

ARMY INSURANCE URGED BY McADOO

Secretary Calls Bill Most Progressive Measure Since War Was Declared.

WOULD PROVIDE FOR ALL "Crime to Submit Wives and Children of Soldiers to Great Suffering."

WASHINGTON, Aug. 18.—A strong appeal for the passage of the war insurance bill now before Congress—a bill designed to insure the lives of our fighting men, provide for the dependents of soldiers and sailors killed and to care for those crippled in the war—was made in a statement issued today by Secretary of the Treasury W. D. McAdoo.

Secretary McAdoo in his statement speaks of the bill as "the most significant and progressive measure presented to Congress since the declaration of war." It would, he says, do nothing less than to force the young manhood of the country into the fighting ranks and then to subject their dependent wives and children, who are unable to fight, to greater suffering than they could rightly expect.

The Secretary's statement in full follows: "The number of claims for exemption from military duty under the draft law has equaled a national record in many quarters, but after all does not the fact that no provision has yet been made by the Government for the support of the wives and children, mothers or fathers of the men who have been drafted explain many of these claims for exemption?"

Draft Law Provisions.

"Under the draft law the Government has the power to require every able-bodied man between 21 and 31 years of age to perform military duty. Thousands of the drafted men are wage earners who married years ago and are the sole support of dependent families. So long as the Government has made no provision for the care of these dependents it is natural that such drafted men should seek to protect their loved ones by staying at home. I am sure that if the Congress should promptly enact the pending war insurance bill, which makes definite allowances for the support of the dependent wives and children, fathers or mothers of our soldiers and sailors, claims for exemption on that score will cease. This is an imperative duty of the Government. We cannot deprive helpless women and children of the support of the wage earners by forcing them into the military service of the country unless the Government substitutes itself as their support."

"Imagine the emotions of the man who is called into the military service of his country with full knowledge that his loved ones are left without means of support and may be reduced to want unless the charity of the community in which they live comes to their relief. It would be nothing less than a crime for a rich and just Government to treat its fighting men so heartlessly and to subject their dependent wives and children, who are unable to fight, to greater suffering than if they could fight."

"The morale of an army is as essential to its effective fighting power as guns, ammunition and other instruments of war. It is equally important to the morale of the civil population which must support the armies in the field. We cannot have this essential morale unless the nation sustains the men in the ranks with the knowledge that everything possible will be done for them and their families, and renders to the civil population at home the assistance which will make it most effective in upholding the Government and the fighting forces."

Purpose of Bill.

"The purpose of the war insurance bill now pending in the Congress is to secure the future of America's soldiers and sailors by insuring their lives and providing adequate compensation and indemnities for loss of life and total or partial permanent disability; also to protect their families against poverty and want by providing them with an efficient means of support during the absence of the men at the front."

"The nation having been forced to resort to the draft in order to create quickly an army to save the country, is under a higher obligation to do these things for its fighting forces than if a volunteer army only was created. The great and rich republic cannot afford to do less, and it must do what is proposed in a spirit of gratitude and not as charity. Every soldier and sailor who serves his country in this war will earn everything the proposed war insurance bill provides for to be a beneficiary of the proposed law which is now before Congress."

"When we draft the wage earner we call not only him but the entire family to the flag; the sacrifice entailed is not divisible. The wife and children, the mother, the father, are all involved in the sacrifice—they directly share the burden of defense. They suffer just as much as the soldier, but in a different way, and the nation must generously discharge as a proud privilege the duty of maintaining them until the soldiers and sailors return from the war and resume the responsibility."

"We have drawn the sword to vindicate America's violated rights, to restore peace and justice and to secure the progress of civilization. We cannot permit our soldiers, while they hold the front, to be stabbed in the back by uncertainty as to what is being done for their loved ones at home. Our tomorrows are in their hands—their duty to the national conscience will not permit America's soldiers and their dependents to go unprotected with everything that a just, generous and noble people can do to compensate them for the sufferings and sacrifices they make to serve their country."

Definite Compensation.

"Aside from the care and protection of their dependents while the soldier is alive, the proposed war insurance bill provides for definite compensation for his dependents in case of death, for definite and adequate indemnities in case of total or partial disability, and for re-education of the maimed and disabled man, so that he may take up a new occupation and make himself a useful member of society. It must restore the efficient and manly character of the available faculties and functions to suitable trades and vocations which the injuries of the battlefield have not wholly destroyed. The heavy dependence on man-power resulting from this conflict, which is without precedent in history or imagination, will place new and greater values upon all forms and degrees of human energy and demand as a first duty of intelligent government that every remaining useful sense and limb of the maimed and crippled shall be reclaimed under the benevolent processes of education and supplied to economic uses for the benefit of society. The millions who shall be called upon to spend to support the dependents of the soldiers while they are in the fighting line, for indemnities and for reeducation of the crippled, are in the last analysis investments of

the best sort; they are sums of capital advanced by the nation to promote utility, self-respect and economic development. More than all, they are essentially humanitarian and in the highest sense a discharge by the Government of an essential duty to society.

"Military now obligatory those who imperil themselves have to election. The insurance companies do not and cannot permit the fact to affect their calculations. They must protect themselves by charging premiums so high that they are secured against loss no matter how severe the rate of mortality may be. Consequently the very men who are called to the service because their physical condition is of the best, and who as civilians would for that reason be able to secure the most favorable insurance rate in private life, are denied as soldiers the necessary life insurance to enable them to protect their families and dependents. The tremendous rates charged by private insurance companies to protect them against the extra hazardous risk of war put insurance entirely beyond the reach of the maimed and crippled soldier.

Military Necessity.

"Military necessity has, therefore, subjected the most fit subjects for insurance to an instrumentality discrimination which the Government itself supplies insurance at cost and upon a basis which it would, in fact, be disastrous and undemocratic if the Government should legalize the matter. The only force which under the highest duty of the citizen by its failure to provide war insurance upon these terms and at not cost first, because the cost of the enlisted men in the service and navy is less than the wages and salaries generally earned in private life, which reduces their investing capacity, and second, because Government insurance is an essential war and emergency measure, inaugurated for the specific benefit of our military forces and cannot and should not be conducted for a reason over and above charges as agent commissions, advertising, promotion, local rentals, etc. are eliminated. The Government must assume the cost of administering this benevolent agency, just as it bears the cost of administering all other Government agencies established for the benefit of the people.

"The Government must take a great step forward in the recognition of the Republic's duty to its heroes. I consider it the most significant and progressive measure presented to Congress since the declaration of war. It immediately affects the well-being of a greater number of persons than any act with which I am familiar. It deserves the earnest and vigorous support of the country. It provides the broadest and most liberal protection ever extended by any Government to its fighting forces and their dependent families. The United States, the most progressive and prosperous nation on earth, setting an example in the ideas for which enlightened humanity is fighting, should set the highest example of all the nations in the treatment of those who do and die for their country and for world freedom."

Must Begin at Home.

"We are proposing to extend during the next year more than ten billion dollars to create and maintain the necessary fighting forces to reestablish justice in the world. But justice must begin at home. Justice must be done to the men who die and suffer for us on the battlefields and to their wives and children and dependents who sacrifice for us at home. To do justice to them requires only a tithe of the money we are expending for the support of the fighting forces. Let it not be said that noble America was unable in the treatment of her soldiers and sailors and callous to the fate of the dependents in this greatest war of all time.

"The pending war insurance bill gives compensation, not pensions; it insures dependents in advance instead of holding out the general prospect of relief after the cessation of peace. It saves the dependents from want and gives them the necessities of life while their men are at the front. It deals with its heroes liberally for the sufferings that result from their displacement on the field of battle, and if they die it makes just provision for the loved ones who survive them. It fosters the helplessness and dependent, the maimed and disabled, and recognizes the immensity of the nation's debt to the valor and patriotism of her heroic sons."

THOS. E. RUSH LEADS TAMMANY REVOLT

Continued from First Page.

That opposition to the draft will strengthen the Socialist ranks. From 1912 to 1916 it was an even battle between the two major parties for possession of the contested district. In 1916 a Republican won with 5,600 votes. Shipplack, the present Assemblyman, ran third, with 2,847 votes.

First Socialist Assemblyman.

In 1916 Shipplack again entered the contest and won. He polled 6,812 votes, and was the first Socialist Assemblyman to be elected in this State. In 1916 his hat was again in the ring, and his vote was still larger, 9,067. The Republican was second with 4,724, and the Democrat third, with 4,528.

"That the combined vote of Republicans and Democrats could effectually defeat the Socialist in any county, said Representative Rouben J. Haskell, Republican leader, and United States Marshal James M. Power, Democrat leader.

A statement issued by Mr. Haskell yesterday reads:

"We want only Americans on guard this year. The country is at war. Its officers at such a time should be men whose patriotism is unquestioned and who are responsible to political parties whose Americanism has in the past been tried and not found wanting. It is my duty to urge the Republicans to combine with the Democrats in order to defy a common enemy—socialism. I presented the matter to my county constituents and there was only one dissenting vote as to the wisdom of such a fusion."

Marshal Power endorsed the statement of the Socialist candidate, Assemblyman against Shipplack will be William E. Brennan, Republican, and Alexander S. Drescher, Democrat, will be nominated for Alderman. Michael Hammer has announced an intention to contest the Democratic primaries with Drescher, while leader Rosenblum expects to fight him in the Republican primary. Neither declaration has caused any alarm.

Another Fusion Probable.

Fusion was also adopted in the Eastern District where Joseph P. Whitehorn, Socialist, was elected to the Assembly last year from the Twenty-first Assembly district. While the new approach to the Socialist district, it is understood that Whitehorn will run in the primaries. No action has as yet been taken.

Republican Executive Chairman Irving Heston, who was responsible for the fusion support for Mayor, said yesterday will support the nominees of the Republican primaries.

Lewis M. Swasey, a Livingston man, candidate for Sheriff on the Fusion ticket, said:

"I am for Mayor Mitchell. I shall support him in the Republican primaries and the outlook is bright for harmony among the Republicans and a unity of action that will result in an election of the Republican and Fusion candidates all along the line."

OTHER QUOTAS ALSO GOING TO YAPHANK

Units From Outside New York City Ordered to Train at Camp Upton.

SHIFTS MADE FOR AYER Military Reserve Officers to Leave for France at Once Announced.

Special Inspector to the Sixty-ninth. WASHINGTON, Aug. 18.—Details of distribution of State quotas among the various army organizations under public control in Provost Marshal General Crowder show that several county and city quotas will be included with the New York city contingent at Camp Upton, Yaphank, L. I., which originally was to be devoted exclusively to the troops of Greater New York. The quotas from Dutchess, Nassau, Putnam, Suffolk and Westchester counties and from the cities of Mount Vernon, New Rochelle and Yonkers will be mobilized at Yaphank with the men from 125 districts in Greater New York.

Quotas from the following counties and cities will be mobilized at Ayer, Mass., with troops from the New England States—Albany, Clinton, Columbia, Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, Montgomery, Otsego, Rensselaer, St. Lawrence, Warren, Washington, Schoharie, Seneca, Schoenectady, Albany, Amsterdam, Schenectady and Troy.

With the Delaware and New Jersey troops at Philadelphia, the following county and city units from New York will be mobilized:

Cities—Albany, Broomfield, Cattaraugus, Cayuga, Chemung, Chenango, Cortland, Delaware, Erie, Genesee, Greene, Jefferson, Livingston, Madison, Monroe, Niagara, Oneida, Ontario, Orleans, Oswego, Rockland, Schuyler, Seneca, Steuben, Sullivan, Tioga, Tompkins, Ulster, Wayne, Westchester and Yates.

Cities—Albany, Binghamton, Buffalo, Elmira, Jamestown, Niagara Falls, Poughkeepsie, Rochester, Syracuse and Utica.

Officers Ordered to France.

The War Department announced today the names of officers in the Artillery Reserve Corps recently graduated from the Artillery training school at Fort Monroe who are to be sent at once to France. The list includes the following from New York and vicinity:

First Lieutenants—John J. Broome, Danvers, Seymour, N. Y.; New York city: Coons, Cyril A., Montclair, N. J.; Ward, David, Queens, New York; Allen, William E., Brooklyn; Morris, Alan, New York city; Bacon, Ronald P., New York city; Kelly, Luke A., New York city; Sullivan, Richard A., New York city; Bayne, William B., South Orange, N. J.; Collins, Edward R., Brooklyn; Bertoldo, Hugo A., New York city; Wood, E. Elliott, New York city; Roberts, Walter E., Mount Vernon, N. Y.; Durin, George W., New York city; Columbia, Curtis E., New York city; Hunter, Roy B., New York city; Connett, Harold F., New York city; Patterson, Andrew F., New York city; Brown, Robert T. E., Middletown, N. Y.; Ogilvie, Geoffrey A., New York city; Cassidy, William F., Jr., Newburgh, N. Y.; McMillen, James L., Poughkeepsie, N. Y.; Durin, George W., New York city; Whalen, James J., Clyde, N. Y.; De La Vergne, Louis, Kingston, N. Y.; Lee, Milton Jr., Brooklyn; Lang, James W., Brooklyn; Nichols, Howard R., Brooklyn; Tweedell, Herbert E., Princeton, N. J.; Seymour, Alonzo M.; Feenick, N. Y.; Carpe, Allen, New York city.

To Command Departments.

General officers to command the departments of the regular army, relieving the Major-Generals detailed to service the troops, were announced today as follows:

Major-Gen. Arthur Murray, Western Department; Major-Gen. W. J. Duval, Southern Department; Brig-Gen. John Rockman, Southern Department; Brig-Gen. John A. Johnson, Northeastern Department; Major-Gen. William F. Durin, Eastern Department; Brig-Gen. J. P. Wicker, Hawaiian Department; Brig-Gen. E. D. Hoyle, Eastern Department.

Major-Gen. Charles F. Townsend has been appointed to command in Panama.

CUBAN CAMP ACCEPTED

American Forces to Mobilize and Train on Island.

WASHINGTON, Aug. 18.—Cuba offers to provide a mobilization and training ground for the United States army, and was the first Socialist Assemblyman to be elected in this State. In 1916 his hat was again in the ring, and his vote was still larger, 9,067. The Republican was second with 4,724, and the Democrat third, with 4,528.

BARBER STILL AT HEAD

Authorities Will Continue Until Troops Leave Sea Girl.

CAMP EDGE RAS GIB, N. J., Aug. 18.—Brig-Gen. Charles W. Barber, in charge of the division, has been ordered to take charge until the New Jersey unit goes to Annapolis, Md., where it will join the troops of Delaware, Maryland, Virginia and the District of Columbia. From then on Major-Gen. G. Morison will be in command.

Col. Wilmer A. Cadmus of the Fifth New Jersey Regiment was summoned from Pompton Lakes yesterday and made acting chief of Divisional Staff. He succeeds Col. Marcus R. Stokes, who has been detailed to command a regiment of the New York National Army when the designated commands move to Camp Dix at Wrightstown, N. J.

Surgeon-General William G. Schaeffer of the New Jersey Guard is to remain in post in a day or two to undergo an examination for a commission as Major in the Medical Reserve Corps. He was sent to get his Federal service and this was the only route open to him.

BOMB SINKS SUBMARINE.

Resourceful Gunner Not Outdone by Cleverness of U-Boat.

PORT SAID, AFR., Aug. 18.—A gun pointed in the United States navy, now on duty on an armed merchantman, writing to his mother here, describes an adventure with German submarines in the war zone on a voyage about the middle of the month. On the fifth day out a submarine suddenly came up beside the merchantman, too close for use of its deck gun or torpedoes. The navy gun crew also was unable to attack, but a member of the gun crew picked up a bomb and dropped it on the submarine, causing an explosion which sank the enemy.

The merchantman was under convoy of a cruiser, and on the day following the attack above mentioned the cruiser was attacked from both port and starboard simultaneously by submarines. The torpedoes passed astern the warship, and a salvo from both sides of the cruiser at the two submarines caused both to submerge.

Ambassador Shea Coming Here.

SANTIAGO, Chile, Aug. 18.—The newspapers announce that Joseph H. Shea, the American Ambassador, will leave here in September for an election on a leave of absence. Ambassador Shea has been here since May, 1916.

OLD 'SIXTY-NINTH' IN CAMP TO-MORROW

Troops Will Leave Armory at 10 o'Clock Unless Plans Are Altered.

Col. Hine Not to Take Charge Until Regiment Arrives at Mineola.

Gov. Whitman Mayor Mitchell, Major-General John E. Ryan of the Sixth Division and his staff, and all Spanish-American war veterans have been invited to review the old Sixty-ninth Regiment on its march through the streets of the city, the last until its return from overseas, according to announcement by Lieut-Col. Reed. Since the line of march still is somewhat uncertain, the location of the reviewing stand has not been fixed.

Monday morning at 10 o'clock, unless present plans are changed, the regiment will leave the armory, at Lexington avenue and Twenty-sixth street, proceed to Twenty-seventh street west to Fifth avenue and south to Forty-fifth street. From this point its route is uncertain, for it has not been determined whether it will double back to the Thirty-fourth street ferry or west to the Pennsylvania station for the Mineola camp, and whether another detachment of 227 men, a squad from each company, left yesterday afternoon, amid cheers of their fellows and kinmen and friends, will be adjacent to the Mineola camp for the accommodation of 3,700 officers and men, the new strength of the organization.

Many of the relatives of the departing soldiers who waited in the sun for more than three hours to bid the boys good-by, but they never flinched. When the contingent finally emerged from the building after a 5 o'clock march, they were greeted as they were given a cheer that could be heard for blocks, drowning the swinging melody of the band.

Col. Hine Proves Gracious.

In view of the fact that all arrangements for the departure of the 155th for the cantonment had been perfected by Lieut-Col. Reed, as well as the arrangements for the final parade and the accommodation of the regiment in a body at the baseball game today in the Polo grounds, Col. Charles Hine's first official act was to notify Lieut-Col. Reed he would not appear at the armory but would receive the command when it reaches camp.

Tell tale of graciousness on the part of the new commander immediately won the hearts of the generous spirited boys of the old Irish regiment, so that now as a man they were ready to accord him a royal welcome. They were all glad to see the ends of the earth. Col. Hine himself is especially delighted with his new office.

"I am very much pleased with my appointment," he said in discussing it. "I was brought up on stories of the 'Fighting Sixty-ninth.' A brother Major in the Santiago campaign of 1898 was the late Michael Conroy, who was color bearer of the Sixty-ninth during the civil war and won the Medal of Honor for gallant conduct. So you can see how I have been wrapped up in the traditions of the old organization, and what a double honor it appears to me to be its commanding officer."

Many Send Good Wishes.

Lieut-Col. Reed has received messages from all parts of the country wishing good luck. One was an unsigned postal card bearing a printed shamrock, around which was a printed garland of flowers and the words: "Happy Good-bye, 'Glory and good luck to the Sixty-ninth.'"

A member of the Friends' Sons of St. Patrick has composed a song, dedicated to the regiment, which will be sung as the troops march from the armory Monday, and the refrain of which runs like this:

"Come gather 'round ye friends,
The regiment is marching
With music in its soul
And hearts in its hands
And hearts in its hands
And hearts in its hands
Help 'em to keep along."

Unmanned Armed Camp.

Instead, awoke yesterday to a realization that it is practically an armed camp and that at every turn sentries with fixed bayonets are peering to and fro, clad in their gray and approach too near the camp proper or the tent straggles.

Company I of the old Sixty-ninth, which arrived at Camp Dix on Monday, comfortably quartered and camp routine is under way. The command is aiding in the preparation of Camp Mills, which will be the temporary home of the Headquarters Division. The camp covers 120 acres between Washington street, Hempstead, and the Meadow Brook Country Club property in Forest Hills.

Work is being done in setting a record for speed and results. It is expected that the remaining companies of the Sixty-ninth will go to Camp Mills tomorrow.

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Summer Business Hours: 9 A. M. to 5 P. M. On Saturday, August 25th, the Store will be closed all day

B. Altman & Co.

The New Autumn Fashions are well represented in the advance showing now being made in anticipation of the opening of the season. A distinctiveness of style is assured in practical street garb, as well as in the more elaborate evening costume. Ready for selection are Afternoon and Evening Gowns, Hats, Tailor-made Suits and Blouses, Rich Furs and Wraps, and complete outfits for the younger set preparing to return to School or College.

A Great Collection of Choice Oriental Rugs is comprised in the August Sale now being held. These Rugs, in every desirable size and weave, may be obtained at prices that are considerably lower than the prevailing market quotations. Of exceptional interest are ROOM-SIZE ORIENTAL RUGS at \$190.00 to 750.00 MEDIUM-SIZE ORIENTAL RUGS at \$58.00 to 110.00 SMALL ORIENTAL RUGS at \$22.50 to 48.00 including an unusually large selection at \$26.00 A Number of KHIVA-BOKHARA RUGS, in room sizes specially priced at \$160.00 And ORIENTAL RUGS in extra large sizes, at extremely moderate prices. Rugs purchased during this Sale will, if desired, be stored without charge until the Autumn. (Department on Fifth Floor)

The Dress Fabrics Department is featuring Semi-made Skirts at \$3.75 & \$4.85. There are several attractive plaited models, fashioned in white or navy blue tailor serge, and they offer really remarkable value at the prices quoted.

Special Values in Women's Silk Hosiery for to-morrow (Monday) will consist of Black or White Silk Hosiery, with cotton tops and soles per pair 95c. Black or White Silk Hosiery, with silk-plaited tops per pair \$1.75.

Reversible Velour Portieres FOR THE AUTUMN SEASON. The present stock affords a splendid opportunity for making satisfactory selections from the array of desirable shades and color combinations.

Reversible Velour Portieres at \$26.00 are a salient feature of the display in the regular stock on the Fourth Floor. These Portieres are eight feet in length, from B. Altman & Co.'s own workrooms, and are of excellent material and workmanship. at exceptionally low prices

Lace Draperies (Fourth Floor) An exceedingly interesting selection of Fine Hand-made Lace Curtains, Lace Panels and Bedspreads has just been received from abroad. Included are Real Filet Lace Panels (original and exclusive designs) in special sizes adapted for the treatment of double and triple windows. Also an extensive assortment of Hand-made Lace Covers, Lace Edgings and Insertions, Motifs, etc. Notwithstanding the disturbed condition prevailing in the lace-producing countries, B. Altman & Co. enjoy purchasing advantages that are out of the ordinary, enabling them to offer this merchandise at exceptionally low prices

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Fifth Avenue-Madison Avenue, New York Thirty-fourth Street TELEPHONE 7000 MURRAY HILL Thirty-fifth Street