Male nurses who are enlisted men of the Medical Department are within the terms of the Act. (But see Decision No. 3 (9) as to civilians employed as "contract nurses.")

(7) Retired Officers or Men Ordered to Active Duty: Officers and men on the retired list who are ordered to active duty by the War Department or Navy Department are in active service and are within the terms of the Act.

(8) Personnel of Lighthouse Service: The personnel of the Lighthouse Service transferred to the service and jurisdiction of the War and Navy Departments by Executive Order pursuant to the Act of August 29, 1916, are within the terms of the Act of October 6, 1917.

Approved,

W. G. Maldoo,
Secretary of the Treasury.

William G. DeLaney,
Director.

[1-8-18]

TREASURY DECISIONS

WAR RISK INSURANCE

(T. D._____W. R.)

Persons not included in the Act

Decision No. 3, relative to the interpretation of Section 22 of the Act of October 6, 1917.

TREASURY DEPARTMENT
Bureau of War Risk Insurance
Division of
MILITARY AND NAVAL INSURANCE
December 12, 1917.

(1) Cadets at West Point and Midshipmen at Annapolis: Cadets at West Point and midshipmen at Annapolis who are not assigned to active service are not within the terms of the Act.

(2) Cadets and Cadet Engineers, Coast Guard: Cadets at the Coast Guard Academy and Cadet Engineers in the Coast Guard who are not assigned to active service are not within the terms of the Act.

(3) Russian Railway Service Corps: Men in the Russian Railway Service Corps are not within the terms of the Act.

(4) Draftsmen in Engineer Corps: Draftsmen in the Engineer Corps are civilian employees in the Military Establishment obtained by the Department through the Civil Service and are not within the terms of the Act.

(5) Field Clerks, Engineer Corps: The so-called field clerks in Engineer Corps are civilian employees who have no military status. They are not within the terms of the Act.

(6) Civilian Field Clerks, Signal Corps: Civilian field clerks, Signal Corps, are civilian employees in the Military Establishment, and are not within the terms of the Act.

(7) Postal Agents Serving in France: Postal agents sent to France by the Post Office Department to handle field mail for the troops are civilian employees and are not within the terms of the Act.

(8) Contract Surgeons: Contract surgeons are civilians under employment by the United States by contract for their personal services as medical attendants to the troops and are not within the terms of the Act. (See Decision No. 2 (5) as to Medical Officers Public Health Service.)

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(9) Contract Nurses: Civilians employed as "contract nurses" in the Army or Navy are not within the terms of the Act. (See Decisions No. 2 (6) as to enlisted male nurses.)

Approved,

Secretary of the Treasury, Director,

[1-8-18]

WAR RISK INSURANCE

(T. D. ___)

Allotment for Class B -- Exemption

Regulations No. ____ concerning exemption from Allotment for Class B as a condition to the allowance, under Section 206 of the Act of October 6, 1917.

TREASURY DEPARTMENT
Office of Bureau of War Risk Insurance
Washington, D. C.
November 24, 1917

To officers and agents of the Bureau of War Risk Insurance, and others concerned:

Section 206 of the Act of October 6, 1917, provides

> "That family allowances to members of Class B shall be granted only if and while the member is dependent in whole or in part on the enlisted man, and then only if and while the enlisted man makes a monthly allotment of his pay for such member or members equal to the amount of the monthly family allowance as hereinabove specified, except that -----
>
> "(a) The maximum monthly allotment so required to be made to members of Class B shall be one-half of his pay.
> "(b) - - - - -
> "(c) If he is making the compulsory allotment to a member of Class A, the minimum monthly allotment so designated to be made to members of Class B shall be one-seventh of his pay, but not less than $5. per month.
>
> "On the enlisted man's application, or otherwise for good cause shown, exemption from this additional allotment under Class B as a condition to the allowance may be granted, upon such conditions as may be prescribed by regulations."

Section 13 contains the provision that

> "Wherever under any provision or provisions of the Act regulations are directed or authorized to be made, such regulations, unless the context otherwise requires, shall or may be made by the director, subject to the general direction of the Secretary of the Treasury."

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Under the authority conferred by the foregoing sections of the Act, the following regulations are issued concerning exemption from allotment for Class B as a condition to the allowance:

When the sum of the compulsory allotment for Class A and the allotment for Class B would be in excess of eighty per centum (80%) of his monthly pay the enlisted man shall be automatically exempted, without application therefor, from the allotment for Class B in an amount equal to such excess.

Director

Approved,

Secretary of the Treasury.

January 8th, 1918.

My dear Mr. Koch:

Your letter of the seventh of December has been forwarded to me here. I should be very glad to do anything possible to help you in securing a commission, but since I have been over here I am entirely out of touch with things in the United States.

I regret therefore, that it will not be possible for me to be of assistance to you, but I hope you will be successful in getting something which will be satisfactory to you.

With best wishes, believe me,

Sincerely yours,

Edward R. Koch, Esquire,
391 East 149th Street,
New York City.

The Willard Straight Papers at Cornell University

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Paris, January 8th, 1917.

Dear Murdoch:

Your letter of the eleventh of December was forwarded to me here, and has just reached me. I wish it were possible for me to be of assistance in connection with the transfer of your son-in-law, but since I have been over here I have gotten entirely out of touch with things at home, and I am afraid, therefore, that I shall not be able to do anything. I am sure, however, that with the help of Luther Mott and some of your other friends you will have no trouble in making the arrangements you wish.

With best wishes always, believe me,

Sincerely yours,

A. P. Murdoch, Esquire,
Oswego,
New York.

January 8th, 1918.

My dear Mr. Smith:

Very many thanks indeed for your letter of the thirteenth of December, and for your courtesy in offering to send to the Bureau of War Risk Insurance a copy of your journal "The Spectator".

We are now settled here, at least temporarily, and I hope you will send the journal to us. Our address will be War Risk Section,
Headquarters, Lines of Communications,
American Expeditionary Forces,
France.

With kind regards, believe me,

Faithfully yours,

Arthur L. Smith, Esquire, President,
The Spectator Company,
135 William Street,
New York City.

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MEMORANDUM

January 8, 1918.

For Major Willard D. Straight, A.G.U.S.R., Commanding War Risk Section, L. of C., A.E.F.

1. On December 22, 1917 a copy of the cable from Secretary McAdoo of December 20, 1917 was forwarded in the form of a letter to the Commander-in-Chief through Lieut. Colonel Logan with the recommendation that it should receive prompt circulation.

2. The telegram issued on November 26, 1917 regarding Army allotments has never been received by this office.

3. It has been the custom of this office to advise the Commander-in-Chief of all cables forwarded, except " weekly cable of amount of insurance," and replies thereto.

4. In addition the Commander-in-Chief has forwarded to this office cables referring to insurance or allotments which were not received by this office direct the last one being paragraph 15 sent on December 16 and received here on December 18. requiring compulsory allotments to be prorated

5. The cable from Washington of December 27 stating that an order "directing that a portion of his pay be sent to his savings bank as a voluntary allotment and would not be the basis for allowance." but would be considered as This does not seem to have been promulgated.

6. The Commander-in-Chief was advised on December 10 of the cable of December 7 from Secretary McAdoo that third parties cannot make insurance applications without authorization.

7. This was circulated from H.A.E.F. by Bulletin #15, copy of which is attached.

8. Bulletin #16 and G.O.78 also cover insurance, and unless we know to the contrary that a bulletin has not been issued regarding Liberty Bonds we will assume that they have been taken care of. This would only leave the Army allotment question open.

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Bulletin No.16 and G.O. No.78 also cover insurance. This would leave only the Army allotment question open.

The Willard Straight Papers at Cornell University

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# American Soldiers in France Must Get Insurance Before February 12; Commission Is Here to Speed Work

**Major Willard D. Straight and Aids Have Arranged to Cover All Units of Force.**

MR. WILLARD D. STRAIGHT

The United States Government has just placed in Europe, with headquarters in France, an organization which will within the next few weeks conduct a whirlwind campaign whereby the benefits of the War Risk Insurance Act will be presented to everyone in the American military service in Europe. The act provides for compulsory and voluntary allotments by the soldiers and sailors to those dependent upon them, and also enables those in the military service of the Government, voluntarily to take out insurance for the benefit of themselves and their families.

The act automatically insures to a limited extent until February 12, 1918, those who entered the military service prior to October 6, 1917. However, in order to provide insurance protection after February 12, 1918, it is absolutely necessary for everyone who entered the military service prior to October 6, 1917, to make application for insurance in such amount as may be desired between $1,000 and $10,000. The organization which is now here, and which is authorized by the United States War Department and Treasury Department, will place the advantages of permanent insurance before the men in the quickest possible time.

Major Willard D. Straight was selected to lead this important organization and has brought with him 35 officers and a great number of enlisted men who will under a comprehensive arrangement reach every military unit in Europe within the shortest possible time.

Major Straight is peculiarly fitted to handle this important work, having had large experience for several years in important organizations, both business and diplomatic. For some years he was with J. P. Morgan and Co., the international bankers, and represented the American bankers in the negotiations with China for the so-called Six-Power loan. He rendered valuable service to the United States in the Far East in diplomatic capacities. Major Straight has an intimate personal knowledge of conditions in France which will be invaluable in carrying out his important work.

The War Risk Insurance Act substitutes for the old pension system a fixed obligation on the part of the Government to those who render military service. Pensions were granted to those who supplicated their Government for aid, and were calculated to make those who had suffered most in their country's cause objects of governmental charity. This act places the obligation squarely upon the Government to care for those who become permanently and totally disabled and for the families of those who lose their lives, as a matter of justice.

The insurance provisions of the Act enable all who enter the military service of the United States for this war to become insured in any amount from $1,000 to $10,000. The insurance premiums are the lowest in the world. The Government bears all the additional risk due to the war and all the expense of administration. This means that a soldier 21 years of age can pay $6.50 per month, and in event of his total and permanent disability would receive an income for life of $57.50 per month. If he is killed his family or other beneficiary would receive $57.50 per month for twenty years. For each additional year in age there is a slight increase in the premium.

A very important feature of the act is that insurance taken out under it can be converted into permanent insurance at the lowest rates at any time within five years after the termination of the war. This means that the United States Government will continue its obligation to the soldier and his family after the war if the soldier so desires.

The War Risk Insurance Act is a very democratic one. It gives the same protection at the same rate to Private Jones as it gives to the commanding general of the army—no more and no less. Its intent was that the soldiers and sailors of America who fight in this war and their families shall not suffer from the deprivations of poverty. It is the duty of every American soldier to insure his life under this act for the largest amount possible. Experience in the United States has shown that most soldiers who have had the act fully explained to them insure for the full amount of $10,000.

The putting into effect of Major Straight's programme means that every soldier in Europe will have presented to him the opportunity to take out the cheapest and best insurance that has ever been offered in the history of the world and to thus provide himself and his family against poverty in the years to come. Major Straight is receiving the utmost co-operation from the commanding officers of the various military organizations in Europe and from the Red Cross and Y.M.C.A.

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WAR DEPARTMENT,
THE ADJUTANT GENERAL'S OFFICE,
WASHINGTON. Room 431

January 8, 1918

Dear Major Straight—

If all my visitors were as thoughtful as you would, indeed, be pleasant here. Your Christmas gift which is both useful and tasteful will serve me as a permanent remembrance of you as well as of the busy week when we were winding up the 2nd Training Camps.

Mrs White said: "Oh! Jack, the case is so nice that now you'll have to smoke a better brand of cigars....."

I can assure you that it was only a pleasure to do any little thing to smooth the path of a man who knew where he was going. So many don'ts.

I much envy you - over there, where it seems certain that the concussion of big guns is bursting the bonds of red tape that strangle this army. Until a 'big gun' explodes on the 2nd floor of this building we shall not make the progress that we can make under proper direction.

If you see any of my old Philippine friends - to wit -

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Peter Bowditch, Warwick Greene - give them my best and tell them I'd be in France before this but that it seems that for the present I can be of more service here.

Again thanking you with best wishes for success in your work,

Appreciatively yours,

John R. White

Letter 3. JANUARY 6TH 1918 [to Jan. 9]

Since I last wrote, Friday afternoon, there's not much gone under the bridge. We've been working at our program for getting things done. The idea of using the Y.M.C.A. was inspiration. They may save our lives and have thrown themselves into it in great shape. But the task of covering all our people, in winter time, with roads as they are, with motors which we can only beg, borrow, or steal from the Red Cross, Y.M.C.A. and perhaps from the army up to a point, is almost appalling. forms printed and will have to have more done. There is nothing here and we only got the ones we have by sending Chadbourne to the port- to himself pull 'em out of the transport. He scouted there, and Ijams has been scouting in the training area and in the process froze both his heels and came back enthusiastic but terrified about our chance of doing the job.

So much for that. Last night Daisy-- who is bearing up all right but is terribly worried- Stimson, Lindsley, Warwick and I dined together. Very pleasant. Desultory conversation about the same old dope. As a matter of fact, all that one hears and talks of is the same stuff, in a slightly new guise- with added horrible details- leading to the same general conclusion. It's a mess alright. And what do you know about LLoyd George's speech! That would seem to confirm most of the things we've been hearing- and makes one the more certain that it's a short rather than a long pull- and that we'll never really get in to any great extent.

Today indoors all day- still working at dope sheets, and nursing the prevailing sore throat and cold. Everyone barks here. Thick underclothes for the Ist time in 15 years- mufflers et al- but we bark all the time. Dinner with Peixotto and Cravath- then a talk with old Eben Swift, now a Major General, just back from the British front, sightseeing. He stayed with me in Mukden when he was a Major. Kuhn, Allen and Kennedy who was at Gettysburg, are all here, en route to the French front- then to American, and then home. Collins is with Kennedy.

Tell Lloyd I inquired why we hadn't been sent for. Logan and McCoy both swore they

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had been breaking their necks to get us. Logan answered by asking if I remembered the story of the man whose dog was going to have pups and who promised one to everybody in town! As a matter of fact they are still trying to get Lloyd, for they want him.But General Pershing refuses to ask for people by name,after a number of bitter experiences, and I dont think as a matter of fact he even yet appreciates how necessary it is to have housebroken people around him- but it's gone far along from where it was and is now headed right- so we may see him.

Tell Martin That there is a great chance for E.R.S. here- that I had some good talks about him and that I will not by any means cease my efforts.

Give both Lloyd and Martin my love

And now Goodnight. A man named Major Andrews came in today and said he was to meet his wife. It made me heartsick. I've had two cables from you but no letter,Dorothy mine- and I'm lonely for a word. God Guard you.

Your

Willard.

---

JANY. 8TH .1918

Still no word,my Best Beloved- and I long so for a letter or a cable or something- just to feel that theres a touch- and that I know actually what you are doing, and that you are not only my Dream Lady.

Today-the 7th- we made real progress and things are,I think, heading up more or less , so that we know what we can do or what at least we can try to do. But it is going to be really a terrific job and I'm afraid that we'll have difficulty in putting it over. But Quen Sabe - We'll do our best.

Meetings and conversation all day long. Lunch with old Eben Swift.Hagood and Peixotto , - and dinner tonight with the Bliss' - Daisy,David Gray,a friend of



yours and Beatrice 's- Casteja , and another Countess who is going to visit New York for Anne Morgan's work- Very pretty and attractive. Mrs. Bliss wants you to be nice to her. She'll have the boys all on her trail. Cold still going strong, but everyone is barking so one is in the fashion.

Goodnight Dorothy mine-

I love you-

Your

Willard.

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JANUARY 8TH. 1918

Cold and snow and sleet and rain and coughs- Best Beloved, - a very disagreeable day in Paris.

Out of our tangle things are really beginning to emerge and I think that (there) are some prospects that we may be able to put the thing across. I dont know,but perhaps.At any rate we'll make a good try at it,if they dont interfere too much with red tape. As a matter of fact,Hagood,the C.of S. of Lines of Communication, has been perfectly bully about it- has approved whatever we recommend and is helping in every possible way. No one could have been nicer or more considerate. Today we get ready our First Field Party - and we are expecting to get them off tomorrow morning . On Thursday we have a conference with the Y.M.C.A. people and on Friday practically all of our people clear out,leaving only the Hdqs.Staff. On Saturday when this is attended to I shall go again to Hdqs and have a talk, and go out to the Field a bit to look 'em all over and see how things are going. This I shall keep up until the operation is finished. By the Ist of March I think we should be on a permanent basis. Tell Walter that for me,nothing doing before that time- also if there is any chance of

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Letter 3. Jan. 1918

my being used please have him cable me thru the Embassy, for if not I want to try for the General Staff- and that will require some pipe laying which I dont want to start if I dont intedd to do it.

Oh,My Dorothy- I love you. You are my all- You are with me every moment. God Bless you.

Your

Willard.

---

JAN 9TH. 1918

Another cold,bleak d y- rushing about,writing messages and all manner of cables and orders. Order is gradually coming out of our mix up however,and I think we are really headed in the right direction. What the permanent thing will be I have no idea. It will not be as complicated as I had imagined because people here simply will not fool with papers while they are trying to make war. It dant be done. We are all of us coughing still. It's a form of laryngitis or bronchitis that hits everyone. We all have colds no matter how warm we keep. For ten days I've been taking cold baths only which is strenuous but it helps. I hate to get up in the morning, and long to lay off for a day, but no chance of that. Today lunhh with Peixotto who is trying to stick me for a motor,which he will do,I think. We must have one and the Govt. wont furnish it. So we'll buy it. Our rabbit's foot still holds.

Dinner with Monell- a Col. in Aviation, one of the Directors of the A.I.C. -- Wickes and Lindsley. Old General Barry joined us. He's a profane and fine old soldier no tummy on him!

But Dorothy dear, I want a letter so. Rennick goes every day to Morgan Harjes to try to find something from you- but no luck. My Best Beloved, are you writing? Life here is so normal I resent not having you here. I suppose it's normal only be-



Letter 3. JAN. 1918

cause we're busy all day and are entirely used to soldiers everywhere.

Goodnight My Best Beloved-

God Bless you- I love you

Your

Willard

---

Cable- Paris,Jan 8th. "Blessings all well going strong".

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Letter 4 Jan. 10 [to 12] 1918

Another day. That's the way I feel. The President's address appeared here this morning. Very interesting and I should think altogether admirable. He goes much farther than Lloyd George. I was particularly interested in the freedom of the seas paragraph, and the differentiation between the 'must' for reparation in Belgium and the 'should' about Alsace-Lorraine. It was cleverly worded. It is a good political offensive and a definite thing to fight for. We cannot take less, but the question is what do those 'shoulds' mean?

We've been busy getting parties ready for the Field. A conference with the Y.M.C.A. people here this morning - all the secretaries and our officers at luncheon We'll make a try to clean up by February I2th but I dont know that it can be done. Supplies-- (word blotted) etc, have been our preoccupation, and we are trying to get everything going at once. Soon we will sit down and try to get our office here running on sane(?) and permanent lines.

Dinner with Hambleton who used to be at Hoboken and is now head of the Statistical Division at G.H.Q.. He is a nice fellow. After that,talk, and now bed. It's a pressing(?) life- but all detail,not much thought- none,in fact, except of the job- But

I love you-

Your

Willard.

---

JAN IITH. I9I8

Oh My Best Beloved- a letter from you today! It warmed my heart- and has given me the greatest feeling of contentment. I read it on my way to Countess Casteja's for lunch- and when I came back,en route,- and I am saving it for tonight again to give



me a comfy feeling as I go to bed. My Dorothy - My Wonder Wife. There are a thousand things to answer Best Beloved! Mrs W.R.Hearst ! Why not - she may be interesting ,very- and you'll have a new friend! and you might through her be able to humanize him! Half his trouble is bitterness against people who are decent because they wont associate with him.So Walter and Herbert disagree on Peace Prospects. I wonder. What does the little Colonel say? I have a shrewd idea that he doped it out both with Lloyd George and W.W.- and that he arranged that W.W. should spring the Freedom of the Seas paragraph,which L.G. didn't dare do. The "Times" today rather sneers. But they'll have to come to the Captains counter no matter how galling it may be.

Nothing much today except drive. We are surely getting the "pep" into our organization. The two Chicago boys,Mechem and McPherson are Daisy's. - and some of the others are coming through in great shape. I wonder what their chances are of pulling off the trick. We're still working hard and things are going well,but there's not much in this daily grind to write about- for it's all full of little details of conferences and decisions from morning till night.

The A.G. in Washington tried to consolidate insurance and statistical work but we've side stepped that by being made a section under the General Staff. The thing ultimately may be all right, but now it's impossible, and when it's ultimately done, why- we'll be out of indurance we hope. Quen sabe?

Be sure and write all the army dope you hear about General Pershing General Wood,et al. I've not seen the New Republic at all- suppose I never will. I'd like to read "Down the River". I hope that the N.R. will do a good trick . It looks as if my talk with Baker was justified by results even if he did side step. Tell me too,of Washington gossip ,and the Monroe Houseband the Junior League- and everything,Best Beloved. It makes all the difference to hear. But even if I dont, I know that we have each other,for all time, and that's all that matters.

Dinner tonight with Sir Thomas Barclay who is starting here"La Nouvelle Europe" - a counterpart of "The New Europe" published in England .He's a nice old

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LETTER 4. JAN 1918

party ,but I'd like to know something about him. He wants a correspondent to explain the U.S. to France, and he wants an editor of the N.R. to do it. I dont know much about him, but if he's all right there may be a chance there for an arrangement under our proposed syndicate. I'm inclined however to think that he's probably too radical. At dinner also was Herbert Adams Gibbons of "The New Map of Europe". I found he is a Delta Tau Delta frin U.of P. and that he dined in Ithaca the night the Fraternity chapter gave me a Farewell dinner. Funny isn't it?

Goodnight- My Dorothy one- God Bless you

I love you

Your

I'm so glad B. Willard.

is there.

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JANUARY 12TH 1918

Same sort of a day-Best Beloved. Our parties are now most of them started and our office organization is getting straightened out . Nest we shall see whether we are going to get any results. My,how glad I am that we brought a lot of officers. I did it on the chance they would be needed and we could have used ten more- in fact I have cabled for them. They'll be here to help clean up any way, even if they are not in on the drive. But it will never really be cleaned up systematically-it can only be an approximation . There are too many physical difficulties to overcome and the men are too busy training for their real business,which is to fight,and not to execute papers.

Tried out a rickety motor car this morning and have others in sight. The Government wont give us a car, so I shall buy one and charge the Government. That's simple enough, if one can get away with it- and being semi-detached as it were,this is possible. Were it not for the Treasury connection it would be otherwise. This job has decided advantages if one expects or desires to accomplish results.



Letter 4. Jan.1918

Last night I met Dick at the Richmond Hotel- the Y.M.C.A. officers' place- and tonight he dined with me. He looked hard,but none too fit. It's a pretty hard life our people are leading. He said he under-slept,,and I guess that's right. Dont tell Ethel for it will worry her- Say he was fine. He really was. We all have colds. Half my men almost have been laid up- some in hospital- all of us coughing.

We had a very nice dinner, and afterwards Crosby,Ass't.Secretary of the Treasury,who is here as President of the Interallied Financial Council which sits in Paris- came and talked to us. He was most interesting and is most intelligent. He was regarded by all orthodox folk in Wall Street as a wild and erratic fellow. The answer is that he has the vision with which alone he can get away with this job,- where new situations are constantly arising that must be dealt with and to which the old conventions do not apply. So is McAdoo. He's doing the trick apparently. He too was unorthodox,and whatever his personal characteristics may or may not be, he seems to be delivering the goods, where some of our reputable bankers are falling down and are hopelessly lost in the procession .

This is not the day of the Regular- believe me. It requires something more than conventional training to deal with this situation-financial & military both

Lunch at the Chambrun's- with the Ambassador and Mrs Sharpe-Comfortable home-fellas. The Count and Countess Caraccilo or something like that. She was Miriam Crosby(& is intelligent) daughter of the Ass't.Sec. - and Charles de Chambrun who goes to Washington as Counsellor of the French Embassy.You must see him.He's very nice and you'll like him.He is a brother in law of the Countess and she has been so extremely kind- please be nice to him.Write and ask him to come to see you in New York.He sails in about two weeks.

Dorothy dear,I dont readd Maybe I will later. There's no time for it.

Another thing. It worries me when you say that things are dead without me. You must be on your toes,Best Beloved, and see people and jolly 'em along. Dont get in a rut and be too quiet. Be gay,even if it is a nuisance.I dont mean just cheerful for that you are,I know. But meet people and mix with them and glean from them. This

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Letter 4. Jan 12th. 1918

I know is hard for you,Best Beloved,but do it. You can give them so much pleasure.

Tomorrow morning I go to G.H.Q. again to be gone a couple of days.I'll write again when I come back.God Guard you- I love you everything.

Your

Willard.

Paris, France,
January 16, 1918.

The Honorable,
The Secretary of the Treasury,
Washington, D.C.

Attention: The Bureau of War Risk Insurance.
Subject: War Risk operations with the Expeditionary Forces.

Sir:

Confirming previous cable correspondence I have the honor to report that the detachment for work under the War Risk Insurance Act with the Expeditionary Forces, arrived in England on December 25th. After arranging that two officers and eight enlisted men remain in London, I proceeded with the balance of the commissioned and enlisted personnel arriving in Paris on the night of December 27th.

With Captain S. H. Wolfe, Q.M.U.S.R., who was in charge of the Bureau of War Risk Insurance in Paris, I went over the work which had been accomplished. Captain Wolfe had been hampered by the absence of definite information regarding the act and rulings thereunder. He lacked supplies, had inadequate office accomodations and insufficient personnel. He and his assistants deserve high commendation for the manner in which, despite these handicaps, they dealt with the task to which they had been assigned. Captain Wolfe himself has doubtless already reported to you the results accomplished by him. The foregoing statement is made because he himself might in modesty have failed to describe to you the difficulties under which he was obliged to conduct his operations.

Immediately after our arrival, Major Lindsley and myself proceeded to Headquarters, American Expeditionary Forces, for conference. Through the courtesy of Lieut.Col. Logan, Chief of the Administrative Section, General Staff, we were able to visit the training areas and thus to visualize the problem with which Captain Wolfe had been confronted and with which we ourselves are now attempting to deal.

The military authorities appreciate the great benefits of the War Risk Act and the fact that a proper comprehension thereof will more than any other single factor contribute to the creation of a proper morale among the officers and men. Officers and men, whether they be in divisional areas, ports of debarkation or along the Line of Communications, are devoting themselves to their instruction or to the work of forwarding supplies. They are living under conditions which make it difficult to gather them together for the purpose of addressing them in regard to their privileges under the War Risk Insurance Act or to secure the prompt execution of allotment forms by units as a whole.

We knew it to be your desire that we perform the duties assigned to us with the least possible interference with the training program and the performance of military duties. We planned, therefore, insofar as possible, to complete the obligatory execution of allotment applications simultaneously with the presentation to the men of their opportunity to take out War Risk Insurance, and the execution of applications resulting therefrom.

This plan met with the hearty approval of the military authorities. Its accomplishment however necessitated the utilization of motor transportation which the Government was unable to furnish. The Red Cross saved the motor transportation situation by lending cars, trucks and drivers. In order that we might reach widely separated military units it was necessary to secure additional personnel. We desired to find under a single roof sufficient space with both heat and light so that applications might be executed at night. We therefore sought the good offices of the Y.M.C.A. Mr. Carter, the head of this work in Europe and Mr. Powell, his assistant, promptly responded.

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The Knights of Columbus offerred their cooperation which was accepted. The Red Cross, Y.M.C.A. and Knights of Columbus, all without qualification, felt that they could perform no service more useful to the Army than to assist in the presentation of the benefits of the War Risk Insurance and the acceleration of arrangements for family allotments and allowances.

After a conference in Paris it was arranged that the work of the officers and enlisted men who had been specially trained in the Bureau of War Risk Insurance in Washington, would be supplemented by the assistance of the Y.M.C.A. Secretaries located with the American Forces in France, who placed their buildings and transportation at our disposal.

In the meantime after consultation with the military authorities, it was determined that operations under the War Risk Act should be conducted under the general direction of the Commanding General, Line of Communications. Copy of General Order establishing the War Risk Section is attached hereto (inclosure #1). Pursuant thereto the following temporary disposition of commissioned and enlisted personnel has now been made:

(a) The Main Office of the War Risk Section (which may ultimately be moved to the Headquarters, Line of Communications) is being retained for the present in the office established by Captain Wolfe at #1 Rue des Italiens, Paris, where additional accomodations required have been secured.
(b) Two officers and two enlisted men have been located at the Headquarters, Advance Section, Line of Communications.
(c) Advance parties consisting of one officer and one enlisted man have been sent to the Headquarters of Tactical Divisions to arrange for the operations therewith.
(d) A field party of eight officers and fourteen enlisted men which is now working with one of the divisions, will upon the completion of this task move on to other divisions, there to operate under the schedules now being arranged by parties mentioned in (c).
(e) Small parties will deal with detached troops now assigned to divisions in the Zone of the Advance.
(f) The most difficult task will be to cover the widely separated units not in the Zone of the Advance. Nine parties have been sent out each to operate in a certain zone.
(g) The work in England is being dealt with in a similar manner.

No allotment applications had been received in Paris. It was necessary therefore to secure a supply locally. Arrangements have been made that messengers from the Paris office be sent to the field with supplies of forms and stationery, collecting and bringing back to Paris forms which have been executed.

There has been great confusion in the minds of organization commanders regarding the steps to be taken by them in connection with the War Risk Act. As stated in my cable of January 7th, it was necessary therefore that these operations for troops in the field be undertaken upon a certain basis. Inasmuch as the Regulations drafted prior to our departure from Washington had in most respects been approved in detail, it was, after mature consideration, determined essential that they be made the basis upon which our field parties should operate. Officers were instructed to state that the regulation regarding compulsory deposits had not been approved. They were authorized to express the personal opinion that this regulation would ultimately be promulgated. They were cautioned however to take no action either personally or officially which would anticipate definite action with regard thereto. Copy of draft regulations as amended by cable sent from this office January 8th (inclosure #2), copy of memorandum of rulings (inclosure #3), memorandum

[1-16-18]



of instructions to War Risk Officers (inclosure #4), and War Risk Circular No. 1 (inclosure #5) - are attached hereto.

The Paris office is now being organized. Major Lindsley and myself, as the principal executive officers, will either remain in Paris or inspect operations in the field as circumstances may require.

As stated in cablegram of January 14, approximately 23000 applications have been received by this office, for which no duplicate applications were transmitted. Approximately 10000 of these applications have been transcribed under the system devised by Captain Wolfe. To attempt to prepare duplicate applications for the balance would impose upon this office a task which would render it practically impossible to install the new system under which it is proposed to operate in the future. For this reason, if you approve, transcripts will be made of applications received up to and including January 15. From now on it is expected that the majority of applications being executed under the supervision of War Risk Officers will be sent in in duplicate. Should this not be the case however, single applications will be copied, and beginning with applications received on January 15th, one application will be transmitted to the Bureau of War Risk Insurance, Washington, D.C., as arranged prior to our departure.

As stated in my cablegram of January 12th, the Paris office has been stripped of its personnel in order to send to the field as many officers and enlisted men as possible with a view to completing the execution of both insurance and allotment applications prior to February 12th. If, within the next two weeks it should become evident that the completion of this task will be impossible, attention will be concentrated on the presentation to the men of the A.E.F. of their opportunities to secure War Risk Insurance, and the execution of allotment applications will be postponed until after February 12th. Under the plan now in operation it is hoped that it may not be necessary as anticipated in my cable of January 5th, to request that Congress be urged to extend this time limit. In view of the amount of work now under way, it will be impossible to transmit to the United States and to file in this office, applications secured up to February 12th, within a considerable period after that date. To avoid confusion it is recommended that the permanent office routine be installed with the least possible delay. It is impossible to secure competent and adequate assistance here. The military authorities cannot detach additional men, and the civilian clerical help available is scarce and in most cases incompetent. The task of sorting and filing applications cannot be done within a reasonable time, therefore, unless the additional personnel requested from the United States be sent immediately.

When the permanent administration is established it is probable that arrangements for the release of a certain number of officers and enlisted men may be found feasible. If so their services are urgently required in other departments of the army administration in France, which is at the present time hampered in the performance of its duties by the lack of an adequate clerical force.

It is as yet impossible to anticipate the exact manner in which this office will function once the initial operation in which we are now engaged is completed. The work will be continuing and will increase in volume as troops are sent from the United States. Recommendations as to permanent organization and as to a plan of operations will be made in due course. Whatever the office organization in France may be however, it seems clear that the relations between this office and the Bureau of War Risk Insurance in Washington and the manner of correspondence will be essentially identical with that which was agreed upon prior to our departure.

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[1-16-18]



This preliminary report, will it is hoped give you a general impression of the situation here and the steps which have been taken to deal therewith. There are many obstacles to overcome. The fact that this office is working with troops who sooner or later will be engaged in active hostilities makes it difficult at the present time and will make it impossible in the future, to secure accurate information and to obtain complete and thoroughly satisfactory results. Existing confusion will inevitably increase. It will therefore be almost impossible for this office to approximate its full usefulness even, unless immediate steps are taken to insure completion of insurance and allotment applications prior to the departure of troops from the United States for Overseas service, and to collect, arrange and transmit to this office copies of such applications executed by such troops prior to their departure.

The commissioned and enlisted personnel of the detachment which was organized in the United States to conduct the War Risk operations with the Expeditionary Forces cannot be too highly commended for the intelligence and energy with which they have embarked upon their task. I feel confident that they will secure the maximum result possible under the circumstances and that even should their performance fall short in some measure it will be due to the difficulties inherent in the situation rather than to lack of competence on their part.

421 West 21st Street,
New York City
January 18, 1918

Major Willard Straight,
C/o Morgan, Harjes & Co.,
Paris, France.

My dear Willard:

A great deal has happened since I last wrote you, including the Lloyd George and Wilson War Aims speeches, and the practical collapse of the war service in this country owing to the failure to deal promptly with the problem of distributing coal. Mr. Wilson's War Aims speech was probably the greatest success of his career. The interest and approval excited was really extraordinary, and make it one of the most remarkable tours des forces in the history of politics. He succeeded in getting out a document which obtained, at all events, the superficial approval of people as different as Colonel Roosevelt, John Haynes Holmes, Frank Simonds, and the whole newspaper press of the country, irrespective of party, location, and general tendency. Even the pacifist organizations, like the Socialist party and the Peoples Council seemed to give it warm approval. Of course, a great deal of this approval was due to somewhat conflicting interpretations, but there can be no doubt that he both undermined what opposition there was to the war on the part of American public opinion, and added decidedly to the moral unity in relation to the war of the American people. Still more extraordinary is the fact that at this, the very moment when he stands at the summit of his career as one of the greatest international strategists and tacticians which the world has ever seen, his domestic management of the war should have suffered such a disastrous break-down. All his friends must bitterly regret that he was not more forehanded about anticipating the dangers which were over-hanging the country because of the excessive strain which is being put upon its machinery of transportation. The resulting disorganization is terrific and has done his administration an incalculable amount of harm. Just how much, it is impossible to say at the present time but the outlook is distinctly bad. People are just beginning to realize that this break-down in the machinery of transportation does not stand alone, and that other equally essential war services are likely during the next six months to fail the country. The criticism, consequently, is becoming much more radical than it used to be. Particularly drastic is the memorandum issued by the United States Chamber of Commerce this week in which they insist, as The New Republic has been insisting for some time, upon the need of a supreme War Council. As far as the paper is concerned, we have this satisfaction that we have been one of the very few American publications which have warned the public of what was coming and who have traced the trouble to itr proper source.

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[1-18-18]

Major W. Straight---#2

I am going to Washington next week and may stay as long as a week or 10 days in order to see whether I can get any further light on the situation. You can imagine what the state of public opinion is in the country at the present time.

I am sorry to say that we have not been able to buy the Monroe house yet. I received a letter the other day from the brokers saying that we could not possibly buy it unless we offered a larger sum for the lease than we have yet done. I telephoned to Dorothy about it and she authorized me to offer more. I am hoping that we can eventually get the house at the increased price, but I am naturally reluctant to press it hard. I very much wish that you were here, or that the negotiations were in the hands of Fiedler. I think the house is worth all that we are paying for it and a good deal more. To rebuild it at the present time would cost three times as much as we are paying for it. It suits our purpose far better than any house I have seen in Washington, but one hates to be squeezed. Perhaps during my coming trip to Washington I can either close the matter up or know definitely that it is not worth our while to pay all that they are asking.

Your cable rel. purchase this property sent on Jan. 25

I see Dorothy once or twice every week and while she is doing a great deal she seems to be in good spirits and is enormously interested in her work.

It looks as a consequence of the break-down of the American war organization as if the war would almost certainly be prolonged. If it is prolonged I hope, my dear Willard, that you will not be kept on duty indefinitely abroad. I cannot tell how much I miss both your presence and your advice and the stimulus that I always get from association with you. I do hope we shall hear from you soon.

Faithfully yours,

WC

HC/B

ROBERT H. PATCHIN
7 HANOVER SQUARE
NEW YORK

January Eighteenth
Nineteen Eighteen

Dear Willard:

Your letter, written at sea December 23rd, arrived this morning, January 18th, and I was, needless to say, delighted to hear from you.

Asia continues to do well, having received over 900 subscriptions in December, while the advertising is improving and the managers and staff think that the advertising rate should be materially increased. The quality of the contents is maintained.

I have heard nothing from Croly, nor have I seen him for some time.

At the present moment the country is in a furor over Garfield's order to save coal by closing down industry. It seems uneconomical that factories that have plenty of coal should be obliged to stop operation. The effect of this and of Secretary Baker's testimony has been to make Congress more insistent upon certain reorganization, but it is too early to tell what will be the result.

Business appears better than anyone expected two months ago.

Thank you very much for the note on your letter about my own relation to the war. You are right in assuming that it worries me a good deal and I would be mentally much relieved were I in the service, but that would mean that my family and not I would make the sacrifice. I am doing all that I can to help the government and it is really very important that somebody should be in my place who knows Washington in order that all the details of this business may be brought, as its owners desire, into complete co-operation with the Government's war policies.

The servant problem and the threatened shortage of coal became so serious that Custis has rented his apartment until March 15th and has gone to California with Phyllis. I am looking for something to do related to the war during their absence. I can well put in my evenings on some relief or other work and will be glad to do so.

My mother was very ill and Philip took her to Florida where I went to see her on New Years, but I am happy to say she is now improving and I hope will recover.

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ROBERT H. PATCHIN
7 HANOVER SQUARE
NEW YORK

January 18, 1918.

Page #2

There is nothing new to report here. All the persons to whom you sent your regards via me were delighted to hear from you and send cordial messages in return.

Martin is plugging away at Washington and comes over very seldom. The Red Cross is running smoothly, but there is some talk of Ryan's being drafted in the War Industries Board, the chairman of which, Daniel Willard, has resigned.

I do not feel that this letter has much real "dope" but I will try to do better another time. Just now I have one foot in the air ready to start to Washington.

Faithfully yours,
Robert H Patchin

Willard Straight, Esq.,
c/o Morgan Harjes & Co.,
Paris, France.

1 Rue des Italiens,
Paris, France.

January 18, 1917.

Mr. Albert Neubauer,
218, Boulevard Pereire,
Paris.

Dear Sir:-

Confirming our verbal understanding, I hereby agree within one week from this date to pay to you the sum of 35,000 francs for the Renault 18 H.P. limousine, inside drive with double tires at the back, tubes, electricity, dynamo, two separate tires with inner tubes on rims, rack at the back and the car would be complete and in running order.

I understand this car is second-hand, but in perfect order.

(gl) Wright

Tel. Wagram 34-51
59-79.

ALBERT NEUBAUER
Palais de l'Automobile

Paris
218 Boulevard Pereire
Teleph. 534-51
559-79

The Willard Straight Papers at Cornell University

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**AMERICAN EXPEDITIONARY FORCES.**
**OFFICE OF THE DEPOT QUARTERMASTER.**
**PURCHASING BRANCH.**

No d'Ordre / Order No. 37

Paris, Jan. 18th 1918

COMMIS A / ORDERED FROM Comte Jacques de Germiny
11 Rue Bayard VIII^e

LIVRAISON / DELIVERY Immediate

ÉCHANTILLONS / SAMPLES ✓

ESCOMPTE & CONDITIONS / DISCOUNT & TERMS

| Quantité. Quantity. | Unité. Unit. | Désignation. Articles. | Dimension. Size. | Prix. Price. |
|---|---|---|---|---|
| 1 | | Renault 18 h.p. auto 1914 model (new) 2 extra tires new | | 37,000f |

Copie d'ordre en règle par retour.
Acceptation of order to be sent us by return.

Les marchandises seront examinées avant acceptation.
All supplies to be made subject to inspection.

Factures en duplicata portant notre numéro d'ordre et votre numéro de qualité.
Invoices in duplicate showing our order & makers' quality number.

*Tout ordre placé pour livraison à date fixe et qui ne sera pas livré à temps avec les factures en duplicata, sera refusé.— Les livraisons doivent être faites avant 16 heures.*

*Supplies purchased under order stipulating time deliveries will not be received after date set for completion of delivery or after 4 p.m.*

Instructions d'expédition.
Shipping Instructions.

W. Straight
Major A.S. W.S.R.

January 18th 1918

War Risk Section,
Lines of Communication,
American Expeditionary Forces,
1, rue des Italiens,
PARIS.

TO: Comte Jacques de Germiny,
11, rue Bayard VIII
PARIS.

| | | |
|---|---|---|
| January 18th 1918 | 1 Renault 18 H.P. auto 1914 Model (new) | Frs 37.000.00 |
| | 2 extra tires (new) | |

Goods received
January 18 1918
W. Straight
Major A.S. W.S.R.

The Willard Straight Papers at Cornell University

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[Revised from 1-16-18]

Paris, France,
January 18, 1918.

The Honorable,
The Secretary of the Treasury,
Washington, D.C.

Attention: The Bureau of War Risk Insurance.
Subject: War Risk Operations with the Expeditionary Forces.

Sir:

Confirming previous cable correspondence I have the honor to reo
report that the detachment for work under the War Risk Insurance Act with the Expeditionary Forces, arrived in England on December 25th. After arranging that two officers and eight enlisted men remain in London, I proceeded with the balance of the commissioned and enlisted personnel arriving in Paris on the night of December 27th.

With Captain S. H. Wolfe, C.M.U.S.R., who was in charge of the Bureau of War Risk Insurance in Paris, I went over the work which had been accomplished. Captain Wolfe had been hampered by the absence of complete information regarding the act and rulings thereunder. He leaked supplies, had inadequate office accomodations and insufficient personnel. He and his assistants deserve high commendation for the manner in which, despite these handicaps, they dealt with the task to which they had been assigned. Captain Wolfe himself has doubtless already reported to you the results accomplished by him. The foregoing statement is made because he himself might in modesty have failed to describe to you the difficulties under which he was obliged to conduct his operations.

Immediately after our arrival, Major Lindsley and myself proceeded to Headquarters, American Expeditionary Forces, for conference. We visited the training areas and were able to visualize the problem with which Captain Wolfe had been confronted and with which we ourselves are now attempting to deal.

[1-18-18]

-2-

The military authorities appreciate the great benefits of the War Risk Act and the fact that a proper comprehension thereof will more than any other single factor contribute to the creation of a proper morale among officers and men. Officers and men, whether they be in divisional areas, ports of debarkation or along the Line of Communications, however are devoting themselves to their manifold duties. They are living under conditions which make it difficult to gather them together for the purpose of addressing them in regard to their privileges under the War Risk Insurance Act or to secure the prompt execution of allotment forms.

We know it to be your desire that we perform the work assigned to us with the least possible interference with military preparation. We planned, therefore, insofar as possible, to complete the obligatory execution of allotment applications simultaneously with the presentation to the men of their opportunity to take out War Risk Insurance, and the execution of applications resulting therefrom.

This plan met with the hearty approval of the military authority. To attempt its accomplishment however necessitated the utilization of motor transportation which the Government was unable to furnish. The Red Cross saved the motor transportation situation by lending cars trucks and drivers. These have been supplemented by ambulances temporarily loaned by the Government, trucks and cars loaned by the Y.M.C.A., and the purchase of two motors.

In order that we might reach widely separated military units in the limited time available, it was necessary to secure additional personnel. We desired moreover to find under a single roof sufficient space with both heat and light so that applications might be executed at night. We therefore sought the good offices of the Y.M.C.A. Mr. Carter, the head of this work in Europe and Mr. Powell, his assistant, promptly responded. The Knights of Columbus offerred their cooperation which was accepted. The Red Cross, Y.M.C.A. and Knights of Columbus, all without qualification,

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felt that they could perform no service more useful to the Army than to assist in the presentation of the benefits of the War Risk Insurance and the acceleration of arrangements for family allotments and allowances.

After a conference in Paris with Y.M.C.A. secretaries brought from all parts of France, it was arranged that the work of the officers and enlisted men who had been specially trained in the Bureau of War Risk Insurance in Washington, would be supplemented by the assistance of the Y.M.C.A. secretaries, who placed their own services, their buildings, transportation and typewriters, at our disposal.

In the meantime, after consultation, the military authorities determined that operations under the War Risk Act should be conducted under the general direction of the Commanding General, Line of Communications. The plan outlined in Washington of having two officers and eight enlisted men attached to each Division Headquarters was abandoned as it was deemed necessary that divisions be made mobile combatant units and the personnel of their headquarters reduced to a minimum. Copy of General Order No. 5, [inclosure #1] establishing the War Risk Section is attached hereto. Pursuant thereto the following temporary disposition of commissioned and enlisted personnel has been made:

(a) The Main Office of the War Risk Section (which may ultimately be moved to the Headquarters, Line of Communications) is being retained for the present in the office established by Captain Wolfe at #1 Rue des Italiens, Paris, where additional accomodations required have been secured.
(b) Two officers and two enlisted men have been located at the Headquarters, Advance Section, Line of Communications, to supervise operations in the Zone of the Advance.
(c) Advance parties consisting of one officer and one enlisted man have been [redacted] tactical divisions to arrange for the operations therewith.
(d) A field party of eight officers and fourteen enlisted men which is now working with one of the divisions, will upon the completion of this task move on to other divisions, there to operate under the schedules now being arranged by parties mentioned in (c) above.
(e) Small parties will deal with detached troops not assigned to divisions, in the Zone of the Advance.
(f) The most difficult task will be to cover the widely separated units under the Line of Communications. Nine parties have been sent out each to operate in a certain zone.
(g) The work in England is being dealt with in a similar manner.



(h) Major Lindsley with one officer and two enlisted men will proceed to the British front to handle troops and hospital units attached to the British forces.
(i) Arrangements have been made to cover the American Ambulance Service attached to the French army, and
(j) To cover American aviators in Italy.

The personnel now comprising the field parties will ultimately be assigned to conform to General Order No. 5, referred to.

The conditions under which men live and work in the French villages and cities in which they are quartered, are such that colds, influenza and bronchitis are prevalent, especially amongs men just arrived from the United States. Major Lindsley and myself, from personal funds, obtained rubber boots and other articles necessary to keep our men in physical condition to perform their duties, - for our personnel was so limited we could provide no substitutes in case of illness. We also advanced funds to secure proper living accomodations to enable these men to work when government quarters available were unsatisfactory. It was also necessary to provide trunks, satchels and bags to carry blank forms and supplies to the field and to keep them in a useable condition.

No allotment applications had been received in Paris prior to our arrival. It was necessary therefore to secure a supply locally. Arrangements have been made that messengers from the Paris office be sent by rail, truck or ambulance, to the field with supplies of forms and stationery, collecting and bringing back to Paris executed applications.

There has been great confusion in the minds of organization commanders regarding the steps to be taken by them in connection with the War Risk Act. As stated in my cable of January 7th, it was necessary therefore that these operations for troops in the field be undertaken upon a certain basis. Inasmuch as the Regulations drafted prior to our departure from Washington had in most respects been approved in detail, it was after mature consideration, determined essential that they be made the basis upon which our field parties should operate. Officers were instructed to state that the

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regulation regarding compulsory deposits had not been approved. They were authorized to express the personal opinion that this regulation would ultimately be promulgated. They were cautioned however to take no action either personally or officially which would anticipate definite action with regard thereto. Copy of draft regulations as amended by cable sent from this office January 8th (inclosure #2), copy of memorandum of rulings (inclosure #3), memorandum of instructions to War Risk Officers (inclosure #4), and War Risk Circular No. 1 (inclosure #5) - are attached hereto.

The Paris office is now being organized. Major Lindsley and myself, as the principal executive officers, will either remain in Paris or inspect or undertake operations as circumstances may require.

As stated in cablegram of January 14, approximately 23000 applications have been received by this office, for which no duplicate applications were transmitted. Approximately 10000 of these applications have been transcribed under the system devised by Captain Wolfe. To attempt to prepare duplicate applications for the balance would impose upon this office a task which would render it practicably impossible to install the new system under which it is proposed to operate in the future. For this reason, if you approve, transcripts will be made of applications received up to and including January 15. From now it is expected that the majority of applications being executed under the supervision of War Risk Officers will be sent in in duplicate. Should this not be the case however, single applications will be copied, and beginning with applications received on January 15th, one application will be transmitted to the Bureau of War Risk Insurance, Washington, D.C. as arranged prior to our departure.

As stated in my cablegram of January 12th, the Paris office has been stripped of its personnel in order to send to the field as many officers and enlisted men as possible with a view to completing the execution of both insurance and allotment applications prior to February 12th. If within the next two weeks it should become evident



that the completion of this task will be impossible, attention will be concentrated on the presentation to the men of the A.E.F. of their opportunities to secure War Risk Insurance, and the execution of allotment applications will be postponed until after February 12th. Under the plan now in operation it is hoped that it may not be necessary as anticipated in my cable of January 5th, to request that Congress be urged to extend this time limit. In view of the amount of work now under way, it will be impossible, however, to transmit to the United States and to file in this office, applications secured up to February 12th, within a considerable period after that date. To avoid confusion it is necessary that the permanent office routine be installed with the least possible delay. It is impossible to secure competent and adequate assistance here. The military authorities cannot detach additional men, and the civilian clerical help available is scarce and in most cases incompetent. The task of sorting and filing applications cannot be done within a reasonable time, therefore, unless the additional personnel requested from the United States be sent immediately.

When the permanent administration is established it is possible that arrangements for the release of a certain number of officers and enlisted men may be found feasible. If so their services are urgently required in other departments of the army administration in France, which are at the present time hampered in the performance of their duties by the lack of assistants.

It is as yet impossible to anticipate the exact manner in which this office will function once the initial operation in which we are now engaged is completed. The work will be continuing and will increase in volume as troops are sent from the United States. You will be advised in due course regarding the permanent organization and plan of operations. Whatever the [illegible] may be however, it seems clear that the relations between this office and the Bureau of War Risk Insurance in Washington and the method of correspondence be essentially identical with that which was agreed upon prior to our departure.

00359

[1-16-18]



This preliminary report, will it is hoped give you a general impression of the situation here and the steps which have been taken to deal therewith. There are many obstacles to overcome. The fact that this office is working with troops who sooner or later will be engaged in active hostilities makes it difficult at the present time and may make it impossible in the future, to secure accurate information and to obtain complete and thoroughly satisfactory results. Existing confusion will inevitably increase. It will therefore be almost impossible for this office to approximate even its full usefulness, unless immediate steps are taken to insure completion of insurance and allotment applications prior to the departure of troops from the United States for Overseas service, and to collect, arrange and transmit to this office copies of such applications executed by such troops prior to their departure.

The commissioned and unlisted personnel of the detachment which was organized in the United States to conduct the War Risk operations with the Expeditionary Forces cannot be too highly commended for the intelligence and energy with which they have embarked upon their task. I feel confident that they will secure the maximum result possible under the circumstances and that even should their performance fall short in some measure it will be due to the difficulties inherent in the situation rather than to lack ofcompetence on their part.

I have the honor to be,

Sir,

Your obedient servant,

WDS/111
Incl-5

Paris 21. Boulevard Lannes

Jan. 20. 1918.

Dear Major Straight

I beg to enclose herewith a letter of introduction to you, kindly given to me by your friend Mr. John R. Carter.

I would consider it a privilege to have the pleasure of meeting you & to have a

The Willard Straight Papers at Cornell University

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[enclosed 1-20-18]

MORGAN, HARJES & Cie
PARIS

J. P. MORGAN & Co
New-York

DREXEL & Co
Philadelphia

MORGAN, GRENFELL & Co
Londres

Adresse Télégraphique: HARJES-PARIS

T/R.

31, Boulevard Haussmann

Paris, 18th Jany. 1918.

My dear Willard,

It gives me pleasure to introduce to you by this letter Baron A. de Frederickszs, whom you doubtless already know by reputation as a member of the Russian Embassy in Paris in the capacity of official agent of the Russian Treasury and as having been a member in that capacity of the recent financial Allied Conference in London.

Baron de Frederickszs through recent events in Russia will very probably shortly be free from his engagements as far as the Russian Government is concerned. His long service and very important duties have given him an exceptional grasp of the financial, political and economic conditions in Europe and one might say throughout the world. He is therefore anxious to put his talents and experience to some practical purpose and to that end ~~will~~ would be glad to become connected with one of our larger financial ornagizations in America.

I may incidentally mention that Baroness de Frederickszs is an American and he himself speaks with equal fluency French, English, German and Russian. I therefore am sure that a talk with you would be of great mutual advantage and I hope you will be able to give him the very best advice as how best to proceed in attaining the object he has in view.

conversation with you before your return to United States and hope you will be kind enough to let me know at the above adress the day and hour at your convenience

Permit me to make only one reserve on account of a previous official appointment i.e. Safe Tuesday January 22.d between 11 - 12!

Anticipating the pleasure of an exchange of views, with you, on certain questions

I beg to remain

Yours very sincerely

A. Frederickszs

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[1-18-18]

( 2 )

Needless to say that anything you could do for Baron de Broedericken in that sense would place me under many obligations.

Yours ever,

I. R Carter

Major W. D. Straight,

Hotel de Crillon,

Place de la Concorde,

E/V.

Send by Chadwick Jones

Fiedler, 120 Broadway, Newyork.

Secure from Dobbs one service cap my size two service caps six seven-eighths. Get bronze eagles Tiffanys. period. Tell Mrs. Straight quote only one letter two cables received since arrival. Have you received my cables. If so hereafter please acknowledge. Cable me at least once week as promised whether you are all well what you are doing. Acknowledge this cable. end quote. Tell Croly quote Two letters received. Would like see William Harder. end quote.

STRAIGHT.

January 20-1918

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January 21, 1918.

Lieutenant A. Nordhoff, A.S.S.C.U.S.R.
Air Service Concentration Barracks No. 3,
Base Section No. 1.

Dear Mr. Nordhoff:

I am returning herewith application for temporary detail to this section of one of your cadets, Hamilton Lee, by name, which I note has been approved by you. I appreciate Mr. Lee's desire to get into some service which for the time being at least would be more active than that in which he is now engaged, but I am afraid the complications incident to securing his detail would be such that his temporary assignment, even though it could ultimately be secured, would come only after a considerable period, by which time you yourself might be becoming more active. I think you will find moreover that you should not have sent this application direct to me but that it should have gone on through channels. You might tell Cadet Lee that in case I have an opportunity to take the matter up with the aviation authorities here, I shall be glad to speak on his behalf.

Yours truly,

WDS/111
Incl&2.

[encl. 1-21-18]

AIR SERVICE CONCENTRATION BARRACKS NO. 3,

BASE SECTION NO. 1

January 12, 1918.

FROM : Cadet Hamilton Lee, A. S. S. C.

TO : Major Willard D. Straight
(Through Military Channels)

SUBJECT : Assignment to War Risk Insurance Board.

1. Respectfully requests that he be attached to the War Risk Insurance Board, now in France for active service for three months or until his organization, now idle, has begun flying training.

2.Qualifications:

(a) A student of life insurance and idemnity insurance while at the University of Texas.
(b) Six years experience as a salesman on the road and manager of life insurance agencies.
(c) Largest personal producer in the State of Texas for the seventh largest insurance company in the world at the outbreak of the war.

3. Enclosure from official bulletin of Union Central Life Insurance Company of Cincinnati, Ohio.

Hamilton Lee
Cadet, A. S. S. C.

1st, Ind.
15th For. Detachment, Aviation Section, A.E.F., France. Jan. 14, 1918
To Commanding Officer, approved.
1.
Detached service recommended.

2.After personal investigation I feel satisfied as to the correctness of the above data.

3.This cadets character is excellent; he is well educated, capable, and experienced along the lines needed in the branch of service to which he desires to be temporarrily attached. It is for the good of the service.

1 Incl.

A. Nordhoff. Cdg.
1st.Lt.A.S.S.C.U.S.R.

The Willard Straight Papers at Cornell University

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ASSISTANT SECRETARY OF THE TREASURY
WASHINGTON

January 21, 1918.

My dear Major Straight:

Capt. Wolfe arrived in New York on Tuesday last, and I had a talk with him over the phone and while in New York on Friday last, and also had the pleasure of talking to Mrs. Straight. The letter which Capt. Wolfe brought from you was delivered to Mrs. Straight Friday evening.

Capt. Wolfe brings most encouraging reports of the way you have taken hold of the situation, and I want to assure you that you will have the most earnest support of everyone in the Treasury Department in the furtherance of your work.

With cordial regards, I am

Yours sincerely,

H D Rowe

Maj. Willard D. Straight, A. G., U.S.A.,
c/o American Ambassador,
Paris, France.

1 Rue des Italiens,
Paris, January 21, 1918.

My dear Baron de Freedericks:

I have your note of the twentieth of January, enclosing a letter of introduction from Mr. Carter. Mr. Carter has already spoken to me about you, and it will give me great pleasure to see you.

I think, however, that there is some misunderstanding about the possibility of my early return to the United States. I expect to be in France for the remainder of the War, however long that may be, and insofar as I understand from Mr. Carter what you have in mind, I am afraid that I shall be unable to be of any very great assistance to you. I shall, however, be very glad to see you at my office, No. 1, Rue des Italiens, any day you would care to come in, between eleven and twelve o'clock. I should say, however, that I shall probably be away on Tuesday and Wednesday of this week.

Sincerely yours,

Baron A. de Freedericks,
21 Boulevard Lannes.

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FILE

January 21, 1918.

Dwight Robinson, Esq.,
% Stone & Webster,
120 Broadway,
New York, N.Y.

My dear Robinson:

Your boy came in to see me the other day with Head of your local organization. As I understand his situation from what he himself tells me and from what you told me before we left America, the boy came over here to drive an ambulance on a temporary job. While he was here the Field Service was militarized and taken over by the government. With most of his associates he signed on for the army. This I understand he did without your consent. You now desire him to go home and finish his college course. After talking with the boy and after sizing up the situation here, I think it would be unfair to him if you attempted even to secure his release from the service at the present time. By bringing great pressure to bear in Washington, you might perhaps secure his release on the ground he was a minor and had enlisted without your permission. I am not sure however that even with great pressure you would be able to put this across, but I am sure that did you attempt to do so, both you and the boy would regret it in the future. As far as I can gather from the situation here he is doing very useful work, is having a most interesting time and is gaining in experience, which to my mind, considering the regret he would naturally feel in leaving this service, would be infinitely more valuable to him in the future than the immediate completion of his college course. I quite appreciate the desire of Mrs. Robinson and yourself to get the boy back, but I believe it would be a mistake to do so.

With best wishes,

Yours sincerely,

421 West 21st Street
New York City
January 22, 1918

Major Willard Straight, U.S.A.
Messrs. Morgan, Harjes & Co.,
Paris, France.

Dear Willard:

Dorothy told me last night that Joe Swan sails tomorrow, and I would have an opportunity of sending a letter to you by him which would not be open to the same kind of public inspection which all the letters I have sent you heretofore have been.

Since I last wrote, I have received the letter which you wrote upon the steamer and mailed as soon as you landed, and Dorothy has read to me some extracts from your letters to her which were very helpful to me in enabling me to form some idea as to the conditions in France. We are getting the most contradictory and confusing information here at the present time. There seems to be a conspiracy against allowing public opinion in this country to get at the truth. My own impression very strongly is, however, that the war is drawing toward its close and that it will not last more than another six months. In spite of the improved military position of Germany I cannot help thinking that Lloyd George's and Wilson's recent speeches have put German diplomacy on the defensive and that she will not be able to maintain her own morale and that of her Allies more than a few months longer. The internal situation there seems to me of extraordinary interest and developing in just the right way. It is up to the German government to make some kind of a peace statement now, and I do not see how they can do it without increasing their own internal divisions, and without either alienating their own liberals, or giving their own military party an excuse, for which they are no doubt looking, for a coup d'etat. I think it extremely improbable that Germany will consent to a decent peace without passing through a period of more or less illegal military government. Once the government assumes that character I think the disintegration will be rapid. In any event, the strain on all the belligerents is becoming terrific, and I feel pretty confident that if we were only in better shape that the unused resources of this country would be the decisive factor in the end in obtaining a satisfactory peace. It is for that reason that the break-down in our military preparations is such a serious matter at the present time.

Since I last wrote to you I had a long talk with Felix who spent a day in New York, and he is using his influence with Baker in order to try to get him to adopt a more thoroughgoing reorganization, but all to no effect. He tells me that Brandies agrees with him as to the inability of Baker to handle the situation, and as to the stubbornness of the President. Since I talked to him, the President has come out flatly against both a Munitions Department and any kind of a War Council. I am not at all sure that in doing this he has not made the great mis-

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Major Willard Straight----#2

take of his career. Considering the power of the Executive during war, he is very likely to get the better of Congress in any immediate fight, but the facts are against him and if the country continues to be paralyzed in its war preparations, as I think is very probable, the pressure of those facts will become tremendous, and finally irresistible. He will have to yield in the end, and he will sacrifice his prestige in having failed to yield sooner. That is the way it looks to me now and it is certainly a most depressing outlook because the result will be to strengthen the reactionary forces and weaken the liberal forces in American industrial and political life. It also cannot help but react balefully upon the success of our military operations and industrial preparation. I am going to Washington tomorrow night and will remain probably about a week. I shall hope to see everybody from whom I can get a disinterested opinion as to how serious the crisis is, and what the outlook is for some better solution than that which I have indicated. I shall see Brandeis, Hurley, Warburg Nelson Perkins, and Hoover, and a whole lot of newspaper men, and see what they have to say. After I get back I will write you a full report, provided I can find some way of getting it to you. I should add that from all I can hear Goethals is not doing a very good job as Quartermaster General, and Hurley, instead of being a success seems to be panning out as a kind of "four flusher." In fact, as I see it now, there is no bright spot in the whole situation as far as our domestic organization goes.

I shall also know when I return whether or not we can buy the Monroe house. Soule, who was in New York yesterday, says that as far as he can learn the Arts Club simply refuses to sell the lease.

We had a dinner here at the office last night at which we discussed the prospects of the paper. Hallowell's report for the year is not as good as we hoped it would be six weeks ago, and we are now considering plans for retrenchment. We are all extremely anxious to cut down the loss for the coming year to the lowest possible figure. It would take me too long to go into our plans, but I think they will probably include an attempt to use a somewhat cheaper grade of paper, to publish a somewhat smaller amount of material. Hallowell thinks it necessary to spend more money on promotion work, and in this I think he is right. He also wants me very much to cut down the editorial expenses and he himself is in favor of giving up Billy Hard, but in that I do not agree with him. I think Billy Hard has been a source of distinct strength to us recently, and I should be afraid at a time when we are not doing particularly well to drop him out of the paper. It is possible, however, that we will arrange for a smaller amount of work from him, and in this way save a certain amount of money. The fact that the paper has not been doing so well has chilled somewhat the ardor for expansion which I felt as well as you did at the time you left.

Faithfully yours,

HC.

HC/B

22 Janvier 1918

11. Rue Bayard (VIIIe)

Monsieur,

J'ai bien reçu votre chèque de $ 6491,23 c. dont je fais créditer le compte chez Messrs Vernes & Cie. de M. Jordan de Sury propriétaire d'une [illegible] 1874? Renault, que vous lui

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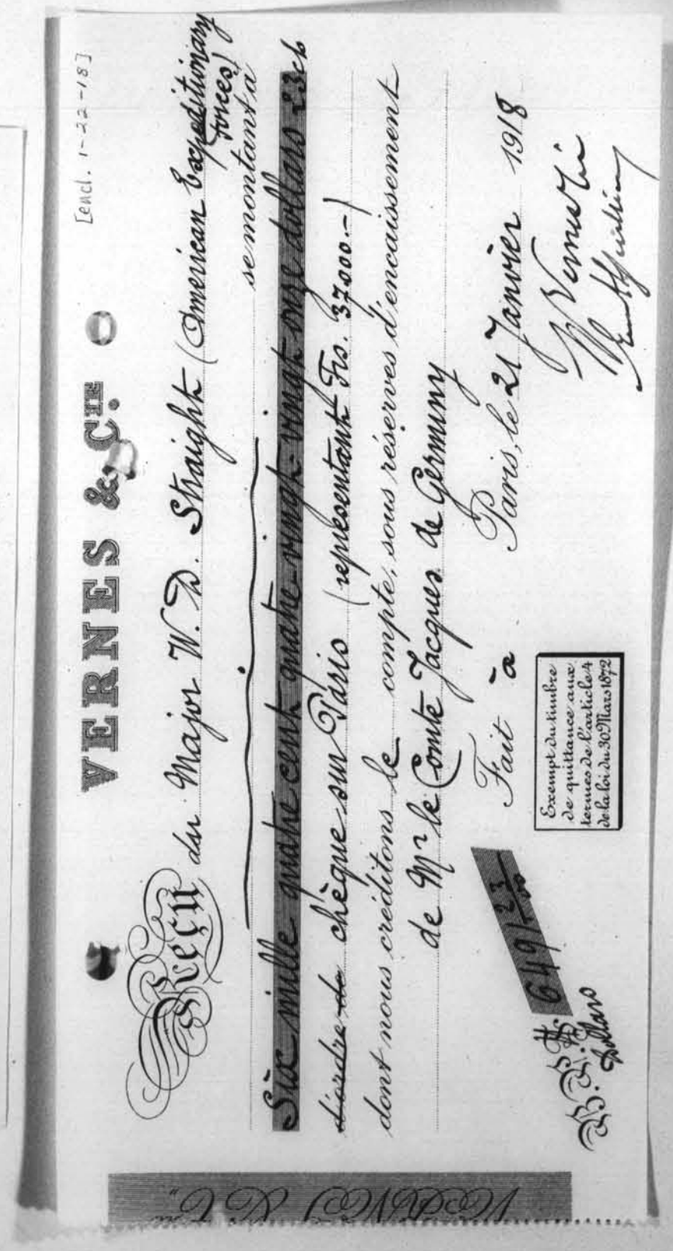
avez achete! O O
En bon non je vais en
remercie. —
A cette occasion permettez
moi de rappeler que je suis
heureux sanche de notre histoire
en Decembre 1870 mon
Pere alors delegue de la Defense
national conclut avec Mess
Morgan & C.o l'emprunt 6%
qui s'est liquide a la satisfaction
des deux parties. —

A cette heure egalement
Grace, si je puis vous
rendre service je serai
très-heureux. ——
Agreez, Monsieur, l'assurance
De ma consideration tres
Distinguée.

le C.te J. de Gernuschy

A Mr le Directeur
des Communications Americaines
1 Rue des Italiens

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WILLARD STRAIGHT
ONE TWENTY BROADWAY
NEW YORK

January 23rd, 1918.

Dear Major Straight:-

I presume you have received by this time my previous letter, which was unfortunately held up for about ten days because all ships were tied up here on account of the coal shortage. Since writing last everything has been going very well, although I have been kept pretty much on the jump.

As stated in my reply to your cable enquiring as to how things were going, I had in hand up to that date approximately One Hundred and Ninety, which is somewhat better than I expected on the first complete transaction. Since then I have added about ten more. I firmly believe that I shall be able to reach the figure which I set,before you come back, provided of course it is a reasonable length of time - I should say from six to nine months. If I reach it before, so much the better but I am working on the theory that conservatism means success. I have been keeping Mrs. Straight informed as per your instructions and she seems to be delighted with the results, although I am sure not half as much as I am.

There has been a great deal of peace talk of late, and while most of it has been mere rumours, yet it has had a quieting effect on the market. There has been no real drift for the past week or ten days. It has, however, had the appearance of firmness but I personally believe it is false, as the conditions in this country do not warrant a bullish market. I understand Mr. Swan is leaving in a day or two and you will no doubt hear from him fully about the present situation here. You have probably already read in the "New York Times" Mr. Garfield's order closing up manufacturing plants for five days and declaring ten Mondays as holidays, the purpose being to clean up the freight situation, as well as the coal. This was received with loud protests from all parts of the country, although it had very little effect on the present stagnant market. Everything and everybody seemed to be very much up in the air. Nevertheless the order was generally obeyed, in order, if possible, to accomplish the end desired. The five day period expired yesterday but if anything the coal situation in New York is much worse. Unfortunately we had some snow Monday and the officials are blaming this for the failure to accomplish more. No one knows just what will be tried next but it has been intimated that we will have more of these five day closing orders. If they have enough, the warm weather will be coming on and naturally the situation will improve of itself, the Administration taking upon itself all of the credit. While it is a serious problem the way it is being handled is amusing.

No. 2. 1-23-18.

I should like to write you fully regarding my operations but I believe, under present conditions, it is best not to say too much. I have completed the business with Mr. Choate's firm, as well as with Mr. Barnes, with the exception of a few hundred shares (Gt. Northern Pfd.). I have been entirely satisfied with the manner in which Mr. Swan's and Mr. Choate's offices have handled things but on two occasions Mr. Barnes' office slipped up, and as soon as I get rid of the Gt. Northern, I am through with his office and will do everything through Mr. Swan's. This is in accordance with our understanding before you left.

Captain Lowry sailed a week or so ago and will look you up in Paris. He came in to see me on several occasions and on one of his visits met Major Hill. I arranged with Mr. Christiansen to fix him up and had a letter from Captain Lowry from Halifax saying that he was very much pleased with his accommodations.

Captain C-J. has been keeping in touch with me and it seems that things are going along satisfactorily, although slowly. I saw Mrs. Straight on Friday night last and while there Doctor Rowe called her on the telephone (he was in New York for a Dinner). He said that Captain C-J.would probably get away sometime this week or surely next, that is, if things continued to go along as they are at present.

With reference to your cable asking for additional men, I understand that at first there was a disposition on the part of the same parties who tried to change your original programme, to "buck" your request, but I have just learned that it has been decided to grant you the additional officers and enlisted men asked for. I am further told that it has been definitely decided not to make any changes in the programme for the Overseas Forces.

Mrs. Straight has no doubt written you about the hard winter we are having. It is one snowstorm and cold snap after another, and with the enormous coal shortage, it has been so far an extremely hard one, particularly among the poor. It is almost out of the question to get as much as a ton at a time, and the rich and poor are suffering alike. It is not an uncommon sight to see a Pierce-Arrow or a Packard limousine with a bag of coal on the front seat. Our only difficulty so far has been with the garage (City), where the furnace is kept going on a "hand to mouth" basis. However, with the exception of New Year's Day and the morning following, when everybody was in the country, we have not been without heat. This situation is due to the fact that the building was not ready in sufficient time to lay in a supply and, secondly, because of the coal chute which was put in. The present chute is most impractical and unless the coal is carried in, in bags, which is very objectionable, we will always have trouble. I shall therefore take this matter up in the summer and arrange to have it fixed.

The Kerr Company is going well and present indications are that if any additional orders are placed in the near future, which is almost certain, we will get our share. We have taken advantage of the present

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investigation by Congress to bring to the attention of the proper officials in the War Department, our claim that we have not been treated fairly - i.e. we have a cheaper and more durable article, that we can furnish them at half the cost of leather ones and with quicker deliveries; therefore we cannot see why the department has not given us orders for at least half of its requirements. It looks now that this was a wise step and that we will get out full share of future business.

The Oswego Yarn Mills had their annual meeting last week and the surplus for the year (10 Mos. operations) was approximately $41,000. From this will have to be deducted an income tax of about $11,000., leaving a net of $?0,000. on a capitalization of $155,000. While this is satisfactory, there are large items due on the machinery installation up to next August and it was felt therefore that it would be better to forego dividends for the time being. The company has orders on its books to keep it going up to next September. The directors were further prompted to hold up the dividends in order to have sufficient funds to properly handle this business. The dividends on the preferred stock are cumulative so that it simply means a postponement. Then, too, we are taking advantage of the high prices and big business to write down as much as possible on the machinery, so that when the lean years come we will be in a good financial position. The common stock (of which you received 50 as a bonus) has a present book value of $20.00, and by the end of the year it should be worth at least $40.00.

The Brown Spin Wright Company has finally got a frame installed and running. The tests have been very satisfactory and within a short time it is hoped that the company will be able to take care of orders. I understand one order has already been received but as this is a prominent concern in the trade, it was thought advisable to give them a low price, as their adoption of the freme is of great advertising value.

Bolway: The fiscal year ends on January 31st next and, although it only covers ten months' operation (the fiscal year having been changed from March 31st to January 31st), the earnings will be sufficient to take care of the preferred dividends and permit of a common dividend, and still leave a surplus. How much I do not know as yet but in view of the situation during the four months following the declaration of war, I believe this is a very good showing.

I have just returned from Chicago, where I went on Saturday last with Mr. Powell and Bolway. Before leaving I outlined the purpose of my trip to Mrs. Straight and she said by all means to go. I left after closing on Saturday and returned last night. As Monday was a legal holiday in accordance with Garfield's order (they only had one elevator running in our building, and no heat or light), I was only away from the office for one day and was in telephone communication



with it on that day. If it had not been possible for me to arrange things in this way, you may rest assured that I should not have gone. However, I had everything in good shape and felt the trip was so important, that I am sure you will approve.

You may have heard of the concern of Thomas E. Wilson & Co. of Chicago. This firm took over in about 1915 the business of Schwarzchild and Sulzberger. It is now one of the largest concerns of this kind in the country ($45,000,000. capital). Mr. Wilson is a director of the Guaranty Trust Co. and I have been told confidentially that the Guaranty Trust Co. has a considerable stock interest in the company. The earnings of the company have been very large and it has a very good reputation.

About two years ago the company thought it would be a good plan instead of selling their hides, guts, hair, etc. to use these by-products themselves and to go into the manufacture of athletic goods. they secured Spalding's best men and engaged the best known professional to handle the golf end. They have made wonderful strides and last year were second highest in the United States. As you may not know, Spalding's, Wright and Ditson, and Reach & Co. are the same concern and until Wilson & Co. went into this field had practically no competition and conducted their business accordingly.

Wilson & Co. have placed their goods throughout the Middle West and Western states and are giving Spalding's a great run. There is no question but that their goods are of a better quality than Spalding's because they are using their best hides, gut, hair, etc. for their own product and disposing of their surplus to their competitors. In order that you may know there is something to the concern, I would add that Mr. Simmons, of the Simmons Hardware Co., St. Louis, tried to get the distributing agency for that territory but was turned down. Georgia Tech has adopted the Wilson goods entirely, and Princeton, Cornell and some of the other eastern colleges are using some of their goods. So much for the introduction.

Bolway was in correspondence with them in connection with an "Ad" which they ran in the "Saturday Evening Post", in which they showed a phonograph as well as their athletic goods. He raised a few points on the phonograph and they were impressed therewith and invited him to come to Chicago. He went and as a result was offered the distributing agency for their athletic goods in all of New York State north of Westchester County, and gave him an option, on the condition that he made good in this territory during the year, on the entire eastern states from Maine down to North Carolina. We can also have, if we do desire, and if we make good, the balance of New York State, which includes N.Y.City and Long Island. At the present time it would be too large a proposition to handle this territory but once things are running smoothly it simply means increasing the sales force and the establishment of either warehouses or jobbers, whichever seems to be the most advisable at that time.

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The proposition was brought to the attention of the directors and they suggested that Mr. Powell, Bolway and myself go out and attempt to reach an agreement with Wilson & Co. I might add that they are not permitted to operate in New York State under their own name, as there is already a lace concern of the same name in New York City. This accounts for their desire to secure Bolway & Co. as their distributors. They do not believe in having these agencies but prefer to sell their own goods wherever possible. We were very favorably impressed with their proposition and returned to Syracuse yesterday morning. A meeting was immediately called and it was decided to accept.

It is proposed to handle this proposition by organizing a separate company, to be called "The Bolway Company", with a capitalization of $40,000. Preferred and $15,000. Common. Of the latter $10,000. will go to the old company for turning over the contract; $1,500. to Bolway for working up the proposition; $1,500. will be held by the company but the income thereon to be divided among the five directors, and the balance of $2,000. to go as a bonus to the preferred stock. This may seem to be a small bonus but as it is proposed to divide on an equal basis any surplus profits after paying 7% on the preferred and common, it is a fair amount. It is estimated we ought to do $200,000. of business during the first year, but even if we do only $100,000. the profits will be sufficient to allow dividends of 14% on the preferred and common. We have discussed the contract with several people and they have placed a value of $1,000,000. to $2,000,000. on it, provided of course we secure the additional territory, which is only conditional on making good in New York. It is estimated that the least business to be done in the Eastern States for the first year should be $900,000., which should yield at least a profit of $100,000. to $150,000. You can see, therefore, that it is a wonderful proposition and I am sure you will have no objection to taking on the preferred stock. There is absolutely no chance of losing money, because if we do not make good the Wilson Company will take back all of the unsold goods at cost and in the meantime we will surely have made enough to take care of the operating costs. It is the finest thing I have run across and I am sure if you were here you would say "Go ahead". We will have to have about $10,000. to start and the balance of $30,000. will not be needed until April 1st, I believe, as we are securing a May 1st dating on the goods. I will speak to Mrs. Straight ~~about it~~ tomorrow or Friday about advancing the $10,000. Will you be good enough to cable me at once about the balance of $30,000. The field is immense and and I earnestly hope you will not turn it down. I know you wouldn't if I could tell you of all the details but I feel certain you will be able to size it up quite as well with the above facts.

I do not, however, agree as to this but it gives an idea what others think of it

I have just learned that Mr. Swan is leaving tomorrow and I will have to get this letter to him at once. There are one or two other small matters which I shall take up with you in the next letter. They are not important and I am anxious that you get this one as soon as possible. My only hope is that you will see your way clear to go in on the Bolway proposition and I shall look forward to your cable reply.



With kindest regards from Mrs. Fiedler and myself, believe me,

Sincerely yours,

A.W. Fiedler

P. S. I have been keeping in touch with Mrs. Straight on everything. She was looking very well last week, in fact I think much better than she has for some time. The children are all well.

I am so keen on this Wilson proposition that I do hope you will go in. I can assume that all of the directors feel the same way.

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[1-25-18]

AMERICAN INTERNATIONAL CORPORATION
120 BROADWAY

NEW YORK January 23, 1918.
Dictated January 21, 1918.

WILLIAM S. KIES
VICE PRESIDENT

Cwd 2/9/18

Dear Willard:

I have been planning to write you for some time, but numerous things have intervened. We have had a little siege of illness at our place which rather distracted me, and then, too, I have had quite a few things on my mind so I have not been in a mood for letter writing.

Mrs. Kies came down suddenly with the measles, complicated by lung trouble, which for a time looked as if it might be more serious. She had a temperature of 106 for a day, but fortunately she recovered at a good pace. Since then Margaret has come down with the measles, and we are anticipating that the boys will probably have their hard luck too. I never realized how sick a person could be with this pesky child's disease. Fortunately, the period of real suffering does not last more than three or four days, but in Mrs. Kies' case the threatened complications kept her confined longer than usual, and left her rather weak for a time.

I think I told you just before you left that things were shaping so I would probably leave the Bank. I resigned on the first of the year, and will give all my time to the Corporation. Personally, I think the Bank made a mistake, because there were certain things in connection with the development of the foreign trade policy for which I was responsible, and which I think now will be given up. As a matter of fact, the Foreign Trade Department has been practically abolished, and the work is to be scattered among the Vice Presidents having charge of certain countries. I feel sure this will result in inefficiency, and that the trade service of the Bank is bound to suffer.

There has been quite an upheaval in the Bank. McRoberts has gone to Washington, Talbert has resigned, Gardin has retired and I am out. Groff, who was head of the Foreign Trade Department, also resigned and we have put him into Amsinck's. "The Americas" will probably be given up, although I am trying to show them their mistake in doing so.



I can not quite understand the new policy, which seems to have originated entirely with Rich. Mr. Vanderlip, since he has been in Washington, has sort of washed his hands of the whole business, and I feel quite certain that Mr. Stillman has given orders to economize and reorganize.

They made Jimmie Carter and Cosby Vice Presidents, and elected quite a few new Assistant Cashiers. I am sincerely hopeful that the new scheme of organization will work out, but, in a way, I am mighty glad that I am relieved of all responsibility.

The change, of course, resulted in cutting off my source of income from the Bank, with no compensating allowance from the Corporation, but here again I suppose I have no real reason for complaint. Some day, when this war is over, you and I must get together and work out some things which we have had in mind. Perhaps we can rattle up some of the old bones and accomplish some of the things we both know are in the cards for somebody to do. In the meanwhile, I shall pursue the even tenor of my ways, having ninety-nine per cent. of my suggestions and propositions turned down, as usual. I think our batting average on putting things over was about equal when you left, and mine has not improved since, although the only two new ventures - the purchase of Amsinck and the Symington deal, whereby we are making forgings for the Government - happen to be my babies.

I suppose you have seen a picture of the American International Corporation organization, as shown on the famous circle. I think this was prepared before you left. My department has been called the Development Department, but does not get much chance to develop anything.

The shipbuilding proposition is causing considerable worry these days. The great demand for ships and the general criticism at Washington of everything and everybody has finally hit us, and there are numerous consultations and furrowed brows these days. As near as I can judge, the work is getting on all right. The weather and the traffic conditions have put them about three or four weeks behind, but this time can be caught up, and there is no reason to believe the ships can not be launched in accordance with the terms of the contract. The main trouble is the failure on the part of our people to direct favorable and optimistic publicity. No attention has been given to this, and the personal characteristics of the Stone & Webster men at the top of the job are such as to have caused considerable friction, due largely to lack of tact and the failure to realize that the job was of necessity somewhat political.

The China situation is in status quo. Carey is here and seems to have become reconciled to the fact that it will be impossible to raise money to go ahead with the work at this

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time. The plan now is to have sanitary engineers go over the canal work before advancing any money. The Chinese work is in the hands of a committee, of which Tinsley is Chairman, and to which I do not belong.

I do not recall whether the Steel Corporation was organized before you left or afterwards, but you must have met Hagar, who was its head and had been doing some very splendid work. We received a blow right between the eyes in his death Friday. He was with us the Saturday before, was taken with pneumonia on Monday and died on Friday. It is the first loss in our official family, and affected me very keenly.

I am writing this letter to you at home, as a result of our heatless day. The Equitable is heatless, lightless and elevatorless, and I have Norton out with me at the house. I have not made up my mind as to exactly what will be accomplished by the shutting down of industry on the Mondays prescribed in the Fuel Administrator's order. It does seem a bit foolish not to permit industries which have reserve coal supplies on hand to run, but I presume there is another reason for the action in the severe winter weather and the condition of the railroads. Shutting down miscellaneous production for a few days must of necessity give the railroads a breathing space. I am a true patriot these days, endeavoring to boost and not to criticise, and, while it is necessary to stretch one's ideas of economics and even the principles of logic to fall in with some of the acts of the moment, nevertheless I am trying to develop enough elasticity to say amen to everything.

We are passing at the moment through the orgy of criticism and knocking which was inevitable from the first, and which is fundamentally due to our form of government, and to our absolute and utter lack of preparedness for the business of war. While the clouds are pretty densely banked at the moment, nevertheless the sun is bound to shine again, and I am confident that out of the present chaos will soon come order and efficiency. A period of criticism is inevitable, and will do good. People are slowly but surely becoming aroused to the fact that we are at war, and their voice will compel the centralization of the conduct of the war in the hands of those who are competent to manage it.

There are many hopeful signs with all the temporary discouragements, and no one need doubt for a moment but what this country will give a good account of itself and will make effective contribution toward the victorious ending of the war. We may not be able to come through as soon as our allies want us to, but they must understand our problems and our difficulties and be patient, for we are straining every nerve to bring about the desired results.

Write me when you have time and tell me about your work. I miss you very much indeed, because you were among the one

[1-23-18]



or two men in this city I felt I knew intimately, and with whom I liked to exchange confidencies on occasions when such confidencies are good for the soul.

If there is anything I can do for you, please do not fail to call upon me. If there is any particular information that you want or anything you would like to keep informed about, don't hesitate to let me know. I should deem it a privilege to be of some sort of service to you and to return your many kind and generous acts of friendship.

With best wishes to yourself, and hoping that you will give my regards to Perkins and any other friends on the other side whom you may chance to meet, I beg to remain,

Sincerely,

Bruce

Mr. Willard Straight,
c/o Morgan, Harjes & Company,
31 Boulevard Haussman,
PARIS, FRANCE.

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Paris, January 23, 1918.

M. Le Comte:-

Permit me to thank you for your most courteous note of the 22nd of January. I appreciate your offer of assistance, and should occasion arise, I shall not hesitate to call upon you.

With assurances of my consideration, believe me

Sincerely yours,

Comte J. de Germiny,
11 Rue Bayard,
Paris.

Fiedler, 120 Broadway, Newyork.

Cable Meyer under circumstances do not care buy Peking house. stop. Send ten thousand Fatima cigarettes by Swann or through express.

STRAIGHT.

Jan. 24-1918

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January 24th, 1918.

Dear Herbert:

I received to-night a letter from you, which is the third I have had since I have been here. The others I have acknowledged through letters I have written Dorothy, and I am not even going to attempt to write you much of a letter now, except to urge you to keep on writing to me no matter whether you hear from me or not, for papers are few and far between, and your comments serve to keep me in touch.

You sound rather discouraged by the fact that the circulation has not increased as you had hoped it might. This should cause you no concern. To have the paper up to forty-two or forty-three thousand is in itself a great achievement, and with everyone economizing it is not surprising that subscriptions have fallen off. Above all, do not retrench and above all do not fail to get the Monroe house, even if it does cost $17,000. That purchase in any case was to be made by me and not by Dorothy. This I think you will remember.

The time has come when now, more than ever before, the paper can be useful, but it cannot be useful if you are trying to cut down expenses. Not only should you not retrench, but I think that due to the high cost of living you should make the increases we talked about. I am certain Bob Hallowell should get more than he has been receiving, and I must insist that something be done for him. I was glad to have the news of Dorothy, and to learn from an independent observer that she is well.

We have been extremely busy since arrival. Most of my time has been spent in Paris, with occasional visits to Headquarters and to the training areas. Most of our men are now out in the field trying to clean up on insurance and allotment applications before the twelfth of February. Once that drive is over we shall settle down to more routine work, at which time I suppose something else may happen to me. However, qui vive verra. There is no use crossing a bridge until you come to it.

Give my love to Louise.

Yours,

Herbert Croly, Esquire,
421 West 21st Street,
New York City, N. Y.

Paris, January 24, 1918.

My dear Mr. Hogan:-

I am enclosing herewith a check made out to the order of M. Peltier, which I trust you will transmit to him as a small evidence of our appreciation of the assistance which, through your good offices, he rendered us in the selection of automobiles.

With many thanks for your kindness in helping out the situation, believe me.

Faithfully yours,

Major, A.G.U.S.R.

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January 24, 1918.

My dear Mr. Secretary:

Lindsley is now out of Paris working with American troops detailed to the British Army. I am, therefore, taking the liberty of writing you a personal letter which he would have done had he been here, in the hope that it may give you some light on a situation which has been covered by the cable correspondence interchanged in the past few days.

I fear that you may think that we have, since our arrival, deluged you with cables. It is under any circumstances difficult to work at a distance of three thousand miles, but when matters both in the Bureau and here are still in the formative stage, it becomes all the more imperative that there be a clear mutual understanding, and I know of no other way in which that can be reached than through an interchange of ideas.

From a cable from the Treasury three days ago we first learned the real significance of the instruction that duplicate copies only of applications should be prepared in the United States, copies to be prepared in triplicate with the Expeditionary Forces. We were dumbfounded to learn that the War Department had reached this decision without giving us an opportunity to express our views, and have sent you a long cable today with regard thereto.

As you know, prior to our departure a plan was agreed upon by all concerned, and instructions sent to the Army. It was obvious if the war went on that the forces overseas would be constantly augmented by the arrival of troops from the United States. The method for dealing with the Expeditionary Forces, therefore, was designed to dove-tail with the procedure determined on for the United States, and the procedure for the United States was devised on the assumption that a large portion of the troops in the United States would ultimately go overseas.

To carry out the plan of saving time and trouble for the Bureau and for all concerned by making the main War Risk office overseas the bottle-neck through which correspondence to and from the



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Bureau and the Expeditionary Forces would pass, it was necessary to have in our office as complete a file as possible of all insurance and allotment applications.

The officers and men brought from Washington were organized to secure these records from the Expeditionary Forces. Because of insufficient information and lack of personnel Captain Wolfe did not even attempt an extensive campaign such as that in which we are now engaged. Simultaneously with the execution of insurance and allotment applications, we are securing the duplicate copies which we require. When we came over we anticipated that it would be necessary, for sometime at least, for us to arrange to cover arriving organizations which had not had time prior to embarkation to install the system approved by the War Department on December 4th, but we expected that troops leaving after the first of January, at any rate, would have the duplicate copies required ready for transmission to us.

When we have covered the entire territory once, as we are now attempting to do, we can make some arrangements for following up, but such arrangements will necessarily be temporary. We cannot continue, for one thing, to borrow automobiles, nor shall we have the personnel even if the additional men whom we have requested come over, to run our office and at the same time continue indefinitely to send parties running about France collecting applications.

It was to eliminate unnecessary paper work, and to make it unnecessary for War Risk Officers to chase about continuously amongst the Expeditionary Forces that the plan agreed upon in Washington stipulated that applications should originally be prepared in triplicate. With the exception of the three signatures, it is just as simple to prepare three copies on the typewriter as it is to prepare one. One copy was to be held by the organization commander, one to go to the Bureau of War Risk Insurance and one was to be held by the Division War Risk Officer or the organization commander until the troops came overseas, when it was to be transmitted to the War Risk Office with the Expeditionary Forces.

We must have duplicate copies of every allotment and insurance application at the main office of the War Risk Insurance overseas. Records kept by organization commanders may easily be destroyed. Men will be transferred from one organization to another. Without these records we shall be obliged constantly to cable and to write to you, with the resulting confusion and delay.

After receipt of the cablegram above referred to Lindsley and myself went over the situation backward and forward hoping to find some solution which would give us a satisfactory record, and which at the same time would not oblige us to request that the instructions of December seventeenth be revoked. We were forced to the conclusion, however, that these duplicate applications were absolutely essential to the proper record for our office. We therefore cabled suggesting a plan by which these records might be secured. The plan is not ideal. It will cause additional confusion to the Army at home which has already been sufficiently troubled by changing instructions. The plan, however, seemed to us best calculated to meet our requirements and at the same time cause as little inconvenience as possible to organization commanders. It will in any case involve a great deal of additional and unexpected labour on our part, which will be enhanced by the difficulty

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in securing motor transportation.

I am prompted to write this letter because I know that you are interested in assuring the proper administration of the War Risk Insurance Act and making certain that everything possible be done to secure to the men in the Army the privileges to which they are entitled under this splendid piece of legislation.

I sincerely trust that before this letter reaches you steps will have been taken to remedy the situation which was created by the instructions of December seventeenth. If not, we will continue to do our best anyway.

Believe me, my dear Mr. Secretary,

Yours very sincerely,

The Honourable
Thomas B. Love,
Treasury Department,
Washington, D.C.

January 24, 1918.

My dear Mr. Secretary:

Through one of the Y.M.C.A. who arrived today, I received a package of correspondence from Captain Cholmeley-Jones. Amongst these papers was a note from you regarding young Campbell, who came over with our detachment. Lindsley also has been much interested in his behalf, and the good opinion of him which you have both expressed has been more than borne out by his performance. He is now a Regimental Sergeant-Major, and you may rest assured that as soon as the opportunity presents itself, he will be recommended for a commission. He now has all the responsibilities and is performing the functions of a commissioned officer, and it is my intention, as soon as the work now in hand is over and a permanent adjustment of our office staff possible, to recommend him immediately for promotion.

As a friend of Lindsley's also, you will, I know, not be surprised to learn that he has rendered the most devoted and effective service. For a man who has had an independent position so long, it must have been difficult and sometimes rather trying to occupy a necessarily subordinate job, but Lindsley has from the outset not only subordinated, but entirely submerged himself in his personal devotion.

With kindest regards, believe me, my dear Mr. Secretary,

Sincerely yours,

The Honourable
Thomas B. Love,
Treasury Department,
Washington, D.C.

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Paris, January 24th, 1918.

Dear Judge Mack:

We have been here now nearly a month, and from present indications there would seem to be a reasonable chance that we shall cover the troops now here both as to allotments and insurance by the twelfth of February. At the present time most of our officers are out in the field travelling about in Red Cross cars and Ford ambulances addressing officers and men in their billets and trying to catch them in the midst of their military duties or their training. You may be interested to see the report which was sent home last week regarding the initial operations.

This is merely a personal note to tell you how very much pleased I am with both of your brothers. It was necessary to send William to the field, and the reports, both by telegraph and by mail, which have been coming in from him only increase the very high opinion which I had formed of him during our very close contact in the last days in Washington and on the trip over. I learned to rely upon him greatly, and no one could have been more loyal or more effective than he. Willard has been a constant joy. His enthusiasm has been an inspiration to us all, and he is literally bubbling over with human kindness. He spends part of his day in the office, handling correspondence, and the rest of the time he is securing applications from troops in and about Paris. For the last few days he has been working in hospitals, giving each case his personal attention, and bringing, I am sure, consolation and comfort to many a homesick soul.

The more our work extends, the more I realize how grateful the Army and the country should be to you for the part which you played in securing the adoption of this Act, and the more grateful I personally am to you for arranging that your brothers should come on this expedition.

With best wishes, believe me,

Yours ever sincerely,

The Honourable
Julian W. Mack,
Treasury Department,
Washington, D. C.

[1]

LETTER V. JANUARY 15TH 19 18
[to 24]

This letter will go by someone - I dont know who - and please show it to Herbert a and Walter. Herbert's letter with the enclosure from George Soule reached me. Many thanks to him. That Supreme Council is a ridiculous thing- a group of men who have been proved incompetent ,put in a position which unless it's altogether a face-saver and therefore inexcusable in these times, gives them more power than they had before- power which they misused or failed to use. That was not the sort of a Council I had in mind, and while they (play) politics and save faces they are letting things slide- and brothers and sons and husbands will be killed, will suffer by the thousands-- pawns,- patriotic fine-spirited men,- pawns in the hands, pawns in the game for power and position whidh these dodos are playing. There's the crime of it. Soldiers in the training areas today, lacking in the equipment which they need to prepare with-- not even to fight- while these men whose fault it is have their faces saved by a considerate and too good natured Secretary of War. Delays and confusions were inevitable- nothing else could be expected and no one could be blamed- but delays in making decisions ,failure to see and remedy administrative mistakes for fear of hurting some good old general's feelings-- are criminal.

( Whole page here cut out by censor )

I do hope the Monroe House has been secured and I hope that the Arts Club can be kicked out at once. They dont mix.

As to the News Service- if Charley Crane has the United Press there's not much use in bucking it yet. But after his Harpers venture maybe he'll pick another lemon to run it. The U.P. might be worth looking into. They're better than the A.P. already. Please have the situation looked into.

One of our men came over from England today. His dope was most interesting. He feels that many influential men in England are becoming so terrified by the increasing prestige of the U.S. that they would make a patched up peace with Germany

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LETTER V. JAN 15th. 1918

to escape giving us more war-time in which to gather momentum through organization. Our unselfishness they dont understand. They resent the fact that they have to come to us for money. They fear our financial hold on the world and are aghast at the thought of our future merchant marine. For many years you know,the Germans have told both British and French that we were the real menace of the future. Perhaps that insidious idea is being spread again, and there may be those in high places who will listen. Doubtless the leaders, most of them, will suppress any evidence ,at any rate, of such a feeling, but that it is there I dont doubt.

They say Lloyd George is very wobbly, and that after Cambrai Haig's days are numbered.

Yesterday and the day before I spent at G.H.Q. Had a wonderful motor trip yesterday through the training areas - a beautiful day ,and a most interesting time. More anon.

Yours

W.D.S.

---

JANUARY 20TH 1918

This is numbered V.- but I seem to have lost track of III & IV. I think there were two- I know there was one,- in any case we'll call this V. I started out a letter that you might show Herbert and Walter ,with the idea of inserting a personal one as I did before. But that's too much mental discrimination- so this all goes to you- Dorothy mine- and you can tell 'em what you want. These last evenings I've not written because I was tired and because I've been saving this Sunday afternoon for you--when I could really sit down uninterrupted and write- as long as my hand could [V] mote without writers' cramp- to which it is subject.



Jan. 15

Each day has shown progress in the development of our own organization and has brought reports of results from the parties operating in the field. Our people are, I think, doing awfully well. Some, naturally, better than others. We have tan Red Cross trucks, a number of Y.M.C.A. Fords, one Renault touring car, five ambulances, side cars and Fords borrowed where possible in the field. Yesterday we bought two Renaults at enormous cost, but by bluff and quick foot work, not only made the Quartermaster pay for them but extracted two very good American chauffeurs. Some achievement, believe me, in this maze of buck-passing, which in most places goes on as merrily here as at home.

We now have twenty parties in the Field,-varying in size- the details are all contained in copy of my report to Sec.Treas. which I am enclosing. It is not an exact copy ,for some slight changes were made in the Final- but it is practically identical .I wonder if you'll read it! You generally dont until I come in and face you!

Last Sunday I went to G.H.Q. with Wickes - in the afternoon we went out to one Division - got stalled in the snow- walked for a way and finally got back ,- and the next day motored all day long,to different Hdqs. where I introduced Widkes who is supervising all our operations in the so-called Zone of the Advance. Here we have advance parties and one large Field party at work. It was a most glorious day-- brilliant sunshine- cold and snow,crisp and sparkling under foot- and the country was too lovely. I longed for my Sweetheart to be with me. Picturesque old towns - full of American soldiers. It's a queer sight- and in the Fields,men training,machine guns,and mortars,artillery, the bayonet, grenade throwing,advances,signalling, liaison --- with their little helmets, and in the villages abandoning the old campaign hat when they were wearing French fatigue caps&

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which have now practically been adopted for our army. We lynched that day in a funny little old town at the foot of a hill,in the back room of a dingy shop, where we had most delicious omelette, a pate,coffee and a bottle of white wine. What more could one want. The stories about France lacking food are not true- yet- at any rate.

Drawing of soldier with helmet-

Drawing of soldier with fatigue cap

I left Wickes and Arthur Hutchinson - a very nice boy- and two enlisted men up at the Advance Section,L.of C. -- and came on back to Paris with Logan,Hermann Harjes,Col. Dawes-- once a Chicago Banker ,now general purchasing agent for the A.E.F.-- and Van der Vyvere! whom Dawes had been taking through the American area, and from whom incidentally he and Logan were buying locomotives and cars. Logan spent two days here and then went back. He and Mac are the two best bets. We had Daisy to dine one night

*****

Things are straightening out pretty well for our work and I think that by the end of February I shall be able to leave it- feeling that it's well under way, organized and headed in the right direction. The creative and interesting work is done and I shall be glad to move on to something else. I've had no promises, but I think that they will order me to the General Staff School . I hope so, for I want the training and I should like that work. If Colonel House wants me later,ever, I should prefer to have had this. It's similar(?) too but better than going through Plaatsburg-- competition with other men in the soldier game ,and once through,one's position is established much better than would otherwise be possible. It's the grilling that everyone needs in order really to qualify. After such a course one can take intellectual jobs with an easy conscience, for one has(if one can do so) proven one's ability at the grindstone . As a matter of fact I dont think the Colonel will ever use me here. He has Frazier in whom,I believe , he has complete confidence.Frazier



is an able fellow,-very quiet and discreet and a man I should say,after the Colonel's heart. However we'll let all of these things take care of themselves.There's enough to do en tout cas!

The Red Cross here is terribly criticized by some- there is jealousy of the Y.M.C.A.- but those who really know,like Logan & McCoy tell me that Murphy and Perkins have been most helpful. They've been cutting corners that the army found baffling and doing work which the army couldn't, for one reason or another, do for itself. I think you should subscribe. The Y.M.C.A. is wonderful. Here again subscribe. I think of the two the Y.M.C.A. is less banal and stereotyped- more human and elastic-less self conscious,if you know what I mean. There is a little less of the "I am doing it" attitude,- and a little more of "service". Jim Perkins is fine but I can see Mrs W.K. who is running canteens,Ralph Preston,et al - as perhaps a little inclined to create a bureaucracy of their own. This is merely an impression and is inevitable under the circumstances. Murphy,Perkins,etal, are playing with the Generals and the Staff. The Y.M.C.A. is serving the men. Both deserve great credit and support. Both have been most helpful to us.

Today I lunched with Countess Casteja- Daisy and Ethel were there,General Lewis,C.O. of Troops in Paris, and little per snickety Frederick H.Allen. Last night I dined with the de Margerries. She invited me without my having called and was just as nice and friendly as she could be. The Hombergs were there and reproved me for not having called. She was quite lovely- much thinner. Lambert ,who used to be Belgian Military Attache at Peking and who has a busted arm, was there. All asked most solicitously about you and the Hombergs particularly. They are really quite touching in referring to our hospitality to them at home. They'll never forget that first two days, nor Carton,nor Van der Vyvere. It was worth while just because they appreciate it so much. Played bridge [3] will one and lost 40 frs. and sleep,which was worse. Loafed this morning for the first time. Went to the office for a little while and answered telegrams and now am resting in this long letter- But--!!!!

Why dont you cable as you promised to do once a week !

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LETTER V. [20] JAN 15TH. 1918

You are most inconsiderate , and you've started again,as you always do when I am away,not keeping your word.

Letters I dont expect to get regularly,but cables to "Straight care Harjes" not "Major" --for that might gum the game-- should reach me, and I think,would. If you have cabled and I haven't received them I apologize. But I know you so well that I dont believe you've done it. Just because everything goes along in a rut you dont think it worth while. But it is and it makes all the difference to me- and its selfish not to-- that I've told you before but you dont seem to believe me.

What are you doing-- are the kids well-- do you see Fiedler regularly-- are you keeping fit, not overworking. Send the same cable every week if you want to- but send it!

Poor Sweetheart. I hate to be harsh but it is bad enough anyhow, and if by simply doing a few easy things like cabling you can make it better,as long as you can afford it, please think of me,- and at least acknowledge my cables. I sent one on New Years and on the Seventh. Did you get them ?

My Dorothy- my Best Beloved- you are all the world- my everything,- and here we are ,across the seas, you with your life and I,with mine-- you sharing mine as I know I share yours. It's the game that we're all playing, but since we can,let us bridge the distance by the little things,as we bridge it always in spirit. God Bless you and Keep you. I love you everything.

Your

Willard.

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JANUARY 23RD. 1918

This is your birthday,Best Beloved. I hope you received the cable and the little miniature I sent by Everett Colby. My thoughts have been with you, and oh, how I wish that I might myself hold you,and tell you,Dorothy mine,all that is in my heart. But I couldn't,even were I there, for there are no words to tell it, My Wonder of



LETTER V? JAN 23RD. 1918

the World. All one can do is to try to live it for you. God Bless you and Keep you, and bring in the yearsto come all the happiness and blessing that will be yours if you received again only in some small measure all that you have given to others, and above all,to me.

Yesterday Lindsley,Amory,two enlisted men and myself,motored to British Headquarters where I left Lindsley who is going to clean up the troops attached to the British forces-- engineers and hospital units. He'll be gone I suppose for a week or ten days. We had a long run- almost eight hours, and then found the American Hdqs. in a little château under the walls of the old city. I remained for about fifteen minutes for I wanted to be on the job today . I had intended to motor back, but the roads were bad- it had taken us eight hours instead of five-- so I caught the train coming through from Calais and got in late last night-- pretty well tired. Lucky I came back. There was plenty to do. The War Department ,as you doubtless know from Fiedler and Hill,who,a telegram received tonight says,has just arrived at Blois, - celebr ated my departure by canning the fundamental principles of my scheme-- destroying by a happy thought the whole system on which our records over here were to be built up. They are wonders! Lindsley and I cogitated on the reply for two days and its gone- and is a good hot one. The buck is back on them again. In the meantime while we spend money on cables the work will be just so much more difficlut to handle and cant bedone at all without imposing a wholly avoidable burden both on me and on the organization commanders. They are indeed a bunch of mutton-heads! Never mind-I never have had a bed of roses on which to rest my lessening locks. It reminds me of old times. I suppose I was made for the purpose of fighting by cable and not physical combat!

Tonight I had planned to write you at length but old Mr Jack telephoned and came down and dined with me in the room- and now it is late- so it will hav e to wait a little while longer. This letter anyway is a pretty good dose for one swallow Hill moreover,will be here in a day or two with letters.Hooray. Your cable that came

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LETTER V. JAN 23Rd. 1918

Monday was a real comfort,Best Beloved. You've no idea what a difference it makes.

One thing- Dont mention who my letters come by. Dont talk about them much. They are innocent enough,and,when I write for you and Herbert and Walter dont give the dope to anyone else , or we may all be in hot water. This is prompted by your cable reference to Wolfe- and the fact that Mrs Forsythe Wickes cabled him through Mrs Blake saying you had had letters,-she hadn't and was much hurt. Gossip spreads and is exaggerated- so be careful - and now my Darling,Goodnight- and God Bless you.I can hardly wait for Hill to arrive.

I love you everything.

Your

Willard.

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Jan 29th. 1918

Just a goodnight- Almost half past twelve. I'll write you tomorrow My Best Beloved, but you are always with me and I love you so. God Guard you.

Your

Willard.

Fiedler, 120 Broadway, Newyork. January 25, 1918.

Number one. Advise Croly quote your letter January fifth. Do not retrench. stop. Increase Hallowell's salary purchase Monroe house Fiedler not Dorothy to furnish funds end quote.

STRAIGHT.

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Fiedler, 120 Broadway, Newyork.

January 25, 1918.

Number two. Piexotto arriving about February tenth. Arrange have him put up and secure room for him Metropolitan Club for at least one month. If this impossible on my cable see Stone. stop. Your cable 24th received. Hereafter cable me through Harjes once week regarding situation.

STRAIGHT.

January 25th, 1918.

Dear Bert:

The letter from you just came in this evening. I was delighted to hear from you. I am very sorry to hear your mother has not been well, and trust by this time she has quite recovered.

We have been here very nearly a month, and most of my time has been spent in Paris, with occasional trips to Headquarters and to the training areas. We are having the usual difficulties, thanks to bone-headedness in high places, not here but at home. I hope, however, that we shall be able to do our particular stunt and clean up before February 12th.

I am glad to hear the magazine is coming on all right, and I wish sometime you would sit down and give me a little more dope on this subject. Also, let me know what Martin and the rest of the boys are doing. The best way to reach me is Willard Straight, Esquire, care Morgan, Harjes & Company.

Stuart Benson came back from the training area a few days ago with a bad cold and threatened pleurisy. I saw him this afternoon in the hospital where he is staying, and he should be out again in a few days. Life outside of Paris is no cinch, and we have all of us been on the verge of pneumonia or consumption since we have been here. Practically every officer and enlisted man has been either layed up or should have been layed up with bronchial colds. The weather has been cold and beastly and now it is unseasonably warm. However, the restaurants are still working and the booze is good, my stock of tobacco still lasts and there is some satisfaction in being over here, even though it be as a humble insurance agent.

With best wishes, believe me,

Yours,

Robert H. Patchin, Esquire,
Hanover Square,
New York City.

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Paris, January 25th, 1918.

My dear Mr. Secretary:

From a note just received from Cholmeley-Jones through an itinerant Y. M. C. A. Secretary, I learned that Mr. Love has now been charged with the supervision of the work of the Bureau of War Risk Insurance, and for that reason, presuming on his friendship for Lindsley, who is now away, I am writing him at some length regarding the situation, which has been created by the War Department's action in deciding that while three copies of applications might be prepared over here, two copies only would be prepared at home. This, to use the language of the late William Shakespeare, knocks the props from under our little plan of operations on this side. Our language on receipt of this cable was, to say the least, vitriolic, for, although we were not established at the Headquarters of the Expeditionary Forces, and although it was no longer deemed necessary to have War Risk Officers with the divisions, investigation of the situation here confirmed our views that the plan we worked out prior to our departure was sound. That it should be changed in some details was inevitable. Certainly it was not perfection, but at any rate it was workable, and as you know, it was based on the idea that troops from home would be coming over here, and that to handle this office efficiently it was necessary to inaugurate a procedure at home which would fit in with the scheme of administration at this end and supply us with the records which we would require if we were to act, in accordance with this plan, as a clearing house for all war Risk matters with the Expeditionary Forces.

You will remember my chief reason for delaying in Washington so long was to make quite sure that before starting anything on this side we should know what was going to be done at home. I have written at great length to Mr. Love, and I trust that you will be good enough to give him verbally some of the background of the negotiations and the troubles in which it was my pleasure to be associated with you during the month of November last.

We are still holding down the office in the Rue des Italiens, but it may later be found advisable to move us to Tours. Most of our people are out now travelling around in Ford ambulances, Red Cross motors and trucks of various descriptions, borrowed from either the Red Cross or the Y. M. C. A. We tried in vain to get the Quartermaster to give us a car, and finally Lindsley and myself took the bull by the horns, ransacked Paris and found two Renault cars in very good condition which we bought, and which Lindsley and young Copley Amory are now using to cover American troops attached to the British forces, consisting of some engineers and hospital units.

[1-25-18]



Most of our staff have been troubled, like everyone else, with colds, and some of them have been in the hospital. Two officers are just back from training areas, having come near pneumonia. It has been cold and wet and unpleasant, but all of our people have gone at their jobs with admirable spirit, and I cannot speak too highly of the performance of the officers and the enlisted men. They have been received everywhere with open arms, and have really rendered a great service. The military authorities have been very appreciative of our desire to clean up on both the allotments and insurance in one operation, and had the plan gone through as originally contemplated, and duplicate copies submitted to us as organizations come overseas, in another three weeks our office would have been running like clockwork. In view of the unfortunate instructions of December seventeenth, however, I am afraid we still have some troublous weeks ahead, and that our popularity may wane and our demands for transportation increase before we get through.

I trust you are in the best of health, and with warmest wishes always, believe me,

Yours ever sincerely,

The Honourable
Doctor L. S. Rowe,
Treasury Department,
Washington, D. C.

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[1-24-18]

We have been having a most interesting time. Most of the officers and enlisted men are in the field, which has slowed things down pretty well here in Paris; so much, in fact, that we cannot handle the work which has been coming in to us. This shall have to be deferred til after February 15th, when all hands can turn to the files.

I have been nosing around the country a great deal, seeing how various parties have been handling their jobs. Some of them have been up against it, and from what I learn the trenches are preferable to the billets.

When you come over, as I hope you will soon, you will find the situation very different from that which any of us have imagined. I know that I myself, although I thought I had been able to visualize things, found that I have been quite wrong. Just at present, of course, the problem of administration is the most pressing, and really the most interesting. The men are going on with their training as fast as they can. The big job that is being done is to organize the handling of the great Army as it gets over. One hears a great deal of grousing, but I think that taken by and large things are going reasonably well. There have been, of course, great improvement, and there will be more. A number of the boys have been put on the skids, and they tell me the "canning" factory is going to do a still larger business in the spring when the crop gets a little riper than it is now.

I was delighted to have your news of the way things are going in the Department between the Statistical and Personnel Sections. As you already know, they have taken us out of the Adjutant General's Department here and put us in the Line of Communications, a step which I think entirely sound. There are to be no War Risk officers with the Divisions, a step with which I also agree. My own guess is that when we get the forces that are now here closed up and cover organizations arriving from the U.S. which have not completed their work, we shall have an enormous filing Department and a pretty large correspondence Department, a limited force of several officers who will be available to go into the field on a moments notice, a Legal Department, Bureau of Advice, etc. In addition to this Headquarters Office, as I see it, there will be a couple of men with each replacement and each base division to cover men as they come in, and an office in England. I think that will be about all, but it will be two or three months before we can get on this final permanent basis, and there is a good deal of work to be done before that time.

I am glad you like little Santa Claus. Best of luck to you, and I hope to see you over here in due course unless the war blows up on us, in which case I shall look forward to seeing you at home.

Yours very sincerely,

Major L. A. Dewey,
Adjutant General's Office,
War Department,
Washington, D.C.

PERSONAL

MORGAN, HARJES & Cie
31, Boulevard Haussmann, 31
PARIS

Paris January 8th. 1918

Major Willard D.Straight,
Hotel de Crillon.

E.V.

We beg to give you below copy of a cable received from Fielder New York.:"

" For Major Straight number one your one and cables twenty fourth received. Message will be communicated Croly will send cigarettes express."

The Willard Straight Papers at Cornell University

003604

January 29th, 1918.

Dear Mac:

Referring to our conversation of the other day, in a very personal way I want to give you a little dope regarding some of the officers at present attached to this organization who, when our situation is cleared up (say about the first of March) should be available for service elsewhere.

It would be unfair to our organization, however, to withdraw most of these officers on the first of March unless, in view of their withdrawal, the commissioned personnel was strengthened by the promotion of men who are now non-coms. This, I think, would be best for our office, for most of the officers whose names are mentioned herein have, since their arrival, been off on independent jobs which they are entirely competent to fill, and in view of their experience would not find the same scope for their ability in the main War Risk Office. In other words, they are a sort of "troupes de shoque" and it would be a shame to utilize them where others would do equally well. To secure the best results in our own office I should like to give these men a chance to get out, and at the same time give some of our non-coms a chance by promoting them. As you know, a chance for promotion is necessary to secure an effective working organization.

Major Henry D. Lindsley, Infantry, U. S. R.

In the first place, if you pull me out, Lindsley will take my place. He is entirely competent. He was recommended to his present job by the Secretary of the Treasury. This organization is doing in the Army work required by the War Risk Bureau which is in the Treasury, and having been suggested for this job by Mr. McAdoo, I should hesitate somewhat about going out did I not know that Lindsley would be entirely acceptable to him as my successor.

Unless signs fail, we shall clean up on insurance and pretty nearly clean up on allotments by Febryary 12th. I think I may permit myself to say that if we do this it has been a clean cut, workmanlike job, accomplished in the face of many difficulties. It would have been impossible had it not been for the help of the Red Cross and the Y. M. C. A., and had we not had an exceptionally

[1-29-18]



competent group of officers and non-coms. I think that something is coming to our organization. Its continuing functions will be important, and as an independent section, Headquarters, Line of Communications, I should think that the chief might properly be a Lieutenant-Colonel. I should like to have Lindsley given this grade. He is about forty-three years of age, is an independent capitalist and a banker in Texas, has been Mayor of Dallas, and president of a number of corporations there. He went through the second training camp at Plattsburgh and came out a Major of Infantry, and was immediately assigned to War Risk work. He has had large executive experience.

Captain William J. Mack, Infantry, N. A.

Mack is a brother of Judge Julian Mack, the godfather of the War Risk Act. He went through the first training camp at Fort Sheridan, and came out a Second Lieutenant of Infantry. He was recommended for Assistant Judge Advocate in his division, and would have been appointed had he not been called off to come over with us. The recommendation of the Judge Advocate General that Mack be made a Major, Judge Advocate, U. S. R., was approved by the Secretary of War. I told Colonel White, and Mack himself, that it would be better for him to be made a Captain first, do this job, and then be made a Major, Judge Advocate, than to get so much promotion at one time, as it might have been said it was given him because of his brother's connection with the Act. Mack heartily concurred. Colonel White was much pleased by Mack's action, and told me that Mack would be made a Major, Judge Advocate, whenever I recommended it. I should like to have him given this promotion, and have him placed in charge of the legal end of the War Risk Section. As you know, it has been arranged that questions regarding the interpretation of the Act will not be handled by division or other Judge Advocates in the usual way, but will be referred to us where Mack can deal with them.

Major Arthur D. Hill, J. A., U. S. R.

When our detachment was organized I was promised a Major, Judge Advocate. General Ansell would not let the man slated for the job come with us. He gave me Hill instead. Had Hill come over with us he would have been very useful. He has just arrived, and if Mack is promoted as he ought to be, Hill can be spared at any time after the next two or three weeks.

He was a Professor of Law at Harvard, a very high class man, speaks French fluently if not always grammatically, and although I know him but slightly, from what I know of him from our many mutual friends he is tactful and intelligent and might, I think, be useful in the Provost Marshall's office to deal with cases arising in which French people are involved, or, as Logie suggested, in connection with requisitioning land. He is about 48 years of age. I think that the interests of the service would best be served if he was sent on a job of this sort than if he was retained in our office.

First Lieutenant James B. Walker, Jr., A. G., N. A.

Walker you met on Sunday. I have recommended him to Logie as an assistant. He is extremely intelligent and one of the best men in our organization. He was formerly with the American International Corporation where he organized a corporation and was practically put in charge of it as Chief Vice President. Logan would find him invaluable. He should be made a Captain. He is about thirty years of age.

The Willard Straight Papers at Cornell University

003605

[1-29-18]



Captain James G. Rider, A. G., N. A.

Rider was an insurance man and later a broker in Rochester, New York. He is about forty-two years of age, with a very exact mind and lots of pep. He has been handling insurance matters practically single-handed with the 26th Division. He has been tactful, resourceful and very successful in getting away with his job. I have been greatly impressed with his work, and think he would be an admirable man to turn over to Hambleton as his chief assistant. I most heartily recommend him for a Majority, but would prefer that the Majority should come after he had been transferred rather than at the time of his transfer, as it might be difficult to give the same grade to other men who have done almost equally well, but who may be put in other departments.

Captain Forsyth Wickes, Infantry, N. A.

Wickes you met when you were kind enough to let me bring him to your hospitable roof. He is a very successful New York business lawyer, about 43 years of age. He is a man of independent means, who has knocked about all over Europe, and speaks French fairly well, but not fluently. He is tactful and very competent, but too intelligent and philosophical to have a great deal of pep. He would, I think, make an admirable liaison officer, preferably with troops where tact and savoir faire are required, rather than on the administrative end.

Captain Donald F. MacPherson, A. G., N. A.

MacPherson is a Chicago lawyer, about thirty-three years of age. He is a Princeton man, and Perry Osborne and some of our other friends say he was one of the best men in his class. He is a corker, speaks French fluently, has a wonderful drive, and has been doing a fine job in handling Line of Communications troops all around Bordeaux, working sixteen hours a day and coming up smiling. He would make a splendid liaison officer, but would be useful anywhere.

First Lieutenant William Chadbourne, A. G., N. A.

Chadbourne is a New York lawyer, clever, has a good knowledge of French, and likes to buzz around. I should say he would make a very good liaison officer on the administrative end. He is a little inclined to rattle, but is far and away better than most things I have seen around here. He is a Harvard man of 1900, about forty years of age. He served on the border with the 12th New York. He is afriend of T. R., Stimson, etc., etc., etc.

Second Lieutenant Arthur M. Hutchinson, A. G., N. A.

You also met Hutchinson at Chaumont. He is about thirty years of age, very much a gentleman, a Philadelphia lawyer, has driven an ambulance over here, speaks French very well, and is of the very best type. I would recommend him for a liaison officer. He should be made a First Lieutenant.

Regimental Sergeant-Major Robert Hale.

Hale went through the Coast Artillery School at Fortress Monroe, but was not considered sufficiently hairy-chested. He is a nephew of Fred Hale (the Senator), is very much a gentleman, speaks French extremely well, and should be made a Second or First Lieutenant, assigned to liaison work.

[1-29-18]



Captain John C. Mechem, A. G., N. A.

Mechem is a Chicago lawyer, a pal of MacPherson, full of punch. He would deliver the goods in any capacity. He has not quite MacPherson's quality, but is an admirable man. I think he would be a splendid assistant for Hagood, and he would furnish drive and intelligence in any situation. He has been handling Line of Communications troops in and about St. Nazaire. He is a University man, I think from Princeton.

Captain George E. Ijams, Infantry, U. S. R.

Ijams is a Baltimore insurance man, a gentleman and a splendid fellow. He was one of the best Captains at the Second Fort Meyer Training Camp. He is a pal of George Marvin, who recommended him to me. Ijams would be a splendid company commander, and I think wants to get into the Line. He has so much drive, however, as well as administrative ability, that you might care to use him elsewhere. It occurred to me that Hagood would find him extremely valuable. He has been in charge of the field party which cleared up the First Division in short order, and is now with some other division. In view of his knowledge of the country in the Zone of the Advance, he might be of more service up there than at Tours.

Rider, MacPherson, Mechem and Ijams have been the best performers of the men in the field. I would give them all unqualified recommendations for promotion should the opportunity come. Wickes should eventually be a Major, but he has not the drive of the other four men.

Captain Stuart Benson, Infantry, N. A.

Benson is very much like George Marvin. He has a temperament which is charming, is very much of a gentleman and has excellent qualities. He went through the second Plattsburgh Camp, was formerly Art Editor of "Collier's". He is about forty-one years of age. He thinks he wants to go to the Line, but you might find him very useful keeping a war diary, or making suggestions as to publicity, but not censoring, or perhaps as an Aide. With kind treatment, and in the hands of his friends he would be very useful. As a line captain he would probably do well, but would not give the full service of which he is capable.

Captain Gerald B. Hoppin, Infantry, N. A.

Hoppin is about forty-seven years of age, and is one of the most gentle souls I have ever met. He has never quite grown up. He is the soul of honour, and crazy to have a Company, but I do not think physically he could stand it. He is universally respected and liked. They tell me that at the Second Training Camp he was an admirable influence, not only in his Company, but in his Battalion. He made an ideal Headmaster at Groton School, and he loves to be with men. With his high ideals I should think he might make an excellent man at one of your officers schools. Through his influence he might knock the nubbles off some of the rough necks as they pass through. He has a rare personality, and he should be utilized where he will do the most good.

First Lieutenant John P. Healy, A. G., N. A.

Healy was formerly a Sergeant in the 14th Hussars, serving in India and South Africa. He came to America and ran various clubs, went through the first

The Willard Straight Papers at Cornell University

003606

[1-29-18]



training camp at Presidio and came out a Second Lieutenant of Cavalry. I knew him at Fort Sill, and got him transferred to me in order to bring our detachment over. He is an admirable drillmaster. He is about forty-five years of age, hard as nails and is anxious to get with troops. This is where he belongs. I should think he might be an admirable man with your Headquarters organization or with the Corps Headquarters Squadron, where he would keep the enlisted men in line, see that they looked neat, saluted properly and kept their trousers buttoned. Given half a chance he would make a smart soldier out of almost anyone. He is a character and worth the price of admission.

In addition there are several other officers, notably Captain R. A. Hastings Infantry, N. A., who went through the second training camp, First Lieutenant Nigel Cholmeley-Jones, Field Artillery, N. A., First Lieutenant William O'Connor, Infantry, U. S. R., who would make admirable line officers and who should be given a chance. They cannot be spared at once if you are taking all the men above mentioned, but I should like to have them have a chance to be tried out.

All of the above named officers are of the first order. If we let these men go we are giving you our best. It will be a little hard on Lindsley, but I think with the number of good men who still remain, and with the office system working smoothly, as it now is, he does not require the same order of ability and pep that has been necessary to put this job across.

In recommending that these men be allowed to go I make the qualification that they should not go unless some of our men who are now non-coms are promoted as follows:

Regimental Sergeant-Major George H. Rennick, formerly my secretary in New York City, who was willing to come with the organization originally when I could not give him a commission, and who, although he has since been offered a First Lieutenancy, has remained with us in order to help along. He is now in charge of the entire files, is a very competent office man and absolutely reliable. I want to recommend him for a First Lieutenancy.

Regimental Sergeant-Major Robert O. Keasbey. Formerly Vice President of a small corporation in New York, is a Cornell man, was drafted and I secured him from Camp Upton where he had been made a Sergeant. He is now doing important office work and is head of one of the departments. I recommend him for a First or Second Lieutenant, preferably a First.

In addition there are five or six others, all Sergeants-Major who should be given commissions, notably T. M. Campbell, formerly president of a bank in Palestine, Texas, who was drafted, promoted to a Sergeant and transferred at my request to this detachment; Henry S. Orton, J. W. Barton, R. R. McElvare, Hugh T. Seibels and L. L. Lewis. The promotion of these Sergeants-Major, however, with the exception of Rennick, Hale, Keasbey and Campbell, might be deferred for the present.

The foregoing estimate of the various officers and friends of mine is extremely confidential and for your personal perusal. It is necessarily long

[1-29-18]



but as I have said before, I hope you will appreciate that in making these recommendations I am not only trying to give good men a chance, but to give the service good men. If I were selfish I should wish to keep them in our organization.

Yours,

Lieutenant-Colonel F. R. McCoy,
Headquarters,
American Expeditionary Forces.

The Willard Straight Papers at Cornell University
003607

AMERICAN EMBASSY, PARIS

COPY OF TELEGRAM

SENT.

3I09 BLUE CODE

Paris January 29 I9I[illegible]

SECSTATE

WASHINGTON

3I09 Jan. 29 6 pm. For Phillips Personal Please give following to Rowe personally from me personally Quote Wardept cable received through Headquarters today kills third copy required for our records here comma directs that in future all cables be sent to Wardept and states that when deemed necessary copies will be transmitted to Treasury period Our cable Treasury No 4 which apparently created difficulty was sent after consultation with Headquarters period Confirming cable from Headquarters which apparently delayed should now have reached Washington period We will ultimately move to Headquarters Line Communications when probably more convenient cable through Wardept While remaining Paris have arranged certain cables be sent through Embassy as before period Understood that although part of military organization comma we were in effect to act for Bureau with Expeditionary Forces receiving instructions direct from comma and ourselves directly addressing comma the Bureau thus relieving Adjutant General's Office With approval military authorities here have organized accordingly period Third copy is cornerstone our plan period It is required from forces here to cover

[1-29-18]

AMERICAN EMBASSY, PARIS

COPY OF TELEGRAM

SENT.

- 2 -

contingency applications lost at sea period It is required for all forces comma including troops completing applications in US comma to furnish records to enable this office function properly and to avoid cabling and delay caused by writing Bureau when and if organization records lost or destroyed colon to facilitate investigation individual cases referred to us by Bureau and to deal with individual cases referred by organization commanders period Does its suppression and instructions that we cable through Wardept for transmission to Treasury quote when deemed necessary unquote indicate changed status this office query If you can do so without embarrassment please urge that decision regarding third copy be revoked period Is not merely question internal army administration which may be arbitrarily decided period It involves ability Bureau to function with Expeditionary Forces and ability this office to relieve organization and other commanders of practically all war risk work period Would greatly appreciate personal cable from you indicating whether you deem wise or possible to anything further Washington and whether I shall take further action here Best wishes endquote

STRAIGHT

The Willard Straight Papers at Cornell University

003608

Gentlemen:-

I beg to acknowledge receipt of your letter in which you advise me of my election as a member to the Cercle Interallie.

I am deeply sensible of this honour, believe me, Gentlemen.

Yours very truly,

The Board of Governors,
Cercle Interallie,
Faubourg St. Honore,
Paris.

January 30, 1918.

January 30th, 1918.

Memorandum for Major Harjes.

Major Arthur D. Hill, J. A., U. S. R.

When our detachment was organized I was promised a Major, Judge Advocate. General Ansell would not let the man slated for the job come with us. He gave me Hill instead. Had Hill come over with us he would have been very useful. He has just arrived, and he can be spared at any time after the next two or three weeks.

He was a Professor of Law at Harvard, is a very high class man, speaks French fluently is not always grammatically, and although I know him but slightly, from what I know of him from our many mutual friends, he is tactful and intelligent and might, I think, be useful in the Provost Marshall's office to deal with cases arising in which French people are involved, or, as Logan suggested, in connection with requisitioning land. He is about 48 years of age. I think that the interests of the service would best be served if he was sent on a job of this sort than if he was retained in our office.

Captain Forsyth Wickes, Infantry, N. A.

Wickes is a very successful New York business lawyer, about forty-three years of age. He is a man of independent means, who has knocked about all over Europe and speaks French fairly well, but not fluently. He is tactful and very competent. He would, I think, make an admirable liaison officer, preferably with troops where tact and savoir faire are required, rather than on the administrative end.

Captain Donald MacPherson, A. G., N. A.

MacPherson is a Chicago lawyer, about thirty-three years of age. He is a Princeton man, and Perry Osborne and some of our other friends say he was one of the best men in his class. He is a corker, speaks French fluently, has a wonderful drive and has been doing a fine job handling Line of Communications troops all around Bordeaux, working sixteen hours a day and coming up smiling. He would make a splendid liaison officer, but would be useful anywhere.

Second Lieutenant Arthur M. Hutchinson, A. G., N. A.

Hutchinson is about thirty years of age, is very much a gentleman, a Philadelphia lawyer, has driven an ambulance over here, speaks French very well, and is of the very best type. I would recommend him for a liaison officer. He should be made a First Lieutenant.

Captain Stuart Benson, Infantry, N. A.

Benson has a temperament which is charming, is very much a gentleman and has excellent qualities. He went through the second Plattsburgh camp, was formerly art editor of "Collier's". He is about forty-one years of age. He thinks he wants to go to the Line, but as a line captain he would not give the full service of which he is capable. He might be very useful in keeping a war diary, or making suggestions as to publicity, but not censoring, or perhaps as an Aide.

Second Lieutenant Copley Amory, Jr., Cavalry, N. A.

Amory is a nephew of Cameron Forbes, a graduate of Harvard, went through the first Plattsburgh training camp and came out a Second Lieutenant of Cavalry. He speaks French very well, is very much of a gentleman and would be admirable for liaison work.

Regimental Sergeant-Major Robert Hale.

Hale went through the Coast Artillery School at Fortress Monroe, but was not considered sufficiently hairy-chested. He is a nephew of Fred Hale (the Senator), is very much a gentleman, speaks French extremely well, and should be made a Second or First Lieutenant, assigned to liaison work.

The Willard Straight Papers at Cornell University

003609

[1-30-18]



Lieutenant William M. Chadbourne, A. G., N. A.

Chadbourne is a New York lawyer, clever, has a good knowledge of French. I should say he would make a very good liaison officer on the administrative end. He is a Harvard man of 1900, about forty years of age. He served on the border with the 12th New York.

Paris, France.

FILE

SECSTATE

WASHINGTON.

Referring cable three one one nine Please advise Leigh Hunt quote Have seen Henry frequently good health doing splendidly Straight end quote.

STRAIGHT.

Jan. 30-1918.

The Willard Straight Papers at Cornell University

003610

Jan..31st, 1918.

Willard D. STRAIGHT, Major U.S.R., A.G.

The Adjutant General, Headquarters, A.E.F.

Personal Monthly Report.

1. Pursuant to A.R. 826 and 827 I hereby report that: During the month of January I was on duty at Bureau of War Risk Insurance pursuant to Special Order N° 188, Paragraph 10, Headquarters A.E.F.

2. My station at present is Paris, France, in compliance with Special Order N° 188, Paragraph 10, Headquarters, A.E.F.

3. My address during the month of Fzbruary will be:

Bureau of War Risk Insurance
N° 1, Rue des Italiens,
PARIS. France.

O.O.

Willard D. STRAIGHT.

MORGAN, HARJES & C^IE
31, Boulevard Haussmann, 31
PARIS

Paris January 31st. 1918 191

Major Willard D.Straight,

Hotel de Crillon.
F.V.

We beg to give you below copy of a cable received from Fiedler New York.:

" For Straight two your two will have Piexotto put up Metropolitan as suggested rooms only for members impossible do anything this connection stop market quiet did p practically nothing past two weeks and fifteen previous total stop Stettinius appointed surveyor General army purchases favorably received and coupled peace talk labor troubles austria creating bullish sentiment However waiting
P.T.O.

The Willard Straight Papers at Cornell University

003611

more substantial developments stop wrote twentythird regarding new bolway proposition discussed with vicepresident guarant[illegible] who thinks wonderful possibilities hope you will consider favorably stop Jones advises regulation should be approved this week although still meeting considerable opposition parties mentioned over third copy."

Fiedler, 120 Broadway, Newyork.

Number three.

Your letter December twenty-eighth. Congratulations on way you handled business.

Tell Mrs. Straight look out for General Swift when he arrives.

STRAIGHT.

Jan 31-1918

The Willard Straight [illegible]

003612

January 31, 1918.

CABLEGRAM

Fiedler, 120 Broadway Newyork.

Number four. Inform Mrs. Straight fine birthday party.

STRAIGHT.

CABLE

Code

January 31,1918

SECSTATE, Washington. Personal for Phillips.

Referring cable yesterday please advise Rowe quote Paragraph one cable number five four nine sent from Headquarters January twenty-eighth approves recommendations my cable Treasury number four end quote.

STRAIGHT

The Willard Straight Papers at Cornell University

003613

31 Jan

Dear McMajor,

I will be glad to attend to Major Hill's application - Your telegram to Billy S. has been sent there is copy of the one yesterday

Yours

Ans.

RECEIVED
B. of W. R. Ins.
U. S. G.
2 - FEV 1918

AMERICAN EMBASSY. PARIS

COPY OF TELEGRAM

SENT.

3II6 BLUE CODE

Paris January 31 1918

SECSTATE

WASHINGTON

3II6 Jan. 31 6 pm. Referring cable yesterday please advise Rowe quote Paragraph One cable number five four nine sent from Headquarters January twentyeight approves recommendations my cable Treasury number four endquote STRAIGNT UNQUOTE

SHARP

RECEIVED
B. of W. R. Ins.
U. S. G.
2 - FEV 1918

Ans.

S/MLB.

The Willard Straight Papers at Cornell University

003614

[January 1918]

INDICATIONS DE TRANSMISSION :

# TÉLÉGRAMME

pour

Mentions de service NON TAXÉES à transmettre en préambule.

TAXE PRINCIPALE

TAXES ACCESSOIRES

TOTAL

No

Mots

à h

DESTINATAIRE : Fiedler, 120 Broadway, Newyork.

TEXTE : Send cigars tobacco care General Manager Adams Express Paris.

What is market situation.

STRAIGHT

mots rayés nuls

Signature :

EXPÉDITEUR M

HÔTEL DE CRILLON A PARIS

Adresse Télégraphique :

CRILONOTEL-PARIS

Prière d'Écrire TRÈS LISIBLEMENT le Télégramme.

[c. January 1918]

Captain R. G. Cholmeley-Jones,
c re Major H. S. Hooker,
Room 530, War Department,
Washington, D. C.

Take up with Bureau and obtain rulings on following. In reply refer to Paragraphs.

Paragraph one. Cablegram McAdoo to Wolfe November 14 approves arrangement reported Wolfe's cablegram November 10 that officers not wishing premiums deducted from pay could pay cash to disbursing officer who would receipt therefor and report amount of collection stop. Page 17, Line 1, To secure uniformity recommend War Risk Officer should be specially authorized to receive and receipt for cash payment of insurance premiums and directed to transmit funds received direct to the Bureau of War Risk Insurance, Washington, D. C. comma except that War Risk Officer receiving money from the American Expeditionary Forces shall transmit such funds to Treasury Department Agent Paris for account War Risk Bureau Washington comma or shall deposit such funds with Government Depository Paris for transfer to War Risk Bureau at Washington at stated intervals.

Paragraph two. Section 22 sub-head 5. Does place at time of marriage or place at time claim accrues control semicolon what if man and wife have resided at different places and marriage consummated at third place.

Paragraph three. Should not allotment and allowance be free from claims of creditors of man or beneficiary and free from taxation as in case compensation and insurance query.

Paragraph four. Will government give family allowance exceeding $50. to one beneficiary. example. Widowed mother has been receiving $25. from each of six sons all of whom are now in service. Will government allow her total $60. in case each son makes proper voluntary allotment query.

Paragraph five. Navy permits enlistment minors. When married man has two children in naval service what allotment must he make and how will it be apportioned. Call your attention Section 23.

Paragraph six. What is ruling as to payment of allotment allowance of man missing or prisoner. Also as to insurance when premium paid by allotment and when paid in cash.

Paragraph seven. Section 204, Class A. Does word quote wife unquote include former wife divorced throughout. If so how are allotment and allowance apportioned as between children from two former wives divorced, also as between children of present wife and children of former wife divorced. Also what is paid in case former wife divorced with child and not entitled to alimony.

STRAIGHT.

The Willard Straight Papers at Cornell University

003615

LETTER VI HOTEL DE CRILLON_ PARIS

SUNDAY NIGHT.JAN 27th 1918

My Best Beloved- Your two wonderful letters came by Major Hill. How I revelled in them,Dorothy mine.,- to read your dear words, to see you as you wrote them- to think across the sea to you in answer-- for all these days,somehow,we seem nearer than ever before- and then to see someone who had recently seen you , and brought them direct. He was very nice about it. I came in and found him at a late dinner and he left the table and got the letters and left me to read them before he joined me to talk. These are indeed the milestones in my life- Best Beloved. I feel somehow,here ,that there is only one thing- the job- nothing else,- save when I wrote to you and hear from you. This is the inner life and the real one-- all the rest goes on in one pressure and drive. There's no wondering about Mr S[T]one or Davy or any one else-- the doing of something and the living in spirit-- for the rest is only mechanical-- with you. I long for you, Best Beloved. I long to have you. I pray that this thing may be over, when it's our right that we may be together again-- but there is peace in my heart, for we have each other and the children, and we are each living for the other- in that we are both doing what we can to help in this great game.Bless you- my Wonder of the World. I love you so-- more each day-- more deeply- and I love your letters, for they are an inspiration ,as you always are, and they bring you to me.

I'm so gald that Beatrice has been with you. It's the greatest relief- and to hear of the kids Christmasing.You must have had my Christmas letter before hand. It should have been given you on Christmas Day. Yours came to me- early too, for Bennett thought it was a box of chocolates- that nice little clock.

And now about dope. You can write me all you want-- and please do. Send the letters to "Willard StraightEsq" care Morgan Harjes- and they will reach me all right. Shortly after this reaches you I shall hope to be off at the Staff School ,and there seems every reason for thinking it will go through-- but I'll make arrangements for the letters to come through just the same.

What wonderful news about Stettinius. Thanks to investigations and Fear(?)-



that's all- but why did we have to go through it all, when our needs have been obvious from the first ,when we had all the Allies' experience to warn us! That's the terrible,terrible part of it-

Cut out by censor---

Damn their airs of superiority and equanimity through these last eight (months) - the honeymoon stage of the war- the Fools' Paradise- when their own conceit and obstinacy and pin-headedness prevented progress.Of course it might have been infinitely worse. Of course we've made extraodinary progress when we had to build from the ground up. Of course the people over here,after three years of war, are still inefficient in many ways where we are already ahead. But,that's not the answer. The question is ,with all the information available to us,did we do our best, and the answer is"No". We put our talent to some service, but not all that we might and could have done.

I'm just back from another trip to G.H.Q. and a very satisfactory time with Logan & McC oy . Straightened out a lot of details, and we are constantly making progress and getting things lined up in good shape. All War Risk matters are to be centered with us.We are to issue our own circulars etc,etc- all of which means that the job will be increasingly individual and important. I shall I hope be able to turn over to Lindsley a fine working machine.Hill will not be long with us-- with his knowledge of French he can be of much more service elsewhere- and this will not be big enough for both Lindsley and Hill, and Lindsley has the right to take over from me. It will be a good job for him and he'll do it very well.Walker I'm going to give to Logan,where he'll have a fine chance.Some of the others will go out on other jobs, and some of our non-coms be given commissions-- all this of course only in case it's all approved. So not a word.

And now my Wonder Wife-Goodnight,and God Guard you.I love you everything, everything. But oh,I long for more letters! Your, Willard.

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LETTER VI JAN 30TH. 1918

AFTERNOON .

Best Beloved- this afternoon I played hookey to come back here for a chance to write quietly to you. Quite a busy day it's been- what with Ethel Harriman's getting married,et al. It was really very nice- and reminded me so of our own wedding,Best Beloved-- the hotel,and the rush and the church and the breakfast at the Ritz. It was alike,in a way but very different. I dont know,there seemed a lot of fluff about it, which I suppose is just youth and spirits. But the two best I've ever seen were ours and Beatrice's- much. I called to takeDaisy to the church- she and Mrs Astor. We were held up because the latter young woman dawdled and delayed,wanting her picture taken also! Why I dont know. I've never seen her before as close or as much, and unless I'm mistaken she's a feather headed,vain little lady, without enough sense or balance to d anything either right or wrong. My guess would be that vanity was originally her chief strength of character, and that adulation and fawning friends have made it worse, and that as a certain youthful charm wears off there'll only be self consciousness and vanity and money.Maybe I am too stringent. Lord knows,she never did anything to me. But if I dont see her again I'll be quite happy. It was an extraodinary crowd. Bar a few Parisians it was a New York crowd. They sang MimiScott and Cole Porter,etc, etc,etc- Daisy was really very sweet,but she's only a kid herself *********
My ,but as I go on in this funny world the more I value the honest soul and the more I loathe the camouflageur . X has admirable qualities but he,like T.R. and Gen'l. Wood and many others, is essentially in certain things a fakir. I dont know why the wedding should have induced such generalities on human nature and its frailties. Cant help it.

Things have been going well enough. A cable from you on Tuesday cheered me, and your letters are a blessing- My Wonder of the World! You were so close today during that Service., and I put Dorothy and Willard in,mentally,and answered as before,my Wonder Wife- and Ethel had the same sort of smile-- not yours for she's not you-- but the same sort, glad and sweet and confident- no longer any doubt. I shall always bless you for that smile,Best Beloved, as you came to me.



I've been going along-- running things by telegraph and I think we'll do our trick. Thanks to Logan we'll put the W.D. in a hole about that wretched third copy. I wonder if they'll back water on it. Any way ,if that's any satisfaction, I've tried my best to do the job. My scheme was sound. They adopted it and canned it, and if they go wrong it's their fault not mine, and they'll have to clean up the mess they made. Damn 'em for Pin heads.

Last night with Grant Forbes I had a most interesting dinner- the most interesting I think since I've been here. A little banker named Chevalier-- a Frenchman,- and a Swiss named D'Appels,- small fry, but the real brains of their respective outfits. No bunk, clear,cleanly moving intellects. They sounded like the New Republic and like the end of "Le Feu". Chevalier gave a really beautiful speech-- we were only four, and Ch. & D'A. -- about the end of militarism being what these millions had died for, and if that were won,Alsace Lorraine and many a territorial question would be no longer a trouble-maker-- for with a world internationalized ,barriers would be economic,not military-- production would be economic not directed for military ends,-- natural resources and productive power would make for national strength and economic power but a power which could no longer be used for military ends. He was grand. Do you remember him-- a little man,- he spent a night with us once with Casenave-- a rainy night,and we went in the next morning on Mr Stone's boat. I think you were in Southampton.

He said that at the beginning of the war no one thought of regaining Alsace Lorraine. It was a legend-- a sad legend and meant flowers on the Strasbourg monument in the Place de la Concorde and nothing more. France was resisting attack. Then gradually politicians brought it in, till the people talked of it once more. Hanotaux, for example. This I have heard from many people. He thinks France should get back the French communes ,but he said much of this territory is really German,and to take it would be to do again what Germany did in 1870, and to make a new festering sore. D'Appels agreed, and added that the French steel people did not want the Alsatiens

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back,for it would break their combination. Chev. said nothing. They both agreed though,that France could not stand out for the return of the Lost Provinces, and that Lloyd George and Mr Wilson had put it up to France in such a way that she would have to decide,and must take the responsibility. Both agreed that they felt sure the war could last only f few months longer. That the peoples would not go on. D'Appels lives near Florence and says that the Italians will not stick another year. They talk of troubles in Germany & Austria.These reports may or may not be true. One suspects camouflagewhen one sees the stull coming out through Amsterdam and Geneva. Many now think even that the Germans will not try the offensive-- others say they must.

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I suppose that if T.R. and Chamberlain had not tried to have the War Board ,Stettinius would never have been appointed. Just as Pershing's departure might have been delayed had it not been for T.R'.s division. As pace makers they've done a great service. The N.R. should say this.

There are all manner of mean and petty intrigues going on here about Pershing Wood has been talking and his pink tea friends have been gossiping and criticizing the C.inC. and saying that nothing has been done. Apparently he does centralize too much-- is unwilling to delegate power--just like W.W. ,- but he is learning ,and he's infinitely better I am convinced than anyone in the Army. There was drunkenness and rowdy play by officers and they are being dealt with without mercy.Pershing is clearing as many as possible out of Paris and is refusing permission to visit Paris. He is alive to it. But his Cols. and some of his Generals are a rum lot. Logan,McCoy,Chenoy,Mitchell and there are many like 'em- are not typical, although there are a splendid lot of men in the army ,just like our friends, they are the exception rather than the rule. It's lucky the Regular Army was as small as it was. Had there been many more regular officers,nothing could have been accomplished- ever. In the French and British Armies one hears the same story.If you hear any kicks about Pershing,go after them. He's the best man that could be in this place.He is not,I dont think, a great man,or a big man,



but there's no man that could be put here who would do it a quarter as well,and he's learned a lot in eight months.

I suppose that in another month I'll be at the Staff School.That's by far the best next move.It will be hard work.But when it starts I want to get in the Peace game if I can. I'm afraid that our friend Colonel House has forsaken me.Please write me about it. But dont let Herbert or Walter press the matter.It must come from him.

Remember -all of the above is confidential- Walter & Herbert excepted.

Address letters to W.S.Esq. and cables "Straight"Care Harjes.I'll get 'em all right.

Dont mention who these letters come by.

Write me the real dope,without mentioning sources unless you give initials-- as a matter of fact,such precautions are really unnecessary as the incoming letters are'nt censored.

And now My Dorothy, Goodnight. I hate to stop,for it's my greatest pleasure ,next to hearing from you, to write. God Guard you,my Wonder of the World. Kiss the kids.

Your

Some postals Willard.

for the kids.

Cable- Paris ,Jan 22nd. "Thanks cablegram.Birthday blessings-delighted Fletchers still with you."

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LETTER VI. JANUARY 31S'. 1918

By Best Beloved- quite a party last night, and as it looks like moonlight I suppose the boys will be along again tonight. Logie and I had been dining with the Bliss' ,had deposited Daisy at the Ritz and stopped at the Maurice to say goodbye to Grant Forbes,who was leaving for home this morning. Then we took off our Sam Browne's and our coats and sat by the fire and smoked and talked over the affairs of the universe when suddenly the lights went out-Biff. We went on talking, then came three terrific explosions . We opened the window and heard the droning of the planes way overhead."Well my boy"said Logie" lets get on our clothes. So we lit a candle and dressed. In the meantime there was more recket outside and the droning continued. We took our torch and went down the dark corridors. People in long hair and pajamas and overcoats were sitting on the stairs-(as far down as possible) and there was a great buzz of conversation. We went out into the Place- and could hear explosions and the firing, and it seemed coming from all sides.We could see the French planes overhead,and saw one flaming signal,it looked like,-it may have been something else-come slowly down with its tail of fire,dragging after it. Then the sharp flashes of shells-quick,quicker than a comet-more like a fire fly on a summer night. It was most lovely in the Place,brilliant moonlight overhead where an hour before there had been a dense fog. The ground was frosted and glistening- the stars twinkled, and out of the vasty blue dome came the buzz and the crackle. We could see nothing.We watched for a while and then turned in.I could hear the buzz going and the explosions,but figured that if they got me I couldn't work anyway,but if they didn't I had to, hence the hay was the best place, and sent off to sleep,with the racket going on outside.Apparently a French plane came down quite near us.I heard the bang and the aviator was brought into the Hotel.His motor had stopped.He knocked a lamp off one of the columns in the Place as he came down,and ended up nose in the balustrade about the Place.The machine was a sight this morning.The man will live all right. Quite a birthday party wasn't it?

And so my Best One-Goodmorrow.

Tour, Willard.

Off tomorrow morning to look over a lot of things with Logie & Hermann Harjes & wont be back for almost 8 days.

[1-31-18]

# 20 KILLED, 50 HURT IN PARIS AIR RAID

## People Throng Roofs to Watch Thrilling Night Battle Over French Capital.

## ONE RAIDING CRAFT FALLS

### French Machine Also Crashes to Earth in Place de la Concorde —Americans Aid Hurt.

PARIS, Jan. 31.—Twenty persons were killed and fifty wounded in last night's air raid, it is announced officially. One of the German machines was brought down, the occupants being captured.

The raid lasted for about two hours. The night was mild and clear and the moon was brilliant. The streets of the city were soon filled with crowds watching the raiders and their French antagonists circling above and swooping down now and then. At intervals bursts of machine-gun fire were heard. The French airplanes carried bright lights so that the gunners manning the ground defenses could distinguish them. The German aviators signaled each other with rapid flashes.

Explosions of shells and bombs continued intermittently for two hours and then gradually died away. At 2 o'clock the sirens signaled that all was clear.

The announcement follows:

"First information indicates that four enemy squadrons crossed the lines north of Compiegne, proceeding toward Paris. Thanks to the extreme clearness of the atmosphere, the machines were able to remain at a very high altitude. They approached from the north and northeast and threw projectiles over several Paris suburbs. Then they flew over Paris, keeping for the most part to the right bank of the river, and dropped almost all their bombs in a few minutes.

"Several bombs failed to explode, but others found victims, chiefly women and children. Two hospitals were struck. Several buildings were burned or seriously damaged.

"Some thirty French airplanes went to meet the enemy as soon as the alarm was given. Several combats occurred to the north, in which one German machine was downed. The aviators were made prisoners. One French machine, in attempting to make a landing in Paris, on account of motor trouble, fell. The pilot and gunner were wounded.

"Three hospitals were struck by bombs, fire breaking out in one of them.

"As soon as the alarm was given under the regular conditions the salvage service worked with remarkable rapidity. The firemen were summoned between 11:45 P. M. and 1:30 A. M. to thirty different points in Paris and its suburbs. Every summons was answered simultaneously and the fire appliances arrived in the shortest possible time on the scene of the various fires.

"Some sixty of our aviators ascended, of whom about thirty remained permanently aloft throughout the fight. The defense escadrilles in a few minutes, rejoined the patrol which was cruising over Paris before the alarm.

"The enemy, who lost one machine after a fight above Chelles, has been able to learn that the attack failed to surprise the vigilance of our aviation service."

Fragments of projectiles dropped by the Germans and examined at the Municipal Laboratory show that bombs of three kinds were used by the invaders, according to L'Intransigeant. They were winged torpedoes, weighing from 160 to 200 pounds, explosive bombs and incendiary bombs, the two latter bursting a minute after falling. No traces of asphyxiating gas bombs were found. The total number of bombs dropped is estimated at seventy.

American Red Cross ambulance workers assisted in removing air raid victims to hospitals. The entire ambulance personnel was mobilized and had their machines waiting for calls within forty minutes after the commencement of the raid. So far as is known no Americans are among the victims of the raid.

The French machine which was forced to land on account of motor trouble descended in the Place de la Concorde, jusmt to the right of the pillar surmounted by the stone horse from the Marly Palace, which marks the entrance to the Champs Elysées. The avaitor, Lejuge, was seriously injured, but his companion, Sachem, was scarcely hurt. As soon as the machine landed American nurses were on the spot offering their services. As the gasoline of the aircraft was escaping from the reservoir, a taxicab driver calmly filled several empty cans with the valuable liquid, which is very scarce in Paris.

President Poincaré, Premier Clemenceau, and General Dubail, Military Governor of Paris, joined the great crowds of other Parisians in visiting the localities where the bombs had fallen. The President visited personally a large number of the injured. In the street crowds the conversation turned chiefly upon the amazing midnight battles in the air, of which not much was seen except the sparkling signal lights and remote flashes of the machine guns. It appears that thousands of persons mounted to the roofs and watched the scene throughout. During the attack the newspaper offices had difficulty in mobilizing their printers from their points of vantage on the roofs to go on with their work.

Paris has yet to learn the lesson which London has learned. This is the comment of those who are experienced in London raids.

"The people of London at the first warning," they say, "disappear from the streets and the town becomes as silent as a tomb, while curiosity at Paris overcomes caution."

A Paris policeman, who by reason of his occupation, was conversant with the regulations, rushed to a window of his home and was killed by a fragment of a bomb. His wife, who stood beside him, was not hurt. Few persons took refuge in the underground stations.

Representatives of The Associated Press heard various street discussions as to the psychology of the German attacks. The common opinion was that they would be a tonic to the fighting spirit of the Frenchmen rather than depressing in their effect. A predominant feeling seemed to be that there should be such reprisals by the French as would convince the Germans that it was not worth while to drop bombs upon non-combatants. Generally Parisians treated the raid as a great dramatic spectacle. All signs of it having had any moral effect on the populace were absent. The newspapers today did not print long stories of the raid and eliminated altogether the names of localities where damage was done.

The pictures, Gobelin tapestries, and other works of art, which have been installed in Versailles Palace, will again be removed to a place of safety as a precaution against air raids.

There were some outbreaks of fire reported after the raid, due to gas mains having been broken by exploding bombs. The populace was advised immediately to turn off the gas at the meters in their houses in case of another air-raid alarm.

British soldier mechanics billeted in a suburb near Paris lined up in the streets when the alarm was given and apparently were seen by the enemy airmen when a small fire near by lighted up the sky, for the German airmen returned and trained their machine-guns on the soldiers. All their bullets went wild, however, no one being injured.

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January 29, 1918.

My dear Judge:-

Very many thanks for your letter of the 24th of December and for the "dope" contained therein. I am sorry that you found it necessary to take your hands off the War Risk work for, despite yourself, we had managed to get you pretty well involved before I left, and you had a very good comprehension of the situation, which it will be difficult for anyone else to take on. As a matter of fact, things have not gone as I should have liked to have them. There seems to be some misunderstanding of our reasons for wanting the third copy from the U.S. It was not that it was required particulary for Division Headquarters or because the organization commanders needed a duplicate. The idea was to get something which the War Risk Section over here could have for record. As you know, it is much easier to have three copies run off on the typewriter than it is to chase around France, interfering with drill programes and ealing with anything from a Detachment to a Battalion scattered in many villages, in order to secure a copy for our records. Of course this had to be done in the case of troops that were over here when we arrived, and those that have been coming over without completing applications in the U.S. In all cases where applications were sent to this office, we could, of course, make copies without bothering the organization commanders, but as the Army increases in size the only way I can see that we can do business at all is to have copies furnished us by organization commanders as they come overseas. We need these copies in that we can take the matter up in case the Bureau wants information, or in case of questions from the man himself. You will remember when we were in Washington I thought it might be necessary for us to keep notations as to a man's change in pay status on these duplicate applications, but we find that under the system which was installed here, the Statistical Division can give us this information. It is, however, absolutely essential that we should have this copy for our records, and I hope the cable correspondence now going on will work out that way. Otherwise I do not see how this office is going to perform its original function of relieving the Bureau of a lot of detail in dealing with the forces here and relieve the Army of a lot of detail in dealing with the Bureau over there. This is the basis on which we were organized, and I think we can do the trick, but not if we cannot get the third copy.

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