

Group Life Owned Now 3½ Times Pre - War Total

\$11,900,000,000 Increase In Family Protection From This Source

Group life insurance was added by U. S. workers last year in greater volume than in any previous year, the Institute of Life Insurance reports.

With purchases of new group life insurance of \$8,700,000,000 and additions to old group plans exceeding \$3,000,000,000, the net increase in the year in total group life insurance outstanding was \$11,900,000,000.

Total group life protection in force on January 1 is estimated at \$79,700,000,000, which is three and one-half times the total at the end of World War I.

More than \$57,000,000,000 of family protection has been added through group insurance in the eight years since the war's end.

"This group protection affords the American people a substantial base on which to build a more adequate program of family protection through individual policies," the Institute said.

The number of individual certificates of group life protection rose to an estimated 39,700,000 at the start of this year, up more than 5,000,000 in the past year and nearly 27,000,000 more than at the end of 1945.

Death claims paid to families of group life policyholders in 1953 increased to \$447,122,000 under 200,036 certificates. Corresponding figures for the previous year were \$386,817,000 under 176,399 certificates. In 1945, such claims totaled \$171,155,000, under 92,488 certificates.

Of last year's new group life insurance contracts set up, the greater part was in regular employer-employee groups, which accounted for \$6,600,000,000 in the year. The balance of the new group protection, an estimated \$2,100,000,000 was group credit life insurance, a type of protection which covers borrowers through their lending institutions for the unpaid balance of loans at time of death.

The 1953 purchases of new group life plans were the greatest of any year since this type of protection started and were more than six times what they were in 1945.

Group life insurance now accounts for more than one-fourth of all life insurance outstanding in the country.

This group protection, designed by employer-employee groups to replace the worker's income for a time after death to help tide his family over, now covers over half of the non-agricultural, non-government work force of the nation.

Will You Be Wearing New Spring Colors

If you've been leafing through the latest women's magazines or if you've made a trip to town recently, you have probably noticed the colors being featured this spring—the vermilions, flamingos, and other flame-colored shades.

You have probably been wondering too, if you'll be able to wear some of these brighter colors effectively. Mary Em Lee, State College extension specialist, suggests choosing colors which

relate to your own warmth or coolness of color.

If you have fairly warm coloring, the warm shades will be good for you—the yellow-oranges, the red-oranges, the yellow-greens. If, on the other hand, you are cool-skinned, delicate, blue-eyes, you will find the soft blues and greys more suitable.

In choosing a hue, be certain to have a harmony of warmth or coolness between your own personal coloring and your costume.

Here's another color note to consider. Had you noticed how the blues and purple-blues always seem to be cool, but how there is a wide variety of warmth and coolness in reds? The red-oranges—like the new spring colors—are definitely warm; the blue-reds toward the cooler range? Greens can be either warm or cool depending upon the blue or yellow in the particular shade. The yellow makes a green warmer, a blue makes it cooler.

The best point to remember before buying new spring clothes is to consider your own coloring first. Then select a color which harmonizes with the warmth or coolness of your coloring, suggests Miss Lee.

750 New Cadets Join West Point Ranks Each Year

West Point, N.Y.—"How do I get into West Point?"

This question is heard frequently by high school counselors, Congressmen and U. S. Army officers. Ever since the first 10 cadets were enrolled in 1802, admission to the U. S. Military Academy has been sought by ambitious young men.

To be eligible, a candidate must never have been married, be over 17 and under 22 years of age when admitted, no taller than 6 feet 4 inches and no shorter than 5 feet 6 inches. A young man under 20 may be given a waiver on the height minimum.

The initial step in gaining a cadetship is nomination for appointment to one of the 2,496 cadetships authorized by law. About 750 vacancies occur each year through graduation of the senior class, "wash-outs" and other factors.

The widest and best known route to West Point is through non-competitive appointments. There are 2,417 of these, broken down as follows: Senators, 4 each; Representatives, 4 each; District of Columbia Board of Commissioners, 6; Alaskan and Hawaiian Delegates to Congress, 4 each; Governor of the Canal Zone, 2; Resident Commissioner of Puerto Rico, 4; Vice-

Sometimes It's Good Manners To Point



Most motor accidents last year were directly due to discourtesy—reckless driving, excessive speed, driving on the wrong side of the road, bullying through without the right-of-way, cutting in ahead, passing on curves or hills, passing on the wrong side, failing to signal, or signalling improperly.

In other words, accidents don't just "happen"—accidents are caused. You're the driver who causes accidents, if you're a driver who leaves your manners on the sidewalk when you get into your car. The man who wouldn't think of standing in line at a movie theater bellowing at the top of his voice because the line doesn't move faster—is the same man who leans on his horn, fraying all the tempers within earshot, and putting other drivers into an accident-causing mood.

And that same man will belligerently expect his car to respond to every emergency, even when not kept in top operating condition. The man who handles the make of car you drive can keep it in perfect operating shape—if you ask him to—but only YOU can keep YOUR driving manners polished.—North Carolina Department of Motor Vehicles.

President, 3.

It is estimated that 85 per cent of the persons who control these nominations make their selections on the basis of examinations set up by the Civil Service Commission.

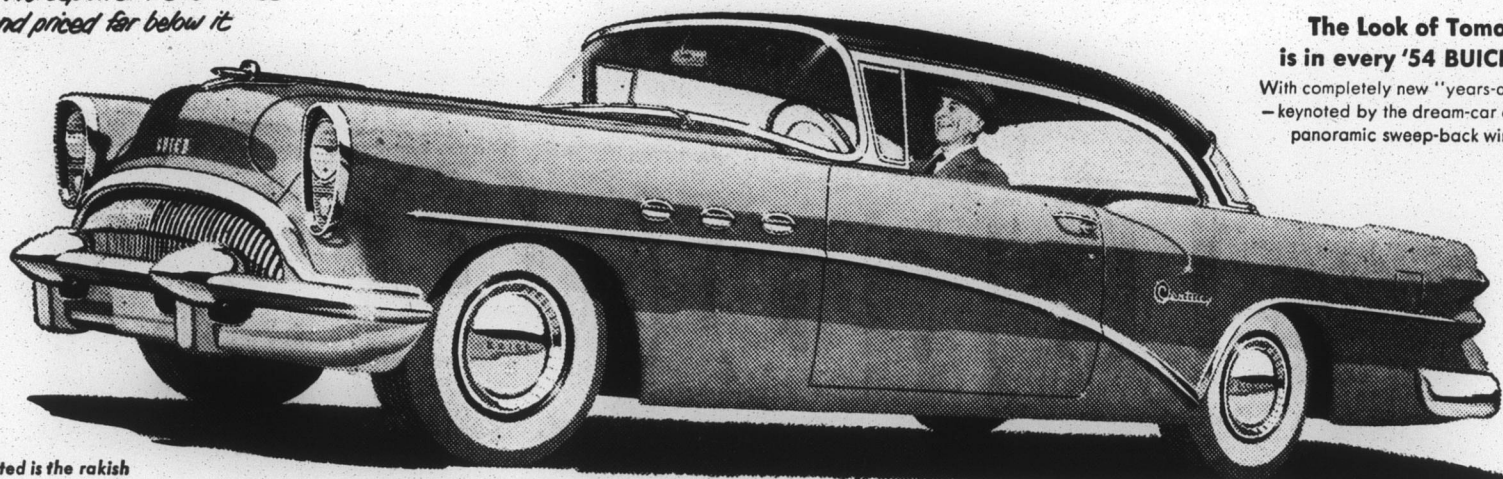
Of course, a nomination does not assure appointment. The candidate also must satisfy the mental, medical and physical aptitude requirements of the Academy. Determining examinations are held the first Tuesday in March each year at approximately 25 Army installations for all nominees and their alternates.

The remaining 349 appointments are awarded on a competitive basis to those who attain the highest score of the West Point Achievement Test in mathematics and English and the

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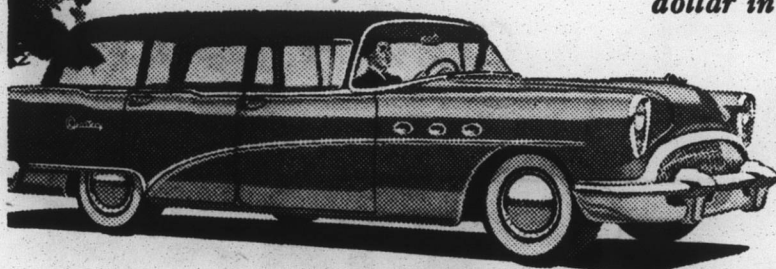
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West Point Aptitude Tests during the March examinations.

Cadetships available in the competitive group are: 90 to enlisted men in the Regular Army and Air Force; 90 to enlisted men in the Reserve components (National Guard or Reserve Corps); 89 Presidential appointments (available by custom to sons of officers and enlisted members of the regular components of the Army, Air Force, Navy, Marine Corps or Coast Guard, whether on duty, retired or deceased); 40 for sons of members of the Armed Forces who died as a result of war; and 40 to honor graduates of designated honor military and honor naval schools.

In addition, sons of Medal of Honor winners, regardless of number, if qualified can obtain non-competitive appointments.

HAYSEED

By UNCLE SAM

List The Common Man

List the common man,
List him all you can.
List his corn, list his wheat,
List his hogs, list his meat.
List his house, list his bed,
List his clothes, list his hat on his head.

List his stoves, list his heat,
List his shoes on his feet.
List the rag that wipes his nose,
List his socks on his toes.
List his cow, list his calf,
List him double if he dares to laugh

List his barns, list his lands,
List his tools, list the work of his hands.

List his car, list his gas,
List for the roads over which he must pass.
List his hay, list his fowls,
List his dog until it howls.
List his shirt, list his hens,
List his pigs in their pens.
List his plows, list his hoes,
List what he reaps and what he sows.

List his sows until they squeal.
List his boots run down at the heel.
List what he eats, list the baby's bread,
List the living, list possessions of the dead.

List it all, list it high,
List them now, list them until they die.

"DANNY AND DONNY—TWO BABIES IN ONE"

One of the most unusual cases to come to the attention of the medical profession is the birth of two babies in one. A writer who visited the home of the couple raising the remarkable children, provided the first intimate and exclusive story of how the family is adjusting to the situation. One of the many features in the March 14th issue of

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