

Remembering Our Ancestral Veterans



When I was a child growing up in Euclid, Ohio, I heard a lot about World War II. I remember when a WWII tank was installed in front of the public library. As children, we climbed up the cool metal rungs and looked inside the tank. It was way cool! The violence that soldiers in the tank faced or how many of the enemy's camp were killed never occurred to us. But every time we drove down E. 222nd street, we were reminded of our grandparents' war.

I also remember the vast Memorial Day parade that took place every year in Euclid, in inner rim suburb of Cleveland. Since I was in the marching band, I took part in it for five out of the collective six years I was in junior high and high school.

On the east side of Cleveland back then, bars were as ubiquitous as Starbucks in today's Washington, D.C. area. It seemed that for every ten bars, there was probably one veterans association. The veterans of polish descent had their groups, as well as the Irish, Italians, Croatians and others. They were proud of their ancestry from "the old country," but were very grateful for American freedom. They were Americans first and had risked their lives to prove it.

Each group marched, carrying banners or driving in old-time cars. But over the years, the WW II vets died and their experiences are no longer dining room table chats but are limited to books and documentaries.

***Sometimes I feel that the way history is taught today,
people really do not appreciate the sacrifices that were made for our freedom.***

I did not march one year because I was a high school columnist for the local newspaper and was invited to help with the filming of the parade. I watched my marching band classmates and realized why Mr. Sydow kept admonishing us to march in straight lines — we were lousy at it! It was hilarious to see the band split in half to avoid the spontaneous horse excrement that fell in the middle of the street. But for us, WWII was not part of our experience; it was just something we heard about.

While I knew of my grandfather serving, I also did not know, while sitting in history class learning seemingly meaningless facts, that some of those who served were my direct ancestors.

Two of my fifth great grandfathers fought in the revolutionary war. Both were from Loudon County Virginia and their descendants did not marry until three generations later in Belmont County, Ohio.

Fifth-great grandfather Jacob Lineweaver was Pennsylvania Dutch and new to Virginia. The other was Obadiah Hardesty who was a Quaker but fought in the war anyway. He moved to Belmont County in the early 1800s. From what I can tell by the records, they did not fight together. Lineweaver found himself in Yorktown while Hardesty fought in Valley Forge with the man who became our nation's first president.

Growing up in the Yankee north, I did not know I had a confederate soldier in my family tree until six months ago. My Great Great Grandfather Henry Gill was among the first to sign up in Richmond and became part of the 1st Virginia artillery regiment. Like many Virginians, he did not own slaves. Like many soldiers, he was fighting to protect his beloved Virginia from northern aggression.

Gill married my Great Great Grandmother Sarah Lineweaver just before the Civil War – or the War of the States depending on your perspective — ended in 1864. She was traumatized by watching General Sheridan's men destroy every part of the Shenandoah Valley that she never got over it. According to a letter from a distant cousin to my mother 35 years ago, she lived into her 80s fearful of what could happen.

The Valley, once known for its rich fertile soil, was the breadbasket of the confederacy. To Sheridan, destroying all the vegetation and livestock of every farm, and supporting structures such as mills, was a strategic necessity to limit food for General Robert E. Lee's "rebel" army. The folks of the Valley were rarely slave owners and generally did not support slavery, but that was no matter. They lived in the south and she, like others, never recovered from her experience.

Her husband died in the late 1800s in Wheeling, West Virginia. I have not been to his gravesite, but I suspect he does not have a decoration for his military service.

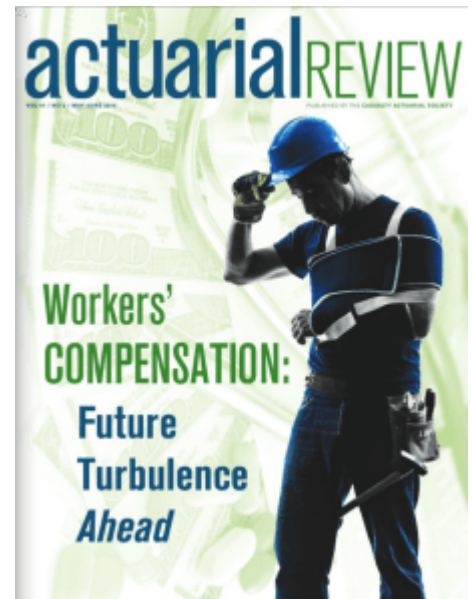
My mother's mother knew virtually nothing of this ancestry. War torn Virginia was a poverty zone during the so-called reconstruction era of the south. Some argue the south never recovered from the war while the north grew more prosperous.

I suspect my Great Great Grandpa Gill moved west to provide for his family and kept his veteran experience a secret to avoid discrimination. He had to find work up north but what Yankee would be sympathetic to his plight?

Sometimes I feel that the way history is taught today, people really do not appreciate the sacrifices that were made for our freedom. I could never do enough to pay homage to our veterans. But what I can do is remember their stories and their place in history. To appreciate where we are today, we really need to understand our history of sacrifice.

The Other Reason for Rising Workers' Comp Premiums

Workers' compensation premiums are on the rise with little hint of near-term relief.



To figure out why, workers' comp experts first look under the hood to check out claim costs.

Claim costs, however, are not going up at an alarming rate. A high unemployment rate means lower risk exposure.

Medical costs are not increasing as much as in the past either. This is despite the opioid epidemic and that workers' compensation insurers often pay more for the same procedures as health insurers.

But now there is another explanation for why workers' compensation premiums are rising.

That is, insurers are seeing dismal returns on allowable investment instruments, making it harder for them to offset workers' compensation costs. As a result, they need to charge higher premiums to remain solvent and profitable.

This is expected to continue as long as investments such as U.S. Treasury yields offer returns running very closely to the inflation rate and are not expected to improve anytime soon. Since insurers purchase long-term bonds, the current yield will hardly help insurers offset some of the costs of writing workers' compensation insurance in the years ahead.

This is just part of the current workers' compensation story. To learn more, check out my article, ["Workers' Compensation: Future Turbulence Ahead,"](#) which is the cover story of the May/June issue of the Casualty Actuarial Society's *Actuarial Review* magazine.

The article also explains how economic, political and underwriting trends are likely to shape workers' compensation in the next few years. Think of the article as a workers' compensation status report.

Enjoy! And, feel free to let me know what you think!

**Be the first to know.
Just click the “follow” button
at the lower right corner of this page.**
