
THE ARMY PERSONAL AFFAIRS HANDBOOK



HEADQUARTERS, DEPARTMENT OF THE ARMY

TAGO 7284B

JUNE 1966

PAMPHLET
No. 608-2HEADQUARTERS
DEPARTMENT OF THE ARMY
WASHINGTON, D.C., 11 July 1966

THE ARMY PERSONAL AFFAIRS HANDBOOK

	Paragraph	Page
CHAPTER 1. INTRODUCTION		
What are personal affairs? -----	1	7
Importance of keeping personal affairs in order -----	2	7
What you should do to put your personal affairs in order -----	3	8
Related references -----	4	11
2. PERSONAL AFFAIRS OF ACTIVE SERVICE MEMBERS AND THEIR DEPENDENTS		
Section I. LEGAL MATTERS		
Estates -----	5	12
Income taxes -----	6	12
Powers of attorney -----	7	14
Wills -----	8	15
Claims for loss or damage of personal property -----	9	16
Soldiers' and Sailors' Civil Relief Act -----	10	25
Naturalization and citizenship -----	11	27
Legal advice and assistance -----	12	29
II. RELIGIOUS AND SPIRITUAL GUIDANCE		
General -----	13	31
Advice and assistance -----	14	31
III. INSPECTOR GENERAL		
General -----	15	32
Complaints, grievances, and requests for assistance -----	16	32
Disciplinary action -----	17	32
IV. TRANSPORTATION OF DEPENDENTS, SHIPMENT OF HOUSEHOLD GOODS, TRAILER AND TRAVEL ALLOWANCES		
Transportation of dependents and shipment of household goods -----	18	33
Trailer allowance -----	19	34
Shipment to a designated location -----	20	34
Dislocation allowance -----	21	35
Travel allowance -----	22	35
Procedure for transportation overseas -----	23	35
V. TEMPORARY DEFERMENT OF OVERSEAS SERVICE		
General -----	24	37
Request for deferment -----	25	38

* This pamphlet supersedes DA Pam 608-2, 1 March 1961.

Section VI. PROGRAM FOR GENERAL EDUCATIONAL DEVELOPMENT OF MILITARY PERSONNEL		
General	26	38
Available education and advisement	27	38
Areas of general educational development available	28	39
Value of education	29	40
Where to go for further information	30	41
VII. ARMY CIVILIAN SCHOOLS PROGRAM		
Full-time training at civilian institutions	31	41
VIII. EDUCATION, TRAINING, AND SCHOLARSHIPS FOR DEPENDENTS		
Education for dependents of military personnel in oversea areas	32	43
Scholarships and educational loans for dependents of military personnel	33	44
IX. THE ARMY COMMUNITY SERVICE PROGRAM		
General	34	47
Services rendered	35	47
Eligibility	36	47
X. PAY, ALLOWANCES, AND ALLOTMENTS		
Pay	37	48
Allowances	38	49
Allotments	39	50
Emergency allotments	40	53
Special Pension for Medal of Honor recipients	41	53
Missing personnel—benefits	42	53
Settlement of accounts of deceased service members	43	54
Six months' death gratuity	44	54
Pay and allowances due enlisted personnel upon discharge or separation	45	55
Readjustment pay	46	55
XI. SAVINGS		
U.S. savings bonds	47	56
Soldiers' deposits	48	56
Class E allotment	49	57
XII. GOVERNMENT LIFE INSURANCE		
General	50	57
Reinstatement	51	57
Inservice waiver of premiums	52	58
Total disability income rider	53	58
Change of beneficiaries	54	59
Settlement options	55	59
Dividends	56	60
Servicemen's Group Life Insurance (SGLI)	57	60

		Paragraph	Page
Section XIII. PRIVATE INSURANCE			
General		58	62
Review of life insurance program		59	62
Guaranteed payment of premium for commercial life insurance issued prior to entry into active military service		60	63
XIV. SOCIAL SECURITY			
General		61	64
Eligibility requirements for social security benefits		62	66
Amount of social security cash benefit		63	69
Estimating benefits based on earnings after 1950		64	70
Personal record of earnings and verification with SSA		65	74
XV. SUPPORT OF DEPENDENTS			
Obligation		66	74
Establishing dependency for class Q allotment purposes		67	75
Discontinuance of class Q allotment		68	75
Dependents residing separately from service member		69	76
XVI. MILITARY IDENTIFICATION CARDS			
General		70	76
Identification for service members on active duty		71	77
Uniformed Services Identification and Privilege Card		72	77
XVII. GOVERNMENT QUARTERS			
Assignment of quarters		73	79
XVIII. HOME FINANCING			
General		74	80
Veterans Administration financing		75	80
Federal Housing Administration inservice loans		76	82
Straight FHA financing		77	84
Conventional financing		78	84
Transfer of ownership		79	84
XIX. DISCHARGE CERTIFICATE AND REPORT OF TRANSFER OR DISCHARGE			
Lost or destroyed discharge certificates or reports of transfer or discharge		80	85
Correction of discharge certificate or report of transfer or discharge		81	86
XX. FINANCIAL ASSISTANCE			
Financial assistance available		82	86
Army Emergency Relief		83	87
XXI. AMERICAN NATIONAL RED CROSS			
Red Cross service at installations and in military hospitals		84	88
Red Cross service in the home community—home service		85	88

Section		Paragraph	Page
XXII.	MEDICAL AND DENTAL CARE FOR ARMY PERSONNEL AND THEIR DEPENDENTS		
Medical care for Army personnel in Government facilities		86	89
Medical care for Army personnel when Government facilities are not available		87	89
Medical care for soldiers who are AWOL		88	90
Medical care for dependents at Department of Defense and Public Health Service facilities		89	90
Medical care for certain dependents from civilian sources		90	92
Administrative services relating to medical care from civilian sources		91	94
Dental care		92	95
XXIII.	BURIAL RIGHTS AND BENEFITS		
Remains of service members		93	95
Remains of dependents		94	98
Burial in a national or post cemetery		95	98
Headstone or marker		96	98
Military honors		97	99
Social security lump-sum payment		98	100
XXIV.	COMPENSATION FOR SURVIVORS		
Types of compensation		99	100
Veterans Administration compensation (old law)		100	102
XXV.	RECORD OF EMERGENCY DATA		
General		101	103
Importance of keeping data up to date		102	104
Making changes in Record of Emergency Data		103	104
XXVI.	MILITARY RETIREMENT		
General		104	104
Types of retirement and retired pay		105	105
XXVII.	RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN		
General		106	107
Application		107	108
CHAPTER 3.	GOVERNMENT BENEFITS FOR THE VETERAN AND HIS DEPENDENTS		
Section I.	COMPENSATION AND PENSIONS FOR VETERANS		
General		108	109
Compensation for service-connected disability		109	109
Pension for nonservice-connected disability		110	110
II.	JOB INFORMATION		
Federal Civil Service employment		111	110
Job-finding assistance		112	112
Reemployment rights		113	112
Manpower Retraining Programs		114	113
Unemployment compensation		115	114

	Paragraph	Page
Section III. HOUSING AND LOAN INFORMATION		
GI loans	116	115
Farm loan benefits	117	116
Preference in housing purchase or rental	118	116
Wheelchair homes	119	117
IV. MISCELLANEOUS BENEFITS		
Aid for the blind	120	117
Education and training assistance	121	117
Life insurance, GI	122	118
Medical and dental benefits for veterans	123	119
Naturalization preference	124	119
Social security credits	125	119
V. BURIAL RIGHTS AND BENEFITS FOR VETERANS		
General	126	120
Burial in national cemeteries	127	120
Grave marker	128	120
Flag for casket	129	120
Lump-sum payment (VA)	130	121
VI. COMPENSATION AND PENSIONS FOR SURVIVORS		
Dependency and indemnity compensation	131	121
Nonservice-connected death pensions for widows and children	132	121
APPENDIX L ANNUAL LEGAL CHECKUP (DD Form 1543)		124
II. PAY AND ALLOWANCES DUE ENLISTED PERSONNEL UPON DISCHARGE OR SEPARATION		130
III. ADDITIONAL GOVERNMENT FACILITIES PARTICIPATING IN DEPENDENTS' MEDICAL CARE PROGRAM		131
IV. VETERANS ADMINISTRATION REGIONAL OFFICES		132
V. U.S. ARMY AREAS		135
VI. LOCATION OF NATIONAL CEMETERIES		136
INDEX		140

CHAPTER 1

INTRODUCTION

1. What Are Personal Affairs?

"Personal Affairs" are the many things affecting the welfare and the personal and private lives of people, present and future. The term includes the status and management of an individual's affairs for improving the well-being of himself and his dependents. Important among the things affecting the personal affairs of military personnel are the rights, benefits, and privileges afforded in the military service.

2. Importance of Keeping Personal Affairs in Order

- a. Army assignments may require service far from home and in places where communication is difficult and facilities for attending to personal affairs are limited. By attending to personal affairs when it is convenient to do so, you have "peace of mind" and provide maximum protection and security of yourself and dependents for the unknown future.
- b. A good personal affairs program will minimize your fears and problems and increase your performance effectiveness. A soldier can do his best only when he knows that his affairs are properly arranged and that his dependents are safe from danger and financial insecurity. Experience has shown that well trained men with low morale cannot win battles or accomplish a mission as well as well trained men with high morale. A major contributor to high morale is the "peace of mind" which results from keeping personal affairs in order.
- c. Everyone likes to think of retirement without a monetary change in his standard of living. Retirement is often pictured as carefree years of sheer enjoyment, doing the things you have always wanted to do. The military and social security retirement programs provide excellent financial security for the retirement years of career military personnel. Even with the protection of these excellent programs, the serviceman's income is normally reduced upon retirement. Thus, if dreams of carefree retirement years are to materialize, you must start planning and saving early.

in life. By so doing, you are also preparing for the possibility of an unforeseen emergency.

d. You must realize that death often occurs when least expected. By planning for the unexpected, you are in effect planning for the future of your loved ones (wife, children, parents). Besides the security of their future, proper planning can also make their transition under difficult and trying circumstances easier, should the unexpected occur. Some examples of what can happen because of the lack of attention to personal affairs are—

- (1) In the absence of a will your assets may be divided according to the laws in the State of your home (or domicile). Some State laws provide that children will get two-thirds of everything you own and your wife only one-third. If you have no children, your assets might be divided equally between your wife and parents. By making a will and keeping it up to date you can assure that your assets will go to the persons whom you desire to receive them.
- (2) Proceeds of insurance payable to persons other than intended because notification of changes in beneficiaries was not made.
- (3) Delays in receipt of benefits from the Veterans Administration or Social Security Administration due to non-availability of marriage and birth certificates and adoption and divorce papers, etc.
- (4) Lack of savings or an emergency fund to tide survivors over until receipt of insurance proceeds or Government benefits.

3. What You Should Do To Put Your Personal Affairs in Order

a. First of all it might be well to ask yourself the following question: "Do members of my family—my wife, children, or parents—know that they may be entitled to one or more of the following benefits in the event of my death on active duty?

- (1) Six months death gratuity pay.
- (2) Dependency and indemnity compensation.
- (3) Social security payments.
- (4) Insurance payments.
- (5) Burial expense payments.
- (6) Medical care in medical facilities of the Army, Navy, Air Force, and U.S. Public Health Service.
- (7) Final transportation and movement of household goods to place of permanent residence.

You owe it to your wife, your children, or your parents, to inform them of these benefits *today*, so that they will know what to do and what to expect, if it becomes necessary, *tomorrow*.

b. After having asked yourself, and answered, the above question, it might be well to take stock or inventory of your personal affairs. The Annual Legal Checkup form (DD Form 1543) is designed for this purpose and is shown in appendix I. It is recommended that you complete this form as soon as practicable. When completed, the record should be left with your next of kin or other trusted person or placed in a safe deposit box with other important papers and documents, or it may be placed in your DA Form 201 (Personnel Records Jacket) in custody of the unit personnel officer. Do not forward to Department of the Army for repository. To do this the Annual Legal Checkup (DD Form 1543) should be enclosed in a sealed envelope bearing the notation—Annual Legal

Checkup for _____, Army Service
(Your name)

No. _____. In the event of my death deliver to _____
(Name)

and address of person and of alternate to whom

DD Form 1543 is to be delivered in event of death)

Once this record has been completed, it should be reviewed annually to keep it up to date and current. In the interim, however, should any material change occur, the record should be withdrawn from its place of safekeeping and corrected or, if appropriate, a new one completed.

c. In addition to preparing an Annual Legal Checkup, you should give serious thought to a periodic review of your financial situation. Such review will enable you to determine the financial situation of your survivors, in case of death, or your own financial situation at a prospective retirement time. It will also indicate whether additional insurance, savings, or investment programs are needed to meet your financial goals for the future. Reviewing your financial situation requires that you set up a chart showing the various benefits (life insurance, social security, dependency and indemnity compensation) payable in the event of death. This procedure is used by most life insurance companies and is generally known as the "estate plan" chart. You can draw up a similar chart which will tell you the amount of survivor protection currently available to your family through the benefits payable by Government agencies and the amount needed in the case of death.

(1) If you need assistance in making your review and drawing up an income chart, contact your unit insurance

officer. (Additional information on this subject can also be found in DA Pam 360-517 (Armed Forces Life Insurance Counselor's Guide).)

(2) In reviewing your financial situation, the desirability of a joint bank account should not be overlooked. With a joint bank account, the funds are readily available to either or both parties at any time, and the other party may withdraw such funds even though you are not available. In case of death, the laws of most States permit the survivor to automatically become sole owner of the money without waiting for a will to be probated. However, because of the disadvantage connected with a joint bank account and the differences in the laws of some States concerning "rights of survivorship," a reliable bank official should be consulted prior to the establishment of such an account.

d. Some persons will naturally need to do more than others to put their personal affairs in order. However, as a minimum you should do the following:

- (1) Consider the preparation of a will or, if you have an old one, make sure it is up to date.
- (2) Select an executor to carry out the terms of your will.
- (3) Keep your Record of Emergency Data, maintained by your personnel officer, current.
- (4) Maintain a bound personal 201 file of records and documents pertaining to your military service. Such records and documents include discharge certificates, separation reports, promotion orders, and awards and decorations.
- (5) Prepare an Annual Legal Checkup (DD Form 1543) and keep it up to date. This record may also serve as a checklist for putting and keeping your personal affairs in order.
- (6) Keep your important documents in a safe place, and tell your next of kin, whether wife, child, or parents, where they are. These documents should include birth and marriage certificates, adoption papers, divorce decree, wills, insurance policies, deeds, bills of sale, contracts and bonds.
- (7) Review your financial situation periodically and do whatever is indicated within your means, to meet your established goals for the future.
- (8) Inform your family of the Government benefits they will be entitled to if you die and let them know what else you are doing for their future protection.

e. The information on the following pages will help you to put your personal affairs in order and to plan for the future. You may also find the related references listed in paragraph 4 helpful.

4. Related References

a. DA Pam 600-5 (Retired Army Personnel Handbook) pertains to the personal affairs of retired military personnel. A copy of this pamphlet is furnished each service member shortly before retirement. It should be read for additional information by those persons having an interest therein.

b. DA Pam 608-4 (For Your Guidance) contains information pertaining to burial and survivor benefits in the event of death. A copy of this pamphlet is furnished the next of kin at time of death.

c. DA Pam 360-517 (Armed Forces Life Insurance Counselor's Guide) contains information on the essentials of each type of life insurance. It is available in the office of the local unit insurance officer.

d. DA Pam 360-507 (Retired Serviceman's Family Protection Plan) contains information on how you can provide a yearly income for your survivors from your retired pay. This pamphlet is available to all service personnel and is on file in each orderly room.

e. DA Pam 608-5 (Information for Dependents Traveling to Overseas Areas) serves as a guide for dependents of military and civilian personnel employed by or affiliated with the Department of the Army who are authorized by appropriate military authority to travel to overseas areas. It is furnished to dependents at the time they receive their travel orders. It may also be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 20401.

f. DA Pam 55-2 (Personal Property Shipping Information) contains information regarding shipment of household goods, baggage, privately owned vehicles, and pets. This pamphlet is furnished military members and dependents at the time travel orders are received.

g. A complete listing of Army references pertaining to subjects discussed in this pamphlet may be found in DA Pam 310-1 (Military Publications—Index of Administrative Publications). This index and most of the references listed therein are available in your unit personnel office.

CHAPTER 2

PERSONAL AFFAIRS OF ACTIVE SERVICE MEMBERS AND THEIR DEPENDENTS

Section I. LEGAL MATTERS

5. Estates

Consideration should be given to property and financial problems. It may be advisable, where practicable, to make arrangements which will permit property included in the estate to pass directly to the owner's dependents on his death, without judicial administration of the estate. Advice in this connection should be sought from a civilian attorney or a legal assistance officer. In case of death of any person subject to military law, the legal representative or widow of the deceased, if present, is permitted to take possession of all his effects then in camp or quarters. If no legal representative or widow is present, a summary court officer is appointed to secure all such effects for disposition, thus providing for the preservation, safeguarding, and transportation of such property, and for the transfer of custody thereof from the Federal Government to those believed entitled to such custody until a court decides who is the rightful heir. It should be noted that Government transportation is not available for a deceased's motor vehicle located within the United States. The survivor must procure the transportation of the car himself. This can be accomplished by executing a power of attorney (para 7) authorizing the summary court officer to procure commercial transportation of the vehicle, or in the alternative, authorizing the sale of the automobile.

6. Income Taxes

a. *Taxes in General.* Military personnel have a tax obligation to the Federal Government and in some cases to a State government (para 10). Accordingly, they should familiarize themselves with their obligations in this respect so that they may properly file tax returns and remit payment for such taxes. In some cases difficult questions arise and it is therefore suggested that information and advice relative thereto be obtained from competent advisers, particularly legal assistance officers who are familiar with the

provisions of the Federal code relative to taxation. Copies of tax returns should be retained for at least 3 years and cancelled checks for at least 7 years for record purposes. Records should include complete financial details of property bought, rented, and sold. Such records are of prime importance in determining tax liability and should be retained indefinitely.

b. Federal Income Taxation. Federal income tax is computed on adjusted gross income less deductions and exemptions. Service personnel are not excused from filing income tax returns and declaration of estimated tax or from paying income taxes solely because they are members of the Armed Forces on active duty. Tax liability is determined on the basis of an individual's gross income and, in general, a tax return must be filed by anyone who has an annual gross income of \$600 or more. The amount of tax due varies according to his marital status, number of dependents, and the amount of his deductions such as contributions, taxes, interest, and medical expenses. The exemptions, deductions, allowances, credits, and deferments available to a civilian taxpayer are generally applicable to a member of the Armed Forces. Persons receiving pay from the United States for military service rendered are subject to a withholding from such pay for income tax purposes, in the same manner as are civilians.

c. Place to File Federal Returns. Members of the Armed Forces should file Federal tax returns in the district in which their permanent residence or home of record is located. Taxpayers overseas, who have no legal residence in the United States, may file with the Director, International Operations Division, Internal Revenue Service, Washington, D.C. 20225. Each return should list the member's full name, service number, and permanent home address.

d. Tax Returns While on Oversea Duty. Military personnel on oversea assignments are required to file Federal and State tax returns and pay the appropriate tax in the same manner as other military personnel. Some States permit personnel overseas to defer filing tax returns until the taxpayer returns to the United States. Taxpayers overseas on 15 April may defer filing Federal tax returns until 15 June; however, 6 percent interest must be paid from 15 April to date of payment. Further details may be obtained from legal assistance officers. Effective 1 January 1964, as a result of the President's designation of Vietnam as a "combat zone" within the meaning of the Internal Revenue Code, compensation received for active service as a member of the Armed Forces for any month during any part of which such member served in Vietnam and the waters adjacent thereto is excluded from gross

income for purposes of Federal Income taxation. Further, compensation received while hospitalized anywhere as a result of wounds, disease, or injury incurred while serving in Vietnam is excluded from gross income. The monthly exclusion for enlisted personnel and warrant officers, W-1 through W-4 is unlimited; commissioned officers, however, are limited to an exclusion of \$200.00 per month. Since no income taxes are automatically withheld while serving in a combat zone it is advisable that officers, who are limited to a \$200.00 exemption, request withholding in order to avoid the hardship of having to meet their tax liability with a lump sum payment. Dates for filing returns and declarations of estimated tax are automatically postponed without interest or penalty while serving in a combat zone, or while continuously hospitalized *outside* the U.S. as a result of injury received while so serving and for the next 180 days thereafter. Returns should indicate the dates of service in a combat zone, or hospitalization outside U.S. as a result of injuries incurred therein. Further details may be obtained from your legal assistance officer.

7. Powers of Attorney

a. Numerous situations arise when a member of the Army is absent from the United States or is otherwise unable to handle his personal affairs. In such cases his personal affairs can generally be handled by someone acting for him, that is, an agent. A "power of attorney" confers the authority to so act for him. A power of attorney should only be granted to one in whom he has complete trust and confidence, usually a member of his family, and one who has some business ability. Every person in the active military service should give serious consideration to his personal need for a power of attorney.

b. A power of attorney can be a useful document, but it can also be dangerous, and should never be executed without legal counseling. This is especially true in light of the variations of state laws with respect to what is required for a valid "power."

c. Whenever feasible, a special power of attorney should be utilized rather than a general power of attorney. This provides the member of the Army with a greater degree of control over his agent's activities on his behalf.

d. A power of attorney should always be acknowledged before a notary public or other official authorized by law to take acknowledgments. In many cases it may be acknowledged in accordance with AR 600-11, before a commissioned officer authorized to take acknowledgments under the law of the State or States in which the

instrument will be used. In addition to the acknowledgment, it is also advisable to have three persons sign as witnesses to the execution by the grantor of the power of attorney. Such persons should have no personal interest in the affairs to be conducted under such powers.

e. The power granted by a power of attorney, not limited as to time, will continue until it is terminated by revocation, by operation of law, or by the death of either the maker or the agent. It can be revoked at any time by giving notice of revocation to the agent and generally should be revoked after it has served its purpose. It is most important that notice of revocation be sent to banks and others that may have dealt with the agent. Copies of the notice of revocation, in such numbers as may be necessary, should be executed with all the formalities that attend the execution of the power of attorney, and the notice of revocation should be recorded wherever the power of attorney was recorded.

f. It is sometimes highly desirable to provide in the power of attorney a certain date of termination, generally 2 to 3 years. Thus the power of attorney is automatically terminated as of that date. In the event it is desired to continue the power of attorney in operation, a new "power" should be executed.

g. The agent named in a power of attorney should have a sufficient number of executed copies (usually from 3 to 6) to meet prospective needs. One information copy should be retained by the maker. If additional copies are required by the agent and the maker is not available to execute them, the power can be recorded in a county or city office of record, and certified copies obtained from that office for use in place of executed copies. Copies of power of attorney will not be forwarded to The Adjutant General's Office, Headquarters, Department of the Army, as they have no value in the service member's official file.

8. Wills

a. Every person in the military service should consider making a will. State laws govern the execution of wills and action thereunder, and the provisions of these laws vary considerably in the several States. If the individual wishes to make a will, or is in doubt whether he should make a will, he should consult a legal assistance officer or other competent legal counsel.

b. The passage of time and changing conditions make it advisable to review the contents of a will periodically. Events such as marriage, birth of children, divorce, death of a named beneficiary, change in domicile, and changes in property owned occurring after

a will is made, often affect its provisions. Wills should be reviewed with the assistance of legal counsel whenever any such event occurs. After discharge, relief from active duty, or other separation from the service, competent legal counsel should be consulted concerning any will previously executed. Advice or assistance in the preparation or changing of a will may be obtained from the legal assistance officer.

c. Use of standardized forms of will should be avoided. Your will should be kept in a safe place, such as a safe deposit box, where it can be found in the event of death. If no safe deposit box or other place of safekeeping is available, and you do not desire to send the will for safekeeping to a relative or person named in the will as executor or other trusted person, you may deposit it with The Adjutant General, Headquarters, Department of the Army. However, the Department will not accept tape recorded wills as their validity is questionable and certainly contestable. Otherwise, to deposit the will with the Department, it should be inclosed in a sealed envelope bearing the notation—

Will of _____ Army Service No. _____ (to be delivered in
(Your name) _____
event of death to _____)
(Name and address of person and of alternate to whom the
will is to be delivered in event of death)

and mailed in another envelope to The Adjutant General, Department of the Army, Washington, D.C., 20315. In the case of your death, The Adjutant General will mail the will to the person designated to receive it immediately upon receipt of notification of death. Upon retirement or separation, your will will be forwarded to the mailing address shown on your DD Form 214.

d. Only the original will should be signed. If you make a will and wish to keep a copy with you for reference purposes or to deliver a copy to the principal beneficiary or executor named in the will, any copy so retained or delivered should be a "conformed" unsigned copy, i.e., it should bear no signature; but your name as the maker and the names of the witnesses should be printed or typed thereon for information purposes.

9. Claims for Loss or Damage of Personal Property

a. *General.* One of the benefits provided by Congress for members of the military service arises under the statute referred to as the Military Personnel Claims Act, which authorizes certain limited compensation for loss of or damage to your household goods and personal property, when such loss or damage occurs under circumstances held to be "incident to your service." See AR 27-29.

The Government does not undertake to repay any and all loss of or damage to your household goods and personal property. First, the loss or damage must have resulted under certain circumstances in order for any payment to be made. Second, there are certain limitations to the amounts to which a member may be entitled.

b. Limitations on the Circumstances. The loss of or damage to your personal property or household goods must have occurred under circumstances determined to have been "incident to your service." This quotation indicates that by law, regulations, and the custom of the service, certain factual situations are considered to be "incident to your service." Certain other factual situations pertain to you solely as a private individual and, hence, are not considered to be incident to your service membership or relationship.

- (1) "Incident to your service" includes the loss of or damage to your—
 - (a) personal property or household goods during shipment or storage officially authorized by appropriate orders;
 - (b) personal property or household goods if caused by fire, flood, hurricane, theft, or other unusual occurrence while occupying assigned Government quarters in the United States, or Government provided or private rented quarters outside the U.S.; and
 - (c) private automobile during officially authorized shipment, except that recovery for the theft of any articles from the vehicle is limited to the usual repair tools, equipment, and accessories normally stored in a vehicle, and does not include such items as golf clubs, suitcases, or bowling balls.
- (2) "Incident to service" excludes the loss of or damage to your property while living in private off-post quarters, including Wherry housing, in the United States.
- (3) Other examples of what is or is not "incident to service" are contained in AR 27-29.

c. Limitations on the Amount. Some of the limitations on the amount of compensation you can receive from the Government for loss of or damage to your personal property are:

- (1) The total amount that you can be paid under the Military Personnel Claims Act (AR 27-29) is \$10,000, even though your actual loss or damage may be greater than \$10,000.
- (2) In addition to the limitation on maximum amount, compensation may be allowed only for such types and quantities of property that are determined by the Army to

have been reasonable, useful, or proper under the attendant circumstances for you to have had or used incident to your service. For example, possession of certain items in a combat zone generally would not be considered reasonable, useful, or proper under the attendant circumstances, while possession of these items under most other circumstances would be. However, even when possession would be proper, possession of a large number of these same items would be considered excessive, and if all were lost or damaged compensation normally would be limited. Further, if you possess items of extraordinary value or items purchased at unreasonably high prices, you normally will be paid only the reasonable value of substitute articles of similar type. For example, as reflected in the table below, a painting worth \$400 would be limited to \$250. You should therefore be aware that where loss or damage occurs, compensation may be expected only for the type, quantity, and value of personal property considered reasonable, useful, or proper for a family of your size and economic circumstances to have possessed.

(3) Based on the "reasonable, useful, or proper" rule, the military services have established the following maximum amounts that may be allowed for certain specific kinds of categories of property, and compensation in excess of these maximums should not be expected.

<i>Type or category of property</i>	<i>Maximum amount allowable</i>
A. BOOKS -----	\$1,000 per claim
B. CHINA, CRYSTAL, CROCKERY, AND GLASSWARE -----	\$1,000 per claim
C. CIVILIAN CLOTHING (see FURS)	
D. ELECTRICAL, GAS, and OTHER APPLIANCES -----	\$ 750 per item
E. FIREARMS (See HOBBIES)	
F. FOODSTUFFS (In shipment) -----	\$ 50 per claim
G. FURS (Coats, Stoles, Capes, Hats, Collars, etc.) -----	\$ 500 per item \$ 750 per claim
H. HOBBIES AND COLLECTIONS (Whether for a SINGLE hobby or collection, or a COMBINATION of hobbies and/or collections, includ- ing, but not limited to—Stamp Collections, Coin Collections, Elec- tric Trains, Firearms and Ammuni- tion, Photographic Equipment and Supplies, Phonograph and Tape	

<i>Type or category of property</i>	<i>Maximum amount allowable</i>
<i>Recordings, Sporting Equipment, Tools.</i>	
FOR THE CLAIMANT -----	\$ 500 total
FOR OTHERS IN CLAIMANT'S HOUSEHOLD -----	\$ 500 total
FOR BOTH THE CLAIMANT and OTHERS IN HIS HOUSEHOLD	
I. JEWELRY	
Jewelry, other than costume -----	\$ 250 per item
	\$ 750 per claim
Costume jewelry -----	\$ 100 per claim
Watches -----	\$ 100 per claim
J. MUSICAL INSTRUMENTS	
Pianos and Organs -----	\$1,500 per claim
All other Instruments, Equipment, and Supplies -----	\$1,000 per claim
K. OUTBOARD MOTORS and ALL OTHER BOATING EQUIPMENT AND SUPPLIES* -----	\$ 500 per claim
L. PAINTINGS and PICTURES (including frames) -----	\$ 250 per item
M. PERSONAL MEMORABILIA	
(Except where volume indicates hobby) (Including, but not limited to—Snapshots, Trophies, Snapshot Albums, Wedding and Baby Albums, Scrapbooks, Souvenir Albums, and Photographic Slides)	\$ 100 per claim
N. PHONOGRAPH AND TAPE RECORDINGS (See HOBBIES)	
O. RUGS -----	\$1,000 per item
P. SILVERWARE, STERLING AND PLATED (Flatware, Holloware, etc.) -----	\$1,000 per claim
Q. SPORTING EQUIPMENT AND SUPPLIES (See HOBBIES)	
R. TOOLS (When shipped in auto- mobile) -----	\$ 25 per claim
ALL OTHER TOOLS (See HOBBIES)	
S. TOYS -----	\$ 500 per claim
T. TRAINS, ELECTRIC (See HOBBIES)	
U. WATCHES (See JEWELRY)	
V. WEDDING GOWNS -----	\$ 100 per claim

The above table is only illustrative of the types of property for which compensation may be limited, and it is not to be considered as exclusive.

* Government shipment of outboard motors is precluded by JTR, para M 8000-2, and MS Comp. Gen. B-189416, 1 June 1959.

(4) Compensation for lost or destroyed property is limited to the actual value of that property at time of loss. Since the value of most personal property depreciates or decreases with time and use, compensation may be expected to be less than it would cost to replace such items with brand new items. For example, if your three-year old automobile were destroyed incident to your service, compensation would be based on the present value of the automobile; and although this amount would be sufficient to purchase a three-year old automobile of similar make and model, it would not be sufficient to purchase one new.

(5) You have probably acquired some small items of substantial value, such as expensive cameras, watches, furs, jewelry, small antiques or heirlooms, expensive silverware, or similar objects. Such items are understandably subject to theft and pilferage from a shipment or while in storage. You are authorized by paragraph 8006 of the Joint Travel Regulations to request your transportation officer to ship such property by special means known as "expedited mode." This method of shipment up to 500 pounds at no cost to the shipper (unless the shipment is insured at his expense), offers greater protection. Consequently, if small items of substantial or extraordinary value are lost, damaged, or stolen during shipment by ordinary means, compensation will not be allowed for these items. Accordingly, you should request "expedited mode" whenever appropriate. In addition, since many of these items are governed by maximums, as illustrated above, it may be prudent for you to insure them (at your own expense) for their full value.

(6) Compensation is not allowed for any loss or damage that is caused, in whole or in part, by your negligence or that of your agent or servant acting in the scope of employment. Accordingly, you should exercise that degree of care for the protection of your property that a reasonably prudent person would exercise under the same or similar circumstances in the particular area of the world in which you are residing. Standards of care vary according to the local situation. This means that if you reside in an area which has a high rate of theft, you must take greater care to safeguard your property than you would normally be required to do in other areas. The same principle applies to value: the more expensive the item, the greater the care that is necessary for its protection. For

example, if you owned a \$2500 painting or a \$1500 chandelier, it would be negligent to ship or store such expensive items with your regular household goods. Although such items could not properly be classified as small items of substantial value, they should be handled as such because of their extraordinary value; and special care should be exercised for their protection, such as private commercial insurance and "expedited mode," discussed above.

d. Procedure in Case of Loss or Damage. There are a number of procedural and other requirements with which you should be familiar if you are to protect fully both your rights and those of the Government in the event of loss or damage for which you may be entitled to compensation under the Military Personnel Claims Act and AR 27-29.

- (1) Before your property is shipped or stored in connection with official permanent change of station orders, make a complete list of all your personal property and household goods. (Since personal property may be lost or damaged under a great variety of circumstances, it is strongly urged that a complete and up-to-date checklist be maintained on a continuing basis.)
- (2) When the movers arrive, they will prepare an inventory of your furniture and major items of personal effects. Insist upon a legible copy and check it over carefully to make sure that it is complete and that it accurately reflects the condition of your property. Note any differences which you may have with the carrier on the inventory. If serious disagreement arises, call your transportation officer.
- (3) Keep in your possession (rather than shipping or storing) all papers in connection with your property and the shipment, including inventories, shipping documents, and evidence such as cancelled checks and receipts which help to establish ownership and value.
- (4) When the day arrives for delivery of your property, try to be available to personally supervise the operation from start to finish. Carefully check each item for loss or damage and call to the attention of the carrier any apparent loss or damage. Do not sign any document until you have read the contents carefully and have noted written exceptions on the original and all copies of the delivery inventory.

(5) It is important that you check your property for loss or damage on the date of delivery, or as soon thereafter as possible, not only to establish that it occurred during authorized Government transportation or storage, but to fully protect your rights under AR 27-29. An early presentation of your claim will facilitate final settlement. Further, as noted below in (9) below, a claim accrues at such time as the loss or damage should have been discovered through the exercise of due diligence. This means that if you delay unreasonably in discovering your loss, you will shorten the time in which you have to present a claim. Accordingly, do not wait unnecessarily to unpack boxes and cartons; and in instances where your property is placed in storage at your expense instead of being delivered to your residence, you should inspect for loss or damage within a reasonable period of time after delivery to the warehouse. If the property is already stored at Government expense and will continue to be stored in the warehouse but at your expense, action should be taken to insure inspection within a reasonable time. For example, if your property is stored at Government expense at your retirement date and remains stored at the same place for four years, the last three are at your expense and if loss or damage is discovered at time of actual delivery, a claim may not be considered since more than two years have elapsed since the date at which the Government custody terminated.

(6) Immediately notify the destination transportation officer of any loss or damage you find when your property is delivered (on the date of delivery when possible), and request a prompt inspection in order to verify the loss or damage. Contact your local judge advocate or claims officer as soon as possible thereafter if you have a claim.

(7) When loss or damage occurs in shipment or in storage, the circumstances may require that a demand for compensation be made on a carrier, warehouseman, or other third party. The documents will be prepared by the transportation officer and the claims officer, but must be signed by you, and you may be requested to assist in their preparation. Further, you may be requested to cooperate in the prosecution of the demand, which may entail permitting the third party a reasonable opportunity to inspect the property. In addition, you should notify the claims officer of any correspondence, denial of liability,

or settlement offer received by you in response to this demand. If you fail to comply with these requirements, and such failure materially prejudices the recovery from the third party, you may suffer a reduction in compensation to which you would otherwise be entitled from the Government.

- (8) If any part of the loss or damage to your property is covered by insurance, you are required to notify your insurance company and to make a written demand for compensation under the terms and conditions of the policy. The amount of compensation to which you may be entitled for the loss or damage from the Government will be reduced by the amount recovered from the insurance company; except that any amount recovered from your insurer will be applied first to any items of your property for which compensation may be precluded or reduced under the statute and regulations, and the remainder will then be subtracted from the amount otherwise allowable.
- (9) If you have a claim against the Government, it must be filed in writing within two years after you first discovered or should have discovered the damage or loss in order for it to be considered. However, it may be presented at any time within the two years, and it should be presented as soon as possible after discovery.
- (10) It is possible that service requirements, accidents, illness, or other unforeseen contingencies may prevent you from taking the steps outlined above. Nevertheless, failure to take such steps may possibly impair your rights with respect to a later claim. Therefore, it is always important that your wife (or anyone else who may act as your agent) become familiar in advance with claims procedures, rights, and obligations. Should you have knowledge that you may not be able to personally supervise the pickup or delivery of your property, be sure to notify the transportation officer and make certain that your wife (or agent) be fully briefed. If you have a claim but think that you may be absent, consult your claims officer as soon as possible so that your rights may be exercised and obligations discharged while it is still convenient to do so.

e. Supplemental Protection.

- (1) Because of the limitations set forth in *c*, above, and because the maximum amount that may be paid adminis-

tratively on any claim is \$10,000, it may be well to consider the possibility of your taking certain steps on your own for your supplemental protection.

- (2) If the total value of your property is substantially in excess of \$10,000 after deduction for normal depreciation, some form of private insurance protection is needed if your property is to be protected for its full value. For example, if you owned \$12,000 worth of property and suffered a total loss, it would require a minimum of \$2,000 insurance to give you full protection.
- (3) If you possess some items of property for which you may not expect to receive compensation from the Government for loss or damage, or for which you may expect to receive less than full value under the restrictions and limitations as set forth above and as contained in the statute and regulations, you may wish to obtain supplemental protection by commercial insurance. Such protection may be obtained through a personal articles floater covering the loss of or damage to these specific items, or through a general policy of insurance sufficient to cover the amount so reduced or precluded. For example, if you owned \$10,000 worth of property but \$2,000 was subject to being reduced or precluded in accordance with applicable limitations and exclusions, it would be necessary to have at least \$2,000 insurance in order to be fully protected in case of total loss.
- (4) *Warning.* Careful selection should be made from the wide variety of commercial insurance policies offered if you are to obtain supplemental protection. For example, if you owned \$20,000 worth of property and incurred a \$15,000 loss, it would take a minimum of \$6,666.67 (not \$5,000) insurance in order to be fully protected, if the insurance policy contained a co-insurance clause. If you only owned a \$5,000 co-insurance policy, three-fourths, or \$3,750 would be paid by the insurance company. The only time you would receive the face amount of any co-insurance policy is when you incur a total loss. Accordingly, you must carefully analyze any insurance policy offered to determine if it meets your individual requirements.

f. Claims Prevention. Safeguarding your personal property from loss and damage is always a continuing matter. Loss and damage resulting from your own lack of care is not payable under

Army claims regulations. You can personally minimize the risk of loss or damage when your property is under your possession, such as by keeping valuables properly protected or by keeping your automobile and household appliances in a good state of repair. The same high degree of care is equally due even when possession of your personal property is surrendered to a commercial carrier or warehouse. Apart from your rights under claims regulations, you have the right to a satisfactory movement of your household goods handled efficiently and with courtesy. If extreme carelessness or misconduct is noted on the part of the carrier's employees, it is both your right and your obligation to report the incident immediately to your transportation officer. The same is true if the carrier insists that you sign any delivery documents before you have a chance to inspect your property and note damage exceptions; or attempts to deliver your goods outside normal working hours. Ask your transportation officer about such matters as your right to request the services of a particular carrier, or to veto a particular carrier because of prior unsatisfactory service; your right to have certain appliances properly serviced for safe transportation and then serviced and reassembled upon delivery; and your right to demand that the carrier place furniture in correct rooms and remove cartons, packing materials, and debris upon completion of delivery. Your awareness of your rights and obligations is likely to eliminate many of the troublesome problems which may arise.

g. Advice and Assistance. Do not hesitate to ask advice and assistance from your local judge advocate, claim, transportation, or legal officers, if you have any questions; or you may write the Chief, U.S. Army Claims Service, Fort Holabird, Md., 21219.

h. Other Claims. Military personnel and their dependents may be entitled also to the benefits of the general statutes and regulations covering the settlement of claims for death, personal injury, or damage to property caused by negligence of military personnel or civilian employees of the Department of the Army while acting within the scope of their employment, and for damage to or loss or destruction of registered or insured mail while in the possession of military authorities. Information concerning such claims may be obtained as indicated in *f*, above.

10. Soldiers' and Sailors' Civil Relief Act

a. General. The Soldiers' and Sailors' Civil Relief Act of 1940, as amended, contains provisions designed to relieve members of the Army from worry over their inability to meet their civil obliga-

tions, by temporarily suspending enforcement of certain of their civil liabilities if their ability to meet their obligations has been impaired by reason of their military service. The Act does not relieve an individual from such obligations or impose any delay thereon. However, in the event of legal action based upon breach of an obligation, or in the event he is unable to pay premiums on commercial insurance policies purchased prior to entry into the military service, or to pay taxes, or to perform obligations with reference to right and claims to lands of the United States, certain relief may be afforded him by the Act, which, particularly in the case of legal proceedings, is within the discretion of a court and dependent upon whether his ability to perform his obligations or to prosecute the action or conduct his defense is materially affected by reason of his service. During his period of active military service or within 6 months thereafter, he may apply to a court for relief with respect to obligations incurred prior to service, or with respect to any tax or assessment, whether falling due prior to or during his period of active military service. The court, under certain conditions, may stop the enforcement of such obligation.

b. State Income Tax. The Soldiers' and Sailors' Civil Relief Act provides in effect that military personnel living away from their State of domicile, that is, their legal residence, solely because of compliance with military orders, may not be taxed on their military pay by the State in which they are so living. This does not, however, relieve the service member from paying any applicable income tax levied by his State of domicile, nor does it prevent the State in which he is living from taxing nonmilitary income earned in that State. Since some States have no income tax laws and others exempt all or part of service pay from taxation, and as State laws vary as to personal exemptions, credit for dependents, and tax rates, it is advisable to consult with your legal assistance officer in these matters.

c. Personal Property Taxes. The Act also prohibits any State except that of your domicile from taxing your personal property. However, the Act does not relieve the service member's wife from paying the tax on her personal property to the State where residing. Of paramount importance is transfer of automobile ownership which sometimes is complicated because of varying State laws. With regard to the registration of your motor vehicle, the Act allows you to retain your home State registration as long as you have paid the license fee or excise required by your home State. However, in the event the vehicle is registered in a State other than the member's domicile and the member has a temporary

residence in a third state, he may be required to purchase a license in this third State.

d. Real Property Taxes. Real property (such as a house) is subject to local taxes. The Act gives no exemption from this tax.

11. Naturalization and Citizenship

a. Naturalization.

- (1) Under the Immigration and Nationality Act of 1952, a person who has served honorably at any time in the Armed Forces of the United States for a period or periods totaling 3 years, may be naturalized if he has been lawfully admitted to the United States for permanent residence, and his petition is filed while he is still in the service or within 6 months after the termination of service, provided his aggregate service, if not continuous, was during the 5 years immediately prior to filing of the petition; and he is otherwise qualified. If separated from the service, all separations must have been under honorable conditions.
- (2) The same act provides also for the naturalization of a person who has served honorably in an active-duty status in the military, naval, or air forces of the United States either during World War I or during a period beginning 1 September 1939 and ending 31 December 1946, or during a period beginning 25 June 1950 and ending 1 July 1955, whether or not he was lawfully admitted to the United States for permanent residence, provided he was in the United States, the Canal Zone, American Samoa, or Swains Island at the time of induction or enlistment and is otherwise qualified. If separated from the service at any time, all separations must have been under honorable conditions. Citizenship granted under this provision may be revoked at any time subsequent to naturalization if the person is separated from the military, naval, or air forces under other than honorable conditions. This ground for revocation is in addition to any other provided by law. The term United States includes Puerto Rico, Guam, and the Virgin Islands.
- (3) If any certificate of citizenship, certificate of naturalization, declaration of intention, or other similar document has been lost, mutilated, or destroyed, application for one in lieu thereof should be made through the nearest Immigration and Naturalization Service office.

b. Citizenship Status of Dependents Overseas.

- (1) In general, the alien spouse and minor children of a U.S. citizen are entitled to be admitted to the United States as nonquota immigrants if they meet the necessary requirements. Special provisions are made for the naturalization of such individuals. One such provision permits an alien spouse or alien adopted child who is already admitted for residence and living in the United States to be naturalized as soon as possible after appropriate certification that the alien will join or accompany the serviceman when he is stationed overseas. DD Form 1278 (Certificate of Oversea Assignment To Support Application To File Petition for Naturalization) has been provided for this purpose and will be issued not earlier than 90 days prior to scheduled date of dependents travel.
- (2) Generally, a child born in a foreign country of American parents or of an alien parent and a citizen parent is automatically a United States citizen. However, proving the United States citizenship of a child born overseas may become a slow and complicated process when the child enters school or the Armed Forces, or seeks employment in the United States. Future embarrassment and trouble for the parent or child will be avoided if the parent will take the following precautionary measures: (a) Obtain at least eight copies of the birth certificate if the country issues birth certificates. (b) Cooperate with the military authorities in insuring registration of the child's birth at the appropriate United States consular office, ordinarily within 24 hours but in no event later than 10 days after the birth. (c) Request a copy of Department of State Form FS 240 (Report of Birth Abroad of a Citizen of the United States of America), also referred to as Consular Report of Birth, at the time that the birth is reported. (d) Upon return to the United States, apply for a Certificate of Citizenship on Immigration and Naturalization Form N-600.
- (3) Specific information with regard to immigration, naturalization, and citizenship may be obtained upon direct request to the Commissioner, Immigration and Naturalization Service, U.S. Department of Justice, Washington, D.C., 20536, or one of its district offices. Personnel on duty outside the United States or its territories as well as their alien dependents can secure such information from the nearest legal assistance officer or a U.S. consular officer.

c. Alien Address Report.

- (1) The Immigration and Nationality Act requires that each alien (including those serving in the Armed Forces) in the United States on 1 January of each year furnish his address to the Immigration and Naturalization Service during the month of January. They are also required to notify the Immigration and Naturalization Service in writing of each change of address within 10 days from the date of such change.
- (2) Aliens in the United States can comply with this requirement by obtaining an address report form (Immigration and Naturalization Service Form I-53) from a clerk at any post office or Immigration and Naturalization Service office, filling out the card, and returning it to the clerk. The alien's address, place and date of entry into the United States, place and date of birth, status (permanent residence, visit, or other) and registration number must be shown on the report. The alien registration number appears on the alien registration receipt card, which must be in possession of the alien at all times. The report of change of address should be submitted on Immigration and Naturalization Service Form AR-11. If an alien registration receipt card is lost or destroyed, the alien should apply for a new one at the nearest Immigration and Naturalization Service office.
- (3) Aliens in the Armed Forces who are outside the United States on 1 January are exempt from the requirements of the alien address report until their return to the United States. However, report must be made within 10 days after arrival in the United States. If they return during January, their report can be furnished as provided in (1) above. However, if they return other than in January, they should write or visit the nearest Immigration and Naturalization Service office.

12. Legal Advice and Assistance

- a. Military personnel and their dependents frequently need legal advice and assistance relative to their personal legal problems. Although the solution of such problems is not an official responsibility of the Department of the Army, the morale and welfare of military personnel is an important military consideration. It is, therefore, the policy of the Department of the Army to assist in making legal advice and assistance available to military personnel and their dependents wherever possible throughout the Army.

Many misconceptions exist with respect to who is a *dependent* and thus eligible for legal assistance. The mere relationship to an active duty member, or to one who died on active duty, of wife, or unremarried widow, or of unmarried legitimate child, stepchild, or adopted child is sufficient. Several classes of persons, however, though they bear a relationship to the service member must meet certain other prerequisites in addition to the mere relationship. Thus, the following must be dependent in fact on the active duty member for over one-half of their support: husbands, and if the husband of one who died on active duty the reason for the dependency must be due to mental or physical incapacity; unmarried legitimate child, stepchild, or adopted child, under twenty-three and enrolled in a full-time course of study in an institution approved by the Secretary of Defense or the Secretary of Health, Education and Welfare ("Education Directory, Part 3, Higher Education" and/or "Accredited Higher Institutions," issued periodically by Office of Education, U.S. Department of Health, Education and Welfare, Washington, D.C., 20202); an unmarried legitimate child, stepchild, or adopted child incapable of self support due to mental or physical incapacity incurred prior to attaining the age of twenty-one; parents and parents-in-law who must also reside in a dwelling maintained by the active duty member. Note that when the relationship is to one who died on active duty, the prerequisites must have existed at the time of his or her death. This classification is exclusive and not illustrative, and any person not falling therein is not a dependent, and hence not eligible for legal assistance.

b. In furtherance of this policy, all military installations are required to maintain a legal assistance office. In most instances the appointed officer is a member of the Judge Advocate General's Corps or a lawyer outside the corps. This service extends to a discussion of the legal problems presented and to advising generally. It includes the drafting of wills and powers of attorney. The legal assistance officer also is in a position to advise on matters of State and Federal personal income and property taxation. Service members considering purchasing automobiles and other goods on credit may discuss such purchases with the legal assistance officer. Care must be exercised not to sign blank contracts or contracts which are not fully understood.

c. Where a court action or appearance is necessary or the matter is highly technical, the services of a civilian lawyer are required. The legal assistance officer, upon request, will assist in securing such service. When requested, such cases are referred by the legal assistance officer, through the appropriate State bar association

or other designated official agency, to competent counsel in the proper jurisdiction, or to an established legal aid organization on the usual civilian basis. Whether services rendered by civilian counsel will be charged for and the amount of the charges, if any, are matters for agreement between such counsel and the individual who is seeking advice.

d. Military personnel or dependents of military personnel unable for any reason to contact any legal assistance officers or an individual attorney, may address a request for legal advice or assistance regarding personal affairs to Army Legal Assistance, Office of The Judge Advocate General, Department of the Army, Washington, D.C., 20310.

Section II. RELIGIOUS AND SPIRITUAL GUIDANCE

13. General

The religious welfare of all military personnel and their dependents is a primary concern of the Army chaplain. As spiritual leader he will serve as friend and counselor. He will do everything possible to protect your conscientious persuasion by providing the means for you to worship and rear your children in the faith of your choice. In the event chaplains are not assigned small posts and hospitals the religious welfare is provided for by auxiliary chaplains or civilian clergymen.

14. Advice and Assistance

a. As the religious adviser of a command, the chaplain is a source of information on the ecclesiastical aspects of marriage, baptism, burial, and the sacraments, rites, and ordinances which comprise the religious faith and practice of the various denominations. He has dedicated himself to meeting your needs in these areas. He is willing to give you his time. Frequently his assistance will require your time. For example, an interview with the chaplain should be planned well in advance of such an important step as marriage.

b. Each major faith provides a unified curriculum of religious education for all age groups throughout the Armed Forces. All members of the military and their dependents are thus assured progressive levels of religious instruction upon reassignment or transfer. Interested and qualified personnel may volunteer to serve as instructors in religious educational programs on military installations. This is a most important public service.

c. Since much of life revolves around material welfare, the

chaplain can be a great aid in referring you to the authorities who are best suited to meet specific problems such as pay, allotments, wills, insurance, medical care, and emergency relief.

d. You will find in the chaplain a man who has received training in counseling. He consequently is qualified to deal with personal problems which arise from adjustments in living and holds sacred the right of individuals to privileged communication.

e. Today, no less than in 1776, when the U.S. military chaplain was congressionally recognized, official recognition has been given to the importance of relating the physical to the spiritual. This relation between the physical and the spiritual is fortified by attendance at religious services. Your chaplain was meant to be—and desires to be—your confidant in maintaining this relationship. You are urged to make his acquaintance.

Section III. INSPECTOR GENERAL

15. General

Inspectors general are assigned for duty on the staff of the commanding general of most units of the Army down to and including divisions or comparable organizations. They are assigned also for duty on the staff of the commander of most large posts.

16. Complaints, Grievances, and Requests for Assistance

Every member of the Army is afforded the opportunity to present a complaint, grievance, or request for assistance to an inspector general, or officer assigned as an acting inspector general for the purpose of receiving complaints, not less frequently than once in each quarter of a year. All personnel are encouraged to attempt to resolve their complaints through normal channels of command prior to presenting them to an inspector general.

17. Disciplinary Action

Army regulations prohibit adverse action to be taken against an individual for submitting a complaint to an inspector general. However, if any person on duty with the Department of the Army, under the guise of presenting a legitimate complaint to an inspector general, makes statements which are known to him to be untruthful, he will be subject to disciplinary action.

Section IV. TRANSPORTATION OF DEPENDENTS, SHIPMENT OF HOUSEHOLD GOODS, TRAILER AND TRAVEL ALLOWANCES

18. Transportation of Dependents and Shipment of Household Goods

a. Commissioned officers, warrant officers, and enlisted personnel in pay grades E-9, E-8, E-7, E-6, and E-5, and grade E-4 with more than 4 years of service are entitled to transportation for their dependents and shipment of household goods at Government expense when ordered to make a permanent change of station to a point in the continental United States, or overseas, or upon change from last station to home in connection with retirement or relief from active duty or transfer to a Reserve component. Transportation is also authorized when assigned to a school for a period of 20 weeks or more on a permanent change of station basis. Under certain conditions, transportation may also be allowed on a permanent change of station basis when ordered to temporary duty. This service includes necessary packing, crating, drayage, unpacking, and storage of household goods when requested and when approved by appropriate authority.

b. Dependents, household goods, and personal effects of any person in active service (without regard to pay grade) who is officially reported as injured, dead, missing for a period of 30 days or more, interned in a neutral country, or captured by the enemy may be moved (including packing and unpacking of household effects) to any location as may be determined in advance or subsequently approved by the Secretary of the Army or by such persons as he may designate. However, in lieu of transportation by the Government, the Secretary of the Army may authorize the payment in money of amounts equal to but not to exceed an amount that would have been expended by the Government for such commercial transportation cost for the whole or any part of travel for which transportation in kind is not furnished, when such travel is completed. When the service member is in an injured status, the movement of dependents or household and personal effects may be authorized only in cases where the anticipated period of hospitalization or treatment will be for a long time. No transportation for dependents or household and personal effects will be authorized unless a reasonable relationship exists between the conditions and circumstances of the dependents and the destination to which transportation is requested. In this connection, the terms "household and personal effects" and "household effects" may include, in addition to other authorized weight allowances, not to exceed one privately owned motor vehicle, shipment of

which is authorized at Government expense in those cases where the vehicle is located overseas (including Alaska or Hawaii). Application for these services should be made to the nearest transportation officer who is qualified to determine the extent of allowances in a particular instance.

c. Transportation officers will provide detailed instructions on inventories, bills of lading, receipts, and procedures, when transportation by the Government is furnished. These instructions should be carefully followed so that claims for lost or damaged property can be properly supported and delayed shipments traced.

d. Military personnel should consider carefully whether antiques, valuable property, heirlooms, and expensive items should be shipped overseas, stored with other household goods, or handled in a special manner for their preservation. They should inform the transportation officer, in writing, of any such item or items they wish to ship with household goods. Such things as photographs, diplomas, manuscripts, and personal papers which are irreplaceable and have little monetary value should always be handled in a special manner. Small articles of substantial value which normally are worn or carried on the person and which are attractive to thieves and easily taken should not be shipped with household goods or unaccompanied baggage. Claims for the loss of such items will not be paid if they are so shipped.

e. Additional information for members and dependents shipping household goods, privately owned automobiles or pets within the United States or overseas is available in DA Pam 55-2 (Personal Property Shipping Information).

19. Trailer Allowance

Members in the grades specified in paragraph 18a may be authorized a trailer allowance in lieu of the dislocation allowance and shipment of baggage and household goods within the United States. The trailer allowance, however, is payable *only* if the house trailer is acquired on or prior to the effective date of assignment orders and is transported for use as a residence by a member, his dependents, or both at the new destination.

20. Shipment to a Designated Location

a. When Army personnel, who are otherwise authorized movement of dependents and shipment of household goods or trailer allowance are ordered to a restricted area, or to an oversea station and concurrent travel of dependents is not authorized, a home in the continental United States (and in certain cases the Panama Canal Zone, Puerto Rico, Alaska, Hawaii, or any territory or

possession of the United States) may be selected by the service member concerned and his household goods and dependents moved thereto at Government expense. This is also applicable, upon approval by the Secretary of the Army, when personnel stationed in the United States are ordered to temporary duty for an indeterminate period of time.

b. The nearest transportation officer can assist and advise members and their dependents concerning shipment of household goods to a designated location.

21. Dislocation Allowance

Military personnel who are authorized transportation of dependents at Government expense may be authorized a dislocation allowance when moving in connection with a permanent change of station. This cash allowance is equal to 1 month's basic allowance for quarters. It is not payable on orders from home to first duty station, or from last duty station to home.

22. Travel Allowance

a. Army personnel are entitled to travel allowances in most cases when ordered away from their home station upon public business. These allowances may include payments or reimbursement for meals, quarters, or travel expenses. The rates are specified uniformly for all services in the Joint Travel Regulations.

b. Upon honorable separation from the service or upon retirement, service members are entitled to receive an allowance at a stated amount per mile for the distance from the place where discharged, released, or retired, to the place authorized in the Joint Travel Regulations. Generally, members honorably separated are entitled to travel allowances from the place where discharged or released to home of record at time of entry into military service or place from which ordered to active duty. Members retired for physical disability or retired with pay with 8 or more years of continuous active duty immediately preceding retirement are entitled to travel allowances to a home of selection, provided travel to such home is completed within 1 year after retirement.

23. Procedure for Transportation Overseas

a. Transportation of dependents of eligible personnel (para 18) to oversea areas at Government expense, including travel concurrently with sponsor (individual upon whom they are dependent) to certain areas may be authorized upon application submitted in prescribed form. Installation commanders are responsible for

counseling military personnel with dependents regarding whether they are eligible for transportation of dependents at Government expense and, if so, the appropriate method, time, and place of application. At the same time, and prior to submission of an application (DA Form 2370), personnel are further counseled regarding conditions under which payment of a family separation allowance is authorized and are given an opportunity to select either the "all others" tour (without dependents) or the "with dependents" tour. A member who selects the "all others" tour, and signs a statement to that effect, is entitled to the family separation allowance and movement of his dependents to a designated location (para 20). A member who elects the "with dependents" tour is entitled to payment of the family separation allowance only for such period that delay of travel of dependents is caused by the Government. If a member decides, after arrival at his permanent duty station overseas, that he desires to change the type of tour he elected to serve, he must submit a request through channels to Headquarters, Department of the Army for approval, as an exception to policy. Such exceptions are only approved when considered to be in the best interests of the service.

b. Persons other than dependents (wife, children, and dependent parents residing in the service member's household) such as a parent-in-law or nondependent parent who normally reside in the household of the service member may be authorized travel to the oversea area on a "space available" basis. This authorizes travel of such persons, generally concurrently with dependents, provided space is available after all military personnel and dependent wives, children, and parents scheduled for shipment at the time have been accommodated. The Government must be reimbursed a reasonable specific amount for such travel, depending upon the destination.

c. In most oversea areas, if dependents of eligible personnel did not travel overseas concurrently with their sponsor, the sponsor may submit an application for their noncurrent travel, after his arrival in the overseas command. If the travel is approved, the names of the dependents will be entered on a priority list (DA Form 1862-R) which will establish the approximate date of their travel overseas. In cases where a passport is required for travel and was not applied for within the preceding year, the oversea commander will forward necessary DD Forms 1056 (Authorization To Apply For a "No-Fee" Passport) to the dependents. The exact date, time, and place of reporting for transportation, travel authorizations, and assistance in preparation for travel will be furnished by the Army commander having jurisdiction over the area of residence of the family, or his designated representative.

(Addresses of the headquarters of the Army areas and the States included in each area are listed in app. V.) Dependents will not be returned to the United States until the sponsor is returned except in unusual or emergency circumstances.

d. A dependent who travels overseas at Government expense, based upon approval of the oversea commander, is considered a "command sponsored" dependent. A dependent who travels overseas to join her sponsor at her own expense, without approval of the oversea commander, is considered an "individual sponsored" dependent. Dependents in the latter category may be authorized medical service and dependent schooling; and post exchange and commissary privileges, where these facilities are available to command sponsored dependents. In such cases, however, the sponsor will not be furnished Government housing for dependents in the oversea area, station per diem allowance payments at the rate prescribed for members with dependents, or return transportation of dependents to the United States at Government expense, unless the dependents are recognized by the oversea commander as command sponsored. Such recognition requires the member, if of eligible grade, to complete the oversea tour established for members with dependents or 12 months after arrival of the dependents overseas, whichever is longer. Dependents of members of ineligible grade may not be recognized as command sponsored dependents under any circumstances.

e. Personnel of grade E-4 with over 4 years' service or of higher grade should obtain official birth certificates for their dependents and have the certificates readily available well before any oversea movement of the military sponsor. Delays in obtaining passports may then be avoided at such time as the passport application is submitted.

f. Powers of attorney or letter of authorization may be required for shipment and/or nontemporary storage of household goods if accomplished by dependents. The local transportation officer or legal assistance officer should be consulted if there is any doubt as to the need for a power of attorney (para 7).

g. Additional information for dependents traveling to oversea areas may be found in DA Pam 608-5 (Information for Dependents Traveling to Oversea Areas).

Section V. TEMPORARY DEFERMENT OF OVERSEA SERVICE

24. General

Each member of the Army is expected to perform his duty assignment whenever military necessity requires it, to include

serving proportionate shares of cumulative oversea service which encompasses service in those areas to which the movement of dependents is not authorized. However, the Army recognizes that in some instances delays must be granted for personnel alerted for, or on orders to, oversea commands when compliance with such orders will impose a hardship upon the individual or his family.

25. Request for Deferment

Request for deferment must be initiated without delay by the individuals concerned by submission of a written official application to commanding officers. Requests must be accompanied by documentary evidence in substantiation. Installation commanders will take necessary action to preclude movement from home station of individuals who have submitted applications for deferment, until final action on such application is received. If circumstances warranting a request for deferment develop after movement from home station, individuals will submit deferment requests to the oversea replacement station commander who has been authorized to retain these persons at his station pending final decision. Requests submitted at replacement stations will not be considered unless a bona fide emergency exists, and such emergency has arisen subsequent to the individual's departure from his home station.

Section VI. PROGRAM FOR GENERAL EDUCATIONAL DEVELOPMENT OF MILITARY PERSONNEL

26. General

The basic philosophy underlying the Army's General Educational Development (GED) Program is that an individual can improve himself through learning; that the process of learning does not stop with the completion or termination of formal schooling at an early age, but on the contrary, education is a lifelong process. This philosophy is based upon the belief that continuing education is essential if military personnel are to achieve maximum career potential and maintain the desired creative, intellectual, and leadership abilities.

27. Available Education and Advisement

General educational activities are conducted in or through army educational centers of units and installations. Each Army installation having a military population of 750 or more has an Army Education Center. Smaller units are

served from these centers. To each center are available the services of a professional civilian educator. Civilian education advisers are full-time employees of the Department of the Army. They provide professional guidance and counseling for continuing education, and assist commanders in the development and conduct of General Educational Development programs. On the installation level, their primary duty is advisement and counseling of military personnel on an individual basis. Assurance of a sound testing program and of utilization of effective teaching methods are two of their more important responsibilities. The following materials and services are available to all Army personnel in or through Army education centers:

- a. Correspondence courses of the U.S. Armed Forces Institute and through USAFI, those of participating civilian colleges and universities under contract with the Department of Defense.
- b. Group-study classes taught by military and civilian instructors employed directly by the Army.
- c. Classes made available either on or off post by accredited high schools and colleges and taught by regular faculty members. The Army pays a portion of the tuition charges for military personnel attending these classes.
- d. Tests of General Educational Development, Comprehensive College Tests General Examinations, achievement tests, USAFI end-of-course and Subject Standardized examinations.
- e. Educational and vocational advisement aimed at providing assistance in maximum development of a soldier's career potential.
- f. Counseling and programming of MOS-related courses in preparation for MOS proficiency pay testing programs.

28. Areas of General Educational Development Available

- a. Preparatory-high school programs are designed for personnel who have need for equivalency or completion of education through high school, or wish refresher courses in special subject areas for career development purposes.
- b. MOS-related instruction may be arranged for personnel requiring or desiring MOS-related or technical-vocational courses for career development or preparation for proficiency pay testing.
- c. Career Development Programs are planned specifically to meet the needs of individuals lacking educational background and acceptable aptitude area scores for reenlistment or for admission to a military service school of their choice, or for qualifying for a desired Military Occupational Specialty.

d. Courses for academic credit may be arranged by the Education Center utilizing USAFI text materials and qualified instructors, or may be provided by accredited high schools, colleges, or universities during off-duty hours either on-post or in an adjacent civilian community. No tuition is charged for USAFI Group Study courses organized by the Education Center. Up to 75 percent, but not to exceed \$14.25 per credit hour, of tuition costs is available for qualified and approved personnel enrolling for off-duty undergraduate and graduate level courses offered by accredited colleges or universities.

e. A segment of the Army's college level instruction program, known as the Degree Completion Program, is available to enable selected individuals to satisfy the final requirements for a baccalaureate or higher degree at an accredited civilian college or university. Commissioned officer, warrant officer, and enlisted personnel who can complete a baccalaureate degree within 12 calendar months, or an advanced degree within 6 months of full-time, resident study may apply. The individual approved for such schooling is authorized regular pay and allowances, but all other expenses incident to the degree program, including fees, tuition charges, text materials and supplies, as well as special travel or shipment of household goods, must be borne by the student.

f. Foreign spoken language familiarization and proficiency refresher courses, as well as formal academic foreign language instruction in satisfaction of degree requirements are generally available in Army Education Centers.

g. Counseling relative to a post-retirement career in teaching or in education, is available at Army Education Centers. Classes in preparation for such a career may be organized whenever there is sufficient demand and when the academic resources of an accredited civilian college or university are available.

29. Value of Education

a. General Educational Development Services are the tools of command in developing the best possible leadership, management, and communication capabilities, and in the attainment of high morale.

b. Each successive level of Army training and duty requires a higher degree of understanding. Education of the type provided in accredited civilian schools increases understanding and raises military performance potential.

c. The General Educational Development of military personnel on a continuing basis supports procurement, training, and proper utilization of personnel.

d. Commanders who personally concern themselves with the general educational development of their personnel contribute importantly to the Department of the Army's personnel and prestige objectives.

e. Achievement through study in subject areas of functional importance to the military profession or completion of course and test sequences as defined or prescribed by Headquarters, Department of the Army, will be accorded appropriate official recognition.

30. Where To Go for Further Information

The nearest Army Education Center may be contacted for further information and for enrollment in the inservice general education program.

Section VII. ARMY CIVILIAN SCHOOLS PROGRAM

31. Full-Time Training at Civilian Institutions

Officers and enlisted personnel are selected from time to time for education and training at civilian educational, commercial, and industrial institutions in specialist, technical, and scientific fields related to their military duties.

a. Officer Civil Schooling Program.

(1) The Army conducts a civil schooling program for the scientific and professional training of its commissioned officers. This program provides for selected officers to be in training each year mostly on the graduate level for masters degrees. A few are studying for doctoral degrees. Since the program began in 1946 more than 4,000 officers have attained graduate degrees. The number selected each year is dependent on the appropriations approved by Congress.

(2) The applicant must be a Regular Army officer or a Reserve officer on active duty; he must volunteer and normally be able to complete the training prior to attaining age 37. He must agree to remain on active duty for 4 years after completion of the course. The student officer attends the university full time, receives full pay and allowances and the Army pays all cost of tuition. An allowance for textbooks and supplies to cover most expenses is also provided by the Army. Normally the assignment following completion of such schooling is to a selected position for a 3-year utilization tour.

b. Enlisted Civil Schooling Program.

- (1) In March 1958 the Army announced a program to provide for the advanced training of enlisted personnel of the type offered in civilian institutions of higher learning to meet anticipated Army requirements and to provide a means of retaining qualified individuals in the military service on a career basis. It is designed primarily for college training on the undergraduate level in the technical, scientific, managerial, and leadership fields. Graduate training in certain instances may also be authorized. The areas of specialization are announced yearly.
- (2) In order to apply, the individual must be on active duty as an enlistee, inductee, inductee continued on active duty as an Army Reservist without a break in service, or Reserve Forces Act personnel fulfilling a 2-year training obligation. Application may be submitted at any time after entry into the active military service; however, applicant must have completed a minimum of 1 year's service in the Active Army before beginning training under this program. The program is voluntary and highly competitive. If selected for training, the applicant must contract additional service commitment to meet service time remaining requirements outlined below:

<i>Training period</i>	<i>Commitment</i>
One calendar year of training or less -----	36 months
More than 1 calendar year of training but not more than 2 calendar years of training -----	72 months

Two calendar years of college training will be the maximum approved during any one enlistment period. The college training will take place during the first portion of the enlistment period and be followed by assignment to duty for the balance of the enlistment period within the general area of specialization. Applicants must be high school graduates or the equivalent. Applicants who have completed successfully the 5-part high school level GED Test, and who have secured a diploma or equivalency certificate from a civilian high school of state jurisdiction, are acceptable subject to satisfaction of entrance requirements of the college or university in which admittance is being sought. The applicant must take the 5-part General Examinations Battery of the Comprehensive College Tests unless he has completed successfully one or more years schooling at an accredited college

or university. By so doing, the individual may gain advanced standing at the institution in which he may be enrolled. Applicants for training in the physical sciences such as engineering and other technical areas must have completed successfully requisite high school courses or their equivalent in mathematics and science. All applicants must meet certain physical, mental, age, character, and leadership qualifications, and be acceptable to the college or university in which they may be enrolled.

Section VIII. EDUCATION, TRAINING, AND SCHOLARSHIPS FOR DEPENDENTS

32. Education for Dependents of Military Personnel in Oversea Areas

a. Dependent Children.

- (1) Dependent children of Army personnel residing in oversea areas normally are provided primary and secondary schooling facilities or services. School facilities for grades 1 through 12 are in operation, and are located in areas where families of U.S. military personnel are concentrated. Special classes for mentally and physically handicapped children are operated in certain areas.
- (2) In some areas where there are no service-operated schools, arrangements are made with privately operated schools with cost of tuition and books paid from Army appropriated funds. In certain isolated areas where neither service-operated nor tuition-fee schools are available, home study courses are provided without cost to the parent.
- (3) Before departing the United States for an oversea assignment a transcript of credits for the schooling already accomplished by the children should be obtained. In addition, available information regarding their particular aptitudes and educational levels should be taken overseas. If it is impossible to obtain transcripts, their report cards should be taken.
- (4) Additional information on this subject may be obtained from the local dependents schools officer. If there is no dependents schools officer available, information may be obtained from The Adjutant General, ATTN: AGMC Department of the Army, Washington, D.C., 20315.

b. Dependent Adults. Various educational opportunities are

available for dependent adults of Army personnel residing in overseas areas. The oversea Armed Forces educational centers offer a continuous program of courses for adults in a wide variety of high school and college level subjects. Dependents are eligible to enroll in many of these courses, if academically qualified, on a space available basis. Additional information may be obtained on this program for local education advisers.

33. Scholarships and Educational Loans for Dependents of Military Personnel

a. Numerous scholarship and loan programs are available for qualified students who desire to continue their education beyond high school. Many students do not go to college due to lack of funds. However, this is not generally a sound reason for the well qualified high school student. If the student has the initiative and proper perspective to plan early for a college education, the chances of finding needed financial assistance are good. Here are some suggestions of where to look for scholarship and loan programs.

- (1) Watch for announcements on school bulletin boards, in school papers and other leads in the community regarding available scholarships. Some scholarships are national in scope while others are open to particular locales and offered by certain organizations, societies, etc. It may be that some of the organizations and societies to which the parents belong have scholarship and loan programs.
- (2) Visit the school or local public library and search out books and other publications covering scholarships.
- (3) Write to college (or colleges) where attendance may be desired for specific information about scholarship and loan programs available at the particular institution (or institutions).
- (4) Publications of particular significance to the children of military personnel are—
 - (a) An informal mimeographed pamphlet titled "Educational Scholarships and Concessions Information for Dependents of Active, Retired, and Deceased Military Personnel" compiled by The Adjutant General's Office. This pamphlet contains a listing of scholarship and loan programs which are in some manner related to military service. It also contains other general information and a listing of military schools which offer discounts, work scholarships, and other special consideration to children of military personnel. This pamphlet may be obtained by writing to The Adjutant

General, ATTN: AGMC Department of the Army,
Washington, D.C., 20315. There is no cost.

(b) Booklet titled "Need A Lift?" published by National Headquarters of The American Legion. It contains career and scholarship information with emphasis on resources available for children of veterans. However, the children of active military personnel, particularly those with wartime service, may qualify for many of the programs listed. This booklet is available for printing and postage cost of 15 cents. Request should be addressed to: Education and Scholarship Committee, The American Legion, Box 1055, Indianapolis, Ind., 46206.

(5) A student loan program of national scope was provided by the National Defense Education Act of 1958.

(a) Under this program a student may borrow in 1 year up to \$1,000 and during his entire course up to \$5,000. The student must sign a note for the loan, agreeing to start repayment within 1 year after he ceases to be a full-time student and to complete repayment within 10 years. Interest on the loan is 3 percent a year. However, no interest on the loan may accrue prior to the beginning of the repayment period.

(b) The act contains a further provision that up to 50 percent of the loan (plus interest) may be canceled if the borrower becomes a full-time teacher in a public elementary or secondary school. Such cancellation will be at the rate of 10 percent a year up to 5 years.

(c) This student loan program is administered by the Commissioner of Education, Department of Health, Education, and Welfare. However, students interested should consult their secondary school principal or guidance counselor and appropriate officials of participating colleges or universities in which they expect to be enrolled. Institutions participating in this program select student recipients, arrange the loans and are responsible for their collection.

(d) It is understood that this loan program is available to any deserving college student who needs financial assistance. However, in the selection of students to receive loans the law provides that special consideration be given to—

1. Students with a superior academic background who express a desire to teach in elementary or secondary schools, and

2. Students whose academic background indicates a superior capacity or preparation in science, mathematics, engineering or a modern foreign language. No preference is given to military dependents.

(6) Educational Assistance Program for Dependents of Army Personnel as provided in accordance with the provisions of AR 350-16.

- (a) This program provides 4-year scholarships to all dependent students of active duty Army military personnel who become Finalists in the annual National Merit Scholarship Program. Stipends are based on the financial need of the student. Minimum and maximum stipends are \$500 and \$1500, respectively, per year.
- (b) Forty individual 4-year loans are provided annually to eligible and qualifying dependent students of military personnel who are designated Commended Students or Semi-Finalists in the annual National Merit Scholarship Program and who have a financial need. Students must make application for a loan. Minimum and maximum loans are \$250 and \$1500, respectively, per year.
- (c) This is a competitive program. Students must begin the competitive process by taking the National Merit Scholarship Qualifying Test (NMSQT). The test is administered (normally in March) to students entering college in the following calendar year, by the high school where the student is enrolled.
- (d) Students may attend the college of their choice; however, the college must be accredited, located in the United States, and the recipient's program of study must lead to a baccalaureate degree.

b. Early planning is essential for students who expect to attend college on a scholarship or loan program. Possibly, the greatest asset in qualifying for such a program is a high scholastic standing in high school. Thus, it is important for the student to make above average grades and become a well-rounded individual. In addition to the high scholastic standing, many scholarships require that the recipient be in need of financial assistance. However, as a general rule, families with average income can meet this requirement. Below are some other helpful hints for proper planning.

- (1) Students should discuss their interest with their high school counselor, choose a vocation and plan their high school program in accordance with those courses required for entrance into college.

- (2) Determine the scholarship programs for which the student desires to compete and find out their specific requirements. It may be well to compete for several so that if one fails to materialize, there will be other chances. Early planning is particularly necessary in competing for scholarships requiring competitive examinations, some of which are held during the junior year of high school.
- (3) Get references, transcripts, and other material in order long before deadline dates for applications. Generally, applications should be submitted by 1 December of the year before the student expects to start to college.

Section IX. THE ARMY COMMUNITY SERVICES PROGRAM

34. General

The Army Community Services program was announced by the Department of the Army 25 July 1965 but did not become fully operative until 1966. This program is intended primarily to provide Army personnel with certain social welfare services which normally would be available to them as civilian members of a community. The extent of the programs and activities for such services at military installations are dependent upon the resources available and needs and number of families within the commander's area of responsibility. Accordingly, the scope of operations will vary from one installation to another.

35. Services rendered

The Army Community Services will provide information on such matters as availability of housing; medical and dental care; legal and financial assistance; and problems like care for handicapped children, indebtedness, juvenile delinquency, and other complex personal matters. Of great importance is assistance to dependents whose sponsor is suddenly ordered on unaccompanied permanent change of station and who is unable to resolve the many personal problems confronting his family prior to departure (i.e. housing, transportation, relocation, legal affairs, and personal adjustment). Army Community Services will also maintain information for matters related direct to civilian employment as to the appropriate personnel technician in the local civilian personnel office to which persons making inquiries should be referred.

36. Eligibility

The following categories of personnel are eligible for assistance:

- a. Active duty and retired Army personnel and their dependents.

b. Members of the Army Reserve components on active duty for training and their dependents.

c. Widows, widowers, and other next of kin, regardless of dependency status, of Army personnel who were on active duty or retired at time of decease.

d. Active and retired members of the other uniformed services and their dependents are eligible for information and referral services when assistance resources of their own service are not available.

e. Department of the Army civilians overseas who are U. S. nationals, and their dependents, irrespective of their nationality.

f. Department of the Army civilians and their dependents in the United States where local civilian resources are not available. Determination for eligibility in this instance will be made by the local commander.

Section X. PAY, ALLOWANCES, AND ALLOTMENTS

37. Pay

a. Members of the Army are paid a monthly basic pay in accordance with their grade and number of years of service. In addition, the Military Pay Act of 1958 authorized the payment of proficiency pay to enlisted members possessing special proficiency in military skills. There are also special and incentive pays which may be paid in addition to the monthly basic and proficiency pay. Special or incentive pay is paid for—

- (1) Duty as a commissioned officer in the medical, dental, or veterinary corps.
- (2) Diving duty.
- (3) Sea and foreign service duty (enlisted personnel only).
- (4) Aerial flights.
- (5) Parachute duty.
- (6) Demolition duty.
- (7) Duty involving exposure to lepers.
- (8) Experimental stress duty.
- (9) Duty subject to hostile fire.

Any member who performs one of the duties listed above under competent orders is paid additional pay at the rate prescribed for the particular duty. There are certain circumstances and conditions which must be met to receive proficiency and special or incentive pays. Your commanding officer or personnel officer can furnish necessary information regarding entitlement to such pay.

b. A member may receive a reenlistment bonus if he enlists in the Regular Army after compulsory or voluntary active duty in the Army or after a voluntary extension for 2 or more years of an enlistment or reenlistment. Generally, no reenlistment bonus is payable for service after 20 years.

38. Allowances

a. *Subsistence Allowance.* A basic subsistence allowance is authorized service members under certain conditions when meals in a Government mess are not furnished. This allowance is paid to enlisted members only when it is determined that meals in a Government mess are not available or that it is impracticable for such meals to be furnished by the Government. The amount of basic allowance for subsistence payable to enlisted persons is not the same in all cases. Payments vary, depending on the circumstances or conditions of the duties assigned. A basic allowance for subsistence to enlisted personnel is paid when Government messing facilities are not available; when permission to mess separately is granted; or when assigned to duty under emergency conditions where no Government messing facilities are available. A commissioned officer or warrant officer is entitled at all times to receive a basic allowance for subsistence in a set amount, regardless of his grade and whether or not he has dependents.

b. *Quarters Allowance.* A quarters allowance is authorized service members when Government quarters are not available or cannot be furnished by the Government for the member and his dependents. However, before an enlisted member in pay grade E-1, E-2, E-3, or E-4 (4 years or less service) can receive basic allowance for quarters for dependents, he must have in effect a class Q allotment of pay to his dependents.

(1) *Member with dependents.* Basic allowance for quarters will not be paid to a member with dependents who is assigned to Government quarters or housing facilities appropriate to his grade, and adequate for himself and his dependents. Any Government quarters or housing furnished and occupied without payment of rental charges by a member and his dependents or by the dependents of a member on field duty, sea duty, or on duty at a station where adequate quarters are not available for his dependents, will be considered as assigned to the member as appropriate and adequate quarters. No basic allowance for quarters will be paid in such circumstances unless the occupancy occurs while the member is in a duty or leave status incident to a permanent change

of station and does not exceed 30 consecutive days at one location or occurs while the member is in a leave status not incident to a permanent change of station and does not exceed 7 consecutive days at one location. Any Government quarters occupied will be considered to have been assigned.

(2) *Member without dependents.* Basic allowance for quarters will not be paid to a member without dependents who is assigned to Government quarters or housing facilities which are adequate to his rank, grade, or rating. Any quarters or housing under the jurisdiction of any of the uniformed services, in fact occupied without payment of rental charges at his permanent station, is considered to have been assigned to such member as appropriate and adequate quarters.

c. *Uniform Maintenance Allowance.* Enlisted members receive monthly uniform maintenance allowance. The amount varies depending on years of service.

d. *Family Separation Allowance.* Two types of family separation allowances (FSA) are authorized to compensate a member for added expenses caused by his separation from his family by reason of military duty.

(1) *Type I.* This FSA is to compensate a member with dependents for added expenses incurred by the member when he must maintain two homes. For example, one home in the United States for his family and one outside the United States or in Alaska for himself. Type I FSA is payable in a monthly amount equal to the basic allowance for quarters payable to a member without dependents in the same pay grade. It is in addition to any other allowance or per diem to which the member is entitled.

(2) *Type II.* This FSA is to compensate the member for the added expenses incurred by the member's family when he is separated from them by reason of military duty (PCS or TDY) for long periods of time. Type II FSA is payable in a monthly amount of \$30. It is not authorized in time of war or national emergency declared by Congress. Members in pay grades E-1 through E-4 (4 years or less service) are not entitled to this allowance.

39. Allotments

a. An allotment is a definite portion of the pay and allowances of a person in the military service which is authorized to be paid to a designated person or institution. A service member may au-

thorize allotments from his pay and allowances for the support of dependents and to take care of certain other necessary financial obligations. The maximum amount of pay which may be allotted, including allotments required of enlisted personnel for the support of dependents, will not exceed the total of basic pay, basic allowance for quarters for members with dependents, basic allowance for subsistence for officers and warrant officers, and special pay for doctors, dentists, and veterinarians, less the amount which must be withheld for tax purposes (income and FICA taxes) or to liquidate an indebtedness determined under applicable regulations to be chargeable against the member's pay account. The member's commanding officer may further restrict the total amount which may be allotted, when necessary to meet essential personal needs of the serviceman. Allotments are classified according to the purposes for which authorized, as follows:

- (1) Class Q to provide support for the wife, children, or dependent parents of enlisted members in pay grades E-1, E-2, E-3 and E-4 (4 years or less service)
- (2) Class E for support of dependents, savings, payment of premiums on commercial life insurance, etc. (see b below for additional information).
- (3) Class N for the payment of premiums of National Service Life Insurance.
- (4) Class D for the payment of premium on U.S. Government life insurance.
- (5) Class B for the purchase of U.S. savings bonds on a monthly basis.
- (6) Class B-1 for the purchase of U.S. savings bonds on a quarterly basis.
- (7) Class X to provide support of dependents under emergency conditions. There are two types of class X allotments. Type I class X allotments are for the support of dependents when they are residing in a foreign country other than that in which the member is serving. Type II class X allotments are for use by a member wherever stationed to provide support for his dependents under circumstances where the member is required to depart from his permanent duty station on such short notice that he is precluded from making normal long-term arrangements for their support.
- (8) Class L to permit an enlisted member to authorize the finance and accounting officer to pay his net pay and allowances to the member's designated dependent(s) or

to a bank or savings institution for credit to the member's account.

b. Class E allotments may be made generally to the following:

- (1) An individual or a banking institution for the support of the service member's dependents or to provide limited financial assistance to relatives not legally designated as dependents.
- (2) A banking institution or association for credit to a savings, checking, or trust account. This includes Federal and State building and loan associations, including building and loan associations chartered by territorial governments, the postal savings system, and credit unions. Only one such allotment may be made by an individual.
- (3) The Internal Revenue Service for payment of delinquent Federal income taxes. (A class E allotment for this purpose however is not authorized for periods of less than 3 months or in amounts of less than \$5.)
- (4) Lending agencies for repayment of loans obtained for the purchase of a home, including a mobile home or house trailer used as a residence. (A class E allotment is not authorized for repayment of loans for business purposes or for additions or improvements to homes, mobile homes, or trailers.)
- (5) A commercial life insurer for the payment of premiums for insurance on the life of the allotter, or for repayment of loans or interest thereon. All payments to an insurer will be made to the home office of the institution issuing the insurance, or to a branch office designated by the home office.
- (6) The U.S. Government for payment of indebtedness incurred by reason of defaulted notes guaranteed by the Federal Housing Administration or the Veterans Administration.
- (7) The U.S. Government for repayment of indebtedness incurred by overpayment of pay and allowances.
- (8) Army Emergency Relief, Naval Relief Society, or Air Force Aid Society for repayment of loan. (Such allotment will be paid to the organization at the station where the loan was made or to National Headquarters, Army Emergency Relief, Washington, D.C., 20315, when authorized by that headquarters.)
- (9) The American Red Cross. Such allotment will be paid to—

- (a) The American Red Cross, National Headquarters, Washington, D.C., 20006, when the loan is made by a Red Cross field director; or
- (b) The American Red Cross chapter in the city or town where the loan was made. The service member must indicate the proper Red Cross office and its address. This information may be obtained from the American Red Cross field director.

40. Emergency Allotments

In cases where the Secretary of the Army considers it essential to the well-being and protection of dependents of military personnel, he is authorized to direct the increase or decrease, or continuance of an allotment which may have expired. This may be done with or without the consent of the service member or his dependents, subject in all cases to termination by specific request of such persons.

41. Special Pension for Medal of Honor Recipients

Each recipient of the Medal of Honor, upon attaining age 40, is eligible to have his name entered on the Medal of Honor Roll and to be certified to the Veterans Administration for payment of a special pension of \$100 per month for life. The Medal of Honor rolls are maintained by the respective services and payment of the pension is made by the Veterans Administration. The special pension is payable in addition to active duty or retired pay and allowances and/or any other gratuitous Veterans Administration benefits upon certification to the Veterans Administration by the appropriate service department that the name of the Medal of Honor recipient has been entered on the Medal of Honor Roll.

42. Missing Personnel—Benefits

a. A member who is in the active service and who is officially determined to be missing, missing in action, or interned in a foreign country, or captured, beleaguered, besieged by a hostile force, or detained in a foreign country against his will is entitled, while in that status, to receive or to have credited to his account the same pay and allowances to which he was entitled at the beginning of such absence or to which he becomes entitled later. Such entitlement to pay and allowances will not terminate because of expiration of term of service during the absence. No pay and allowances accrue to such persons for any period during which they may be officially determined absent from their posts of duty without authority, and they will be indebted to the Government for any payments from amounts credited to their accounts.

b. For the period that any person is entitled to receive or to be credited with pay and allowances, allotments which may have been executed prior to the beginning of his absence, including allotments for U.S. savings bonds, may be continued under certain conditions. Application by dependents for the initiation of new allotments or change of existing allotments may be filed with the Commanding General, Finance Center, U.S. Army, Indianapolis, Ind., 46249. Dependents may obtain application forms and information from the personnel officer at any military installation. The dates of commencement or discontinuance of monetary allowances in such cases will be determined by the Commanding General, Finance Center, U.S. Army, and the determination so made will be subject to modification or termination at a later date upon specific request of the service member.

43. Settlement of Accounts of Deceased Service Members

a. In the event of death, the beneficiary or beneficiaries designated by the service member will automatically receive payment for any unpaid pay and allowances accrued to the service member at the time of death, to include (if death occurred on or after 28 August 1965) payment for any unused accrued leave not to exceed 60 days. If there is more than one beneficiary, the service member should state the percentage of the amount due to be paid each beneficiary. The member may change or revoke such designation whenever he desires without the consent of the beneficiary.

b. Designation of beneficiaries for this purpose is made on DA Form 41 (Record of Emergency Data) which will be furnished by the personnel officer upon request. See paragraph 101 for additional information on the preparation of DA Form 41.

44. Six Months' Death Gratuity

a. The death gratuity is a lump-sum payment made to the heir or heirs of a service member who dies on active duty, active duty for training, or inactive duty training (weekly drills). It may also be payable if death occurs within 120 days after discharge or relief from such duty provided the Veterans Administration determines that death resulted from disease or injury incurred or aggravated during such duty. This payment equals six times the monthly basic pay (plus special and incentive pays but not allowances) at the rate to which the deceased member was entitled on the date of his death, but may not be less than \$800 or more than \$3,000. The death gratuity will be paid as quickly as possible to the survivor or survivors first listed in the order shown below:

(1) Spouse, if surviving.

- (2) If no spouse, the children (without regard to their age or marital status) in equal shares.
- (3) If no spouse or child, the parent(s) or brother(s) or sister(s), including those of half blood and those through adoption, designated by the deceased.
- (4) If no spouse or child and no designation by the deceased, the parents in equal shares.
- (5) If no spouse, child, or parent, and no designation by the deceased, the brothers and sisters (including those of half blood and those through adoption) in equal shares.

If a beneficiary dies before receiving the amount to which entitled, the amount unpaid will then be paid to the next living survivor in the order listed above.

b. The designation of a beneficiary or beneficiaries to receive the 6 months' gratuity pay is included on the Record of Emergency Data (DA Form 41). See paragraphs 101 and 102 for information on the completion of this record and keeping it in a current status.

45. Pay and Allowances Due Enlisted Personnel Upon Discharge or Separation

The character and type of discharge governs the pay and allowances due enlisted personnel upon discharge or separation. See appendix II for general information regarding entitlements.

46. Readjustment Pay

a. A member of a Reserve component (including Army or Air Force of the United States without specification of component) involuntarily released from active duty, after completing at least 5 years of continuous active duty (except for breaks in service of 30 days or less) as either an officer, warrant officer, or enlisted member is entitled to a lump sum readjustment payment. Readjustment pay equals 2 months' basic pay multiplied by the number of years of active service (other than in time of war or national emergency declared by Congress), but not more than 18 years. No readjustment payment may exceed 2 years basic pay or \$15,000.00, whichever is less.

b. A Reserve member may be paid readjustment pay even though he is eligible for disability compensation under the laws administered by the Veterans Administration. His disability compensation will be withheld in the amount of 75 percent of the readjustment payment. Receipt of readjustment pay does not deprive a person of any part of any Veterans Administration

disability compensation to which he may become entitled on the basis of later service.

Section XI. SAVINGS

47. U.S. Savings Bonds

a. The purchase of U.S. savings bonds is a method of saving money with the assurance of absolute security of principal and interest. While the money is being used by the Government, the bonds will be earning interest, and the owner will be accumulating a personal estate. U.S. savings bonds may be purchased by monthly deductions on the military pay voucher (allotment of pay) or by cash.

b. U.S. savings bonds will be mailed only to addresses within the United States (including States of Alaska and Hawaii), Panama Canal Zone, Puerto Rico, Virgin Islands, and Canada, or to Army post offices in oversea areas provided they are addressed through the APO facility and the name of the individual's organization is included in the address. Where bonds are to be delivered by mail, the purchaser should designate a permanent address (one which is not expected to change due to transfer of the purchaser) to which the bonds will be mailed. Service members may request that bonds, purchased by allotment of pay, be forwarded to the Federal Reserve Bank of Chicago, Chicago, Ill., 60690, for safekeeping at no expense to the owner. Advice may be obtained from the post finance officer or legal assistance officer.

48. Soldiers' Deposits

An enlisted person in the active military service may have his savings deducted regularly from his monthly pay or make cash deposits through his unit personnel officer. Deductions from pay and cash deposits must be in even dollars and in sums of not less than \$5 each. Repayment of such savings will be made on discharge, retirement, transfer to an inactive status in a Reserve component, or when final settlement is made in the case of a deceased enlisted person. In addition, repayment is authorized at the expiration of each 3-year period of any enlistment greater than 3 years, or when in an emergency the health or welfare of the depositor or his dependents may be jeopardized if funds on deposit cannot be withdrawn. For any sums deposited for a period of 6 months or longer interest will be paid at the rate of 4 percent per year, retroactive to date of deposit.

49. Class E Allotment

The voluntary initiation of class E allotments for credit to a savings account with a banking institution or association or to a postal savings account is also an effective means by which service members may save money (para 39b).

Section XII. GOVERNMENT LIFE INSURANCE

50. General

a. Except for Servicemen's Group Life Insurance which is described in paragraph 57, Government life insurance is no longer available to those persons entering the military service for the first time on or after 25 April 1951. It may be issued only to service-disabled veterans after their separation or discharge and then only under special circumstances. This insurance is called "service-disabled insurance" (para 122).

b. The Veterans Administration administers the Government life insurance program. This section contains general information only and is designed to serve merely as a guide. For specific information in individual cases, members paying premiums by allotment should direct their inquiries to the Veterans Administration Center, P.O. Box 8079, Philadelphia, Pa., 19101. Members paying premiums by direct remittance should address their inquiries to the VA office where premiums are paid.

c. All inquiries concerning Government insurance should include—

- (1) Policy number, if known;
- (2) Full name;
- (3) Date of birth, and
- (4) Service number or numbers (if ever assigned more than one service number, as in case of an Army Reserve officer currently serving as an enlisted man).

51. Reinstatement

Government life insurance may be reinstated while in the active service, or within 120 days after release from active duty, by those persons who:

a. Cash surrendered a permanent plan of insurance which was not lapsed while in the active service on or after 25 April 1951 and prior to 1 January 1957. The same policy which was surrendered may be reinstated by paying the required reserve and

disability compensation to which he may become entitled on the basis of later service.

Section XI. SAVINGS

47. U.S. Savings Bonds

a. The purchase of U.S. savings bonds is a method of saving money with the assurance of absolute security of principal and interest. While the money is being used by the Government, the bonds will be earning interest, and the owner will be accumulating a personal estate. U.S. savings bonds may be purchased by monthly deductions on the military pay voucher (allotment of pay) or by cash.

b. U.S. savings bonds will be mailed only to addresses within the United States (including States of Alaska and Hawaii), Panama Canal Zone, Puerto Rico, Virgin Islands, and Canada, or to Army post offices in oversea areas provided they are addressed through the APO facility and the name of the individual's organization is included in the address. Where bonds are to be delivered by mail, the purchaser should designate a permanent address (one which is not expected to change due to transfer of the purchaser) to which the bonds will be mailed. Service members may request that bonds, purchased by allotment of pay, be forwarded to the Federal Reserve Bank of Chicago, Chicago, Ill., 60690, for safekeeping at no expense to the owner. Advice may be obtained from the post finance officer or legal assistance officer.

48. Soldiers' Deposits

An enlisted person in the active military service may have his savings deducted regularly from his monthly pay or make cash deposits through his unit personnel officer. Deductions from pay and cash deposits must be in even dollars and in sums of not less than \$5 each. Repayment of such savings will be made on discharge, retirement, transfer to an inactive status in a Reserve component, or when final settlement is made in the case of a deceased enlisted person. In addition, repayment is authorized at the expiration of each 3-year period of any enlistment greater than 3 years, or when in an emergency the health or welfare of the depositor or his dependents may be jeopardized if funds on deposit cannot be withdrawn. For any sums deposited for a period of 6 months or longer interest will be paid at the rate of 4 percent per year, retroactive to date of deposit.

49. Class E Allotment

The voluntary initiation of class E allotments for credit to a savings account with a banking institution or association or to a postal savings account is also an effective means by which service members may save money (para 39b).

Section XII. GOVERNMENT LIFE INSURANCE

50. General

a. Except for Servicemen's Group Life Insurance which is described in paragraph 57, Government life insurance is no longer available to those persons entering the military service for the first time on or after 25 April 1951. It may be issued only to service-disabled veterans after their separation or discharge and then only under special circumstances. This insurance is called "service-disabled insurance" (para 122).

b. The Veterans Administration administers the Government life insurance program. This section contains general information only and is designed to serve merely as a guide. For specific information in individual cases, members paying premiums by allotment should direct their inquiries to the Veterans Administration Center, P.O. Box 8079, Philadelphia, Pa., 19101. Members paying premiums by direct remittance should address their inquiries to the VA office where premiums are paid.

c. All inquiries concerning Government insurance should include—

- (1) Policy number, if known;
- (2) Full name;
- (3) Date of birth, and
- (4) Service number or numbers (if ever assigned more than one service number, as in case of an Army Reserve officer currently serving as an enlisted man).

51. Reinstatement

Government life insurance may be reinstated while in the active service, or within 120 days after release from active duty, by those persons who:

a. Cash surrendered a permanent plan of insurance which was not lapsed while in the active service on or after 25 April 1951 and prior to 1 January 1957. The same policy which was surrendered may be reinstated by paying the required reserve and

the current premium, or a policy may be obtained with premiums based on the current attained age on the same plan as the one surrendered, not in excess of the amount of the policy surrendered.

b. Had U.S. Government Life Insurance (USGLI) or National Service Life Insurance (NSLI) on the 5-year level premium term plan, the term period of which expired while in the active service after 25 April 1951, or within 120 days after separation from such service, and in either case prior to 1 January 1957. An equivalent amount of insurance on the 5-year level premium term plan may be granted. The granting of such insurance is subject to application, payment of premiums, and evidence of good health satisfactory to the Veterans Administration. The premium rate will be according to the attained age at time of reinstatement.

52. Inservice Waiver of Premiums

Service persons who had USGLI and NSLI under inservice waiver during the period of the free insurance (25 April 51 through 31 Dec 46) were afforded the opportunity to remove such waiver by resuming a paying-premium status or canceling the insurance completely. Those individuals who failed to do so, or elected to continue the waiver in effect, may remove such waiver at any time while in the active service or within 120 days after separation from the active service. Failure to remove such waiver disqualifies the dependents (widows, children, and dependent parents) from receiving dependency and indemnity compensation benefits (para 99) in the event of death in the active service.

53. Total Disability Income Rider

Members who have USGLI or NSLI policies, except "service-disabled insurance," may add a total disability income provision to their policies for an extra premium. This rider will provide a monthly income to a policyholder who becomes totally disabled prior to his 65th birthday. The monthly income is \$10 a month for each \$1,000 of NSLI and \$5.75 a month for each \$1,000 of USGLI. Disability income payments made under this rider will not reduce the face amount of the policy. The extra premium required for this rider varies with the policyholder's age, the type of policy and its face amount. Application forms and additional information may be obtained from the unit insurance officer or the Veterans Administration office handling the individual's insurance accounts.

54. Change of Beneficiaries

a. A policyholder of NSLI or USGLI may name any person or persons, firm, corporation, or other legal entity, including his estate, as a beneficiary or beneficiaries to receive the proceeds of the insurance in the event of his death. He may also change the beneficiary or beneficiaries at any time. (See AR 608-5.) In the event of death, the insurance is paid by the Veterans Administration to the latest beneficiary of record in that agency. Therefore, it is vitally important that beneficiary designations be kept current with the Veterans Administration. Marriages, divorces, births, deaths, etc., may affect the distribution of the proceeds of NSLI or USGLI policies. Failure to make changes of beneficiaries may result in the insurance money being paid to an estate, former wife, or in a manner not intended.

b. VA Form 9-336, which is used to designate or change a beneficiary on NSLI or USGLI policies, may be obtained from the unit insurance officer or personnel. A designation of beneficiary or beneficiaries on DA Form 41 (Record of Emergency Data) is not a valid designation of beneficiary for NSLI or USGLI policies.

55. Settlement Options

a. There are four optional settlements for the proceeds of NSLI. They are—

- (1) One sum at time of death. Selection of this option can only be made by insured.
- (2) Limited monthly installments payable to the beneficiary in equal installments ranging from 36 to 240 in multiples of 12 (3 to 20 years).
- (3) Monthly installments for life with 120 monthly installments guaranteed.
- (4) Monthly installments for life with total installments equal to face amount of the policy guaranteed.

b. Settlement for USGLI is made under 4 optional modes. Options 1 and 2 are the same as for NSLI (para a(1) and (2) above). Options 3 and 4 are as follows:

- (3) In equal monthly installments payable throughout the lifetime of the principal beneficiary, but if the principal beneficiary dies before 240 such installments have been paid, the commuted value of the remaining unpaid monthly installments (240 less the number paid) will be payable to the estate of the beneficiary, unless otherwise directed by the insured.

(4) In equal monthly installments payable throughout the lifetime of the principal beneficiary, but if the principal beneficiary dies before 120 such installments have been paid, the commuted value of the remaining unpaid installments (120 less the number paid) will be payable to the estate of the beneficiary, unless otherwise directed by the insured.

c. The insured may designate in writing any of the optional settlement plans. However, when a firm, corporation, or other legal entity (including the estate of the insured) or trustee is named beneficiary, settlement cannot be made in monthly installments. If the insured has not designated an optional settlement plan or has designated that proceeds be paid in a lump sum, the beneficiary may then select the method of settlement when proceeds are payables.

56. Dividends

Dividends are payable as declared to USGLI and NSLI policy-holders with participating policies. Regular annual dividends will be automatically applied to pay premiums becoming due and unpaid after the date such dividends are payable unless the insured requests other disposition prior to the due date of the unpaid premium.

57. Servicemen's Group Life Insurance (SGLI)

a. *General.* Public Law 89-214, approved 29 September 1965, established a program of group life insurance for all members of the uniformed service known as Servicemen's Group Life Insurance (SGLI). Benefits paid under SGLI are in addition to any other benefits for which the survivors may be eligible, including National Service Life Insurance (NSLI) or United States Government Life Insurance (USGLI) which the member may still have in effect. Although SGLI is available to all members on active duty on or after 29 September 1965, this insurance differs from other types of Government-sponsored life insurance (such as NSLI and USGLI) in two important respects. Benefits under SGLI are *not* paid by the Government, but are paid by one of the commercial life insurance companies participating in the program. Although coverage under SGLI remains in effect for 120 days following the member's separation or release from active duty, SGLI coverage following this 120-day period is not available from Government sources. Such coverage may be obtained from one of the participating commercial life insurance companies.

b. Amount of Coverage and Premiums. All persons on active duty for a period of more than 30 days on 29 September 1965 are automatically insured against death in the amount of \$10,000. Those persons who enter on active duty on or after 29 September 1965 are automatically insured for the same amount effective on the first day of such duty. Despite the automatic provisions of SGLI, a member may elect in writing not to be insured under this program, or he may elect in writing to be insured for \$5,000. No lesser amount of insurance is available. A part of the cost of SGLI will be borne by the Government and a part will be borne by the member. A premium charge of \$2.00 per month for \$10,000 and a charge of \$1.00 per month for \$5,000 has been established as the member's share of the cost of SGLI. Unless a member submits a written declination to be insured, the monthly charge will automatically be deducted from his pay. No allotment authorization is required for this deduction.

c. Beneficiaries. The member may name any person or persons as beneficiary(ies) to receive payment of SGLI in the event of his death. If the member fails, or does not desire, to designate a beneficiary, the law requires that the insurance be paid in the following order of precedence:

- (1) To the widow or widower;
- (2) If no widow or widower, to the child or children in equal shares, and descendants of deceased children, by representation, in equal shares;
- (3) If none of the above, to the parents of the service member in equal shares;
- (4) If none of the above, the duly appointed executor or administrator of the deceased service member's estate;
- (5) If none of the above, to the other next of kin entitled to payment under the laws of the domicile of the member at the time of death.

d. Settlement options. In the event of the service member's death, settlement under SGLI will be either in a lump-sum or in 36 equal monthly payments. A member may elect either method of settlement or if no election is made by him, his beneficiary may elect to receive settlement through equal monthly installments only. The beneficiary may not elect to receive a lump-sum payment.

e. Termination. SGLI remains in effect without cost to the member for a period of 120 days following separation or release from active duty. During this 120 day period, the member may obtain commercial life insurance in an amount equal to, or less

than, the amount of SGLI. This insurance may be purchased without medical examination or other evidence of good health. A list of commercial life insurance companies from whom he may purchase insurance can be obtained from the Veterans Administration. Application for such insurance must be submitted to a company selected by the member prior to expiration of the 120-day period following separation or release from active duty.

f. Termination While AWOL. SGLI is terminated if a member is absent without leave for a period of more than 31 days. In such cases, the insurance ceases as of the date of the absence commenced and premiums for the 31 days' absence, during which the member was insured, will be deducted from his pay upon return to military control. Upon return to duty, the member may again be insured upon submission of a written application for insurance in the amount of \$10,000 or \$5,000 and completion of a final type physical examination.

Section XIII. PRIVATE INSURANCE

58. General

All Army personnel should examine their insurance policies to determine whether they and their dependents are now covered in accordance with their intentions at the time policies were taken out. Life insurance, health and accident insurance, fire insurance (covering the home, furniture, and motor vehicle), theft insurance, public liability, automobile collision and property damage insurance are included in the types of insurance in which the average individual may be interested. See paragraph 9 which indicates procedures and suggestions for insurance to safeguard your personal property. The policy on an automobile, owned individually or jointly, should cover the owner and any member of the family who may drive the car. A class E allotment of pay may be made to cover the premiums on commercial insurance policies on the life of the allotter (service member). A class E allotment may also be used to pay premiums on a family life insurance policy which includes insurance on the allotter, a reduced coverage on the life of the spouse, and a further reduced coverage on the life of each child. Allotments are not authorized for health, accident, or hospitalization insurance or other contracts or agreements, which as a secondary or incidental feature, include insurance and the life of the allotter.

59. Review of Life Insurance Program

a. A service member should periodically review his life insur-

ance program to insure that all policies are up to date and that he has notified the insurance companies of any changes in status since he took out the policies. As a minimum, he should not forget the following:

- (1) Notify all insurance companies of any changes of address and the location of beneficiaries if their address is different from his.
- (2) Notify all insurance companies of any changes in his status and the status of his beneficiaries that would affect payment. These changes may include marriage, divorce, birth, death of beneficiaries, or other occurrences that affect payment under the policies. Failure to make proper changes may result in insurance money being paid to an estate, a former wife, or in a manner not intended.
- (3) Discuss with his insurance agent or insurance counselor any borrowing on a policy or use of the policy as security. The local insurance officer or legal assistance officer can provide basic information regarding loans on insurance policies.
- (4) Discuss with a qualified insurance counselor, a proposed surrender of a policy. Get full facts regarding "paid up" insurance or "extended term" insurance possibilities.
- (5) Recheck policies in the event of changes in financial situation or if job or business situation changes.

b. In reviewing a long range insurance program the service member should not overlook the benefits he can provide his dependents after retirement under the Retired Serviceman's Family Protection Plan (para 106).

60. Guaranteed Payment of Premium for Commercial Life Insurance Issued Prior to Entry Into Active Military Service

Under article IV of the Soldiers' and Sailors' Civil Relief Act a policy or policies of life insurance (not in excess of \$10,000) issued by a commercial insurer prior to entry into active military service may be prevented from lapsing for nonpayment of premiums, and the Government will guarantee payment of the premium while the insured is on active duty with the military or naval forces. The insurance must have been in force for at least 180 days before entry into service and application (on a Veterans Administration form) must be filed by the insured with

the insurance company pursuant to the act. Any amount so guaranteed must be repaid within 2 years of discharged or separation. The forms prescribed for this purpose and any additional information concerning commercial or Government life insurance may be obtained from the unit insurance officer or personnel officer who has available as a reference DA Pam 360-517 (Armed Forces Life Insurance Counselor's Guide).

Section XIV. SOCIAL SECURITY

61. General

a. Military personnel were placed under social security coverage on the same basis as individuals working in civilian life effective 1 January 1957. Therefore, since that date, they are required to contribute a percentage of their basic pay in accordance with tax schedules applicable to civilian employment. The social security tax rate for the calendar year 1966 is 3.85 percent of basic pay (or up to the first \$6,600 of annual basic pay when the rate exceeds \$6,600). The Government pays an equal amount as the "employer's contribution" in accordance with tax schedules applicable to civilian employment. The social security tax will increase to 3.9 percent for the years 1967-1968, 4.4 percent for the years 1969-1972, and 4.85 percent after 31 December 1972. The social security taxes are deducted from the monthly pay in a similar manner as Federal income tax.

b. Provisions of law have provided without cost to service members free wage credits of \$160 per month for each month of active military service during the period 16 September 1940 to 31 December 1956, regardless of grade or pay. These free wage credits have meant social security protection while in active service for personnel not employed under social security in civilian life, and continuous coverage for those individuals working under social security before entering active military service. Free wage credits count the same as wages in civilian employment or current Army basic pay for establishing eligibility and amount of benefit. They may be added to earnings before and/or after military service. Except for a few isolated instances, the law restricts the use of free wage credits to the period 1 January 1951 through 31 December 1956 for personnel who use all or a part of their active service during the period 16 September 1940 to 31 December 1956 for establishing eligibility to service retirement or in computing the amount of service retired

pay. Thus a member with continuous active military service from 16 September 1940 through 31 December 1956 who retires from service on the basis of years of service would receive free wage credits from 1 January 1951 through 31 December 1956 only.

c. Social security coverage from military service provides a cash retirement income for the service member upon reaching age 62. At that time, his wife and children under age 18 (or between 18 and 22, if attending school full time, or any age, if disabled since before age 18) may also qualify, or, if there are no such children, his wife may qualify at age 62. In the event of the service member's death, his widow (or his surviving divorced wife) and children under age 18 (or between 18 and 22, if attending school full time, or any age, if disabled since before age 18) may immediately qualify or, if there are no such children, the widow (or surviving divorced wife) may qualify at age 60. Under certain conditions, the dependent husband, widower, or parent of any eligible member may also qualify. The fact that the service member receives retired pay from the Army does not affect his entitlement to social security cash retirement benefits, if otherwise entitled.

d. If a person under age 65 has a disability which prevents him from being gainfully employed, he may be eligible to receive social security disability payments. Disability payments are made provided the disability is determined by the Social Security Administration to be compensable under the social security law and the individual has worked under social security for at least 5 out of the 10 years just before becoming disabled. Beginning September 1965, special eligibility provisions were applicable in the case of persons disabled by reason of blindness. The dependents of a person entitled to disability payments may also qualify for payments.

e. Social security coverage from military service also provides hospital insurance for the service member and his wife upon reaching age 65, as well as the option to enroll for medical insurance at a cost of \$3 a month.

f. Service members must establish a social security account by obtaining a social security account number from the Social Security Administration, if one has not been obtained previously either in the Army or civilian life. Once a number has been assigned, it remains the same throughout the individual's lifetime and any social security tax deducted from his military or civilian pay is credited to his name and account number.

g. Social security cash and health insurance benefits are administered by the Social Security Administration, Department of Health, Education, and Welfare. Only that agency can make final determination as to the benefits to be received.

h. Detailed information on social security retirement, survivors, disability, hospital and medical insurance benefits, and many other aspects of social security is given in booklets and pamphlets published by the Department of Health, Education, and Welfare. Copies of the publications applicable to service members may be obtained at any of the Social Security Administration district offices located throughout the United States.

i. It is important that retirement, survivors, and disability insurance benefits are not automatic. The service member and his survivors must apply for them. They should file an application at the nearest Social Security Administration district office when they become disabled or approach 62 (the minimum retirement age for benefits). In the event of the service member's death, his survivors should inquire promptly about benefits at the nearest Social Security office.

62. Eligibility Requirements for Social Security Benefits

a. Becoming Insured.

- (1) To qualify for monthly social security payments when an individual reaches age 62 (minimum retirement age), or becomes disabled, or to make social security payments possible for his dependents or survivors in case of death, the individual must have been in work covered by the social security law for a certain length of time. The amount of work is measured in "quarters of coverage." A quarter of coverage, in a general way, corresponds with a calendar quarter of work. A calendar quarter is a 3-month period beginning January 1, April 1, July 1, or October 1. A person gets one quarter of coverage for each calendar quarter in which he is paid \$50 or more for civilian work or basic pay for military service. If he was self-employed after 1950 and had net earnings of \$400 or more in a year, he is credited with four quarters of coverage. No more than four quarters of coverage can be earned in any 1 calendar year.
- (2) A person may have earned quarters of coverage by working as an employee at any time after 1936, by self-employment after 1950, or by military service during the

period 16 September 1940 through 31 December 1956. Since 31 December 1956, the service member has earned quarters of coverage for military service while on active duty or active duty for training. The number of quarters of coverage an individual has is used only in figuring whether or not a payment can be made. The amount of the payment is figured from the average monthly earnings under employment or self-employment covered by social security, including any free wage credits to which the person may be entitled.

- (3) If at the time a person reaches 62 he has enough quarters of coverage to be "fully insured," he may be eligible for retirement payments. An individual may earn needed quarters of coverage after he reaches age 62. "Fully insured" means only that benefits can be paid, not necessarily that the maximum amount will be paid.
- (4) If at the time of death an individual is "fully insured" or "currently insured," his eligible survivors can get benefit payments. If he is not fully or currently insured at time of death, his survivors will not receive social security benefits. In certain cases where the individual died before 1957, his widow may be eligible for a special benefit amount when she reaches 72, even though he was not either fully or currently insured but was "transitionally insured." However, in the case of a service member who meets his death in line of duty and is not fully or currently insured at time of death, an additional monthly benefit may be paid by the Veterans Administration. This additional monthly benefit to eligible survivors should equal the amount of the monthly social security benefit had the service member been fully and currently insured at time of death.

b. Fully Insured.

- (1) An individual will be fully insured when he reaches retirement age or when he dies, if earlier, if he has fulfilled either of the following requirements:
 - (a) Has 40 quarters of coverage; or
 - (b) Has at least six quarters of coverage and has at least one quarter of coverage for each calendar year (4 quarters) elapsing after 1950 (or the year of attainment of age 21, if later). The quarters of coverage may have been earned at any time after 1936, regardless of age, and may have been earned at various odd times or in succession.

(2) An individual becoming totally disabled before age 65 must have worked under social security for at least 20 quarters out of the 40 quarters just before becoming disabled, except in the case of a person who becomes blind, before age 31. The latter needs only 1 year of covered work (4 quarters) for every 2 years elapsing after 21, and before his blindness began, with a minimum of six quarters.

(3) The number of quarters required to be fully insured depends on the individual's date of birth. The table below shows the number of quarters of coverage needed to be fully insured:

Quarters of coverage needed to be fully insured

(1) Year of birth	(2) Man's 65th year— woman's 62d year	(3) Quarters of coverage	(4) Comparable years of work
1892	1957	6	1 $\frac{1}{2}$
1893	1958	7	1 $\frac{1}{2}$
1894	1959	8	2
1895	1960	9	2 $\frac{1}{4}$
1896	1961	10	2 $\frac{1}{2}$
1897	1962	11	2 $\frac{3}{4}$
1898	1963	12	3
1899	1964	13	3 $\frac{1}{4}$
1900	1965	14	3 $\frac{1}{2}$
1901	1966	15	3 $\frac{3}{4}$
1902	1967	16	4
1903	1968	17	4 $\frac{1}{4}$
1904	1969	18	4 $\frac{1}{2}$
1905	1970	19	4 $\frac{3}{4}$
1906	1971	20	5
1907	1972	21	5 $\frac{1}{4}$
1908	1973	22	5 $\frac{1}{2}$
1909	1974	23	5 $\frac{3}{4}$
1910	1975	24	6
1914	1979	28	7
1918	1983	32	8
1922	1987	36	9
1923	1988	37	9 $\frac{1}{4}$
1924	1989	38	9 $\frac{3}{4}$
1926 or later	1991 or later	40	10

c. *Currently Insured.* A person will be currently insured upon becoming entitled to benefits or at his death if he has at least six quarters of coverage within 13-quarter period ending with the quarter of death or entitlement to old age benefits. (Some kinds of survivors' payments are made when the worker is only currently insured.)

d. Transitionally Insured. A person will be considered "transitionally insured" for benefit payments at age 72, even though he has less than six quarters of coverage required for fully insured status. To qualify under this provision, he must have attained age 72 before 1969, and must have one quarter of coverage for each year after 1950 and up to the year he attained 65 (or 62 if a woman), with a minimum of three quarters of coverage. (A benefit may be payable to the wife or the widow in some instances.)

e. When Payable. Monthly social security retirement payments can be made to an individual when he meets all of the following conditions:

- (1) 62 years of age or older;
- (2) Fully insured; or "transitionally insured" at age 72;
- (3) Application for retirement benefits has been filed by him.

63. Amount of Social Security Cash Benefit

a. With one exception, the amount of social security benefit is determined from the average monthly earnings in social security employment over a certain period of time. Payments to dependents and to survivors are figured from the amount of benefit. The exact amount can be determined only after an application has been made. Exception: The benefit amount payable to a "transitionally insured" person at 72 is \$35.

b. The period of time over which average earnings under social security employment are figured can start with 1 January 1937 or 1 January 1951. (The average can also be figured starting with the year in which a person became 22 years of age if that was after 1950.) Most people will receive higher benefits using average monthly earnings starting with 1 January 1951. It is not necessary for one to select which method will be used to figure his payments. When he makes an application for payments, the Social Security Administration is required by law to figure the benefit in all ways and to pay the highest possible benefit.

c. Social security benefits are payable at age 62 to an insured worker, and his wife (or husband), but the amount of the monthly benefit will be reduced permanently as shown below if received before age 65. The amount of the reduction depends on the number of months between the time the person elects to get the reduced benefit and the month before age 65.

- (1) If a worker (including members of the service) chooses to start getting payments as soon as he reaches 62, the

amount of the payment each month will be 80 percent of what the benefit would be at age 65. For each month after age 62 that he waits to receive payment, the reduction will be less.

(2) If the wife of an insured worker who is receiving social security retirement payments elects to receive her benefit when she reaches 62, the amount of the payment each month as a wife will be 75 percent of what the benefit would be at age 65. For each month after age 62 that she waits to receive payments, the reduction will be less. (The widow's benefit based on her husband's social security account at age 62 will not be reduced. However, if she chooses to receive it at age 60, the amount of her payment each month will be 86 $\frac{2}{3}$ percent of what it would be at age 62. For each month after age 60 that she waits to receive payment, the reduction will be less.)

d. Social security benefits may not be payable, or may be payable only in part, if the beneficiary is employed and earns more than a certain amount of money. Beginning in 1966, a person who earns no more than \$1,500 in a year will lose no benefits. (Under the law in effect through 1965, some benefits may be lost if a person earns more than \$1,200 in a year.) If a person under 72 years of age earns more than \$1,500 in a year, \$1 in benefits will be withheld for each \$2 of earnings over \$1,500 and up to \$2,700; \$1 in benefits will be withheld for each \$1 over \$2,700 in a year. Exception: No benefit will be lost for any month in which the person neither works for wages of more than \$125 (\$100 through 1965), nor renders substantial services in self-employment, no matter how much he earns the rest of the year. Income such as stock dividends, insurance payments, retired pay, annuity payments under the Retired Serviceman's Family Protection Plan, 6 months' death gratuity, and benefits received from Veterans Administration will not reduce the amount of the social security benefit an eligible survivor may receive. After age 72, the amount of earnings will not affect social security benefits payable.

64. Estimating Benefits Based on Earnings After 1950

a. To estimate payments, under the current benefit computation method, one must first figure his average monthly earnings under social security coverage from 1 January 1951, up to the year in which he reaches age 65 (62 if a woman). In case of death, the average earnings are figured up to the year of death.

b. Since many persons have periods of low income or unemployment during their working years, the law provides that up to 5 years of low income or unemployment time may be dropped in figuring the average monthly earnings. Counting the years of highest earnings increases the monthly average earnings, and thus results in greater benefits. The average monthly earnings are then figured by dividing the total earnings in the remaining years by the number of months in that period; however, if fewer than 60 months are left, they must be divided by 60.

c. Earnings received in the year in which one applies for benefits are not ordinarily included in the original computation. An appraisal will be made and if these earnings would increase the benefit, the benefit will be refigured to include them, usually a short time after the middle of the next year. Such refiguring will be done automatically each year thereafter, to include additional earnings.

d. In estimating (or figuring) social security benefits, only those earnings under employment covered by social security can be counted in figuring the average monthly earnings. Maximum earnings cannot exceed \$3,600 a year after 1950 and before 1955, \$4,200 after 1954 and before 1959, \$4,800 after 1958 and before 1966, and \$6,600 for any calendar year after 1965. When using free wage credits for active military service prior to 1957, earnings would be figured at \$160 a month or \$1,920 per year.

e. An example of how to estimate (or figure) average monthly earnings is shown below. This example is the case of a sergeant first class (E-7) who will be 65 years of age on 1 January 1973. He will retire for length of service on 31 December 1965.

Remarks	Years	Earnings
Free wage credits of \$160 per month for active military service during the period 1951 through 1956.	1951	\$ 1,920
	1952	1,920
	1953	1,920
	1954	1,920
	1955	1,920
	1956	1,920
	1957	3,650
	1958	3,971
	1959	4,200
	1960	4,200
Credits earned by social security tax deductions from monthly basic pay.	1961	4,200
	1962	4,200
	1963	4,200
	1964	4,200
	1965	4,200

Remarks	Years	Earnings
The sergeant was not employed under social security after retirement and thus dropped out 5 years of this time as authorized by law. Had he been employed during this time, he could have dropped out instead 5 years of the free wage credits during years 1951 to 1956.	1966	0
	1967	0
	1968	0
	1969	0
	1970	0
	1971	0
	1972	0
Total years	17	48,541

The total number of years times number of months in a year (17 x 12) equals 204 months.

The total earnings divided by the months ($\$48,541 \div 204$) equals \$237 which is the average monthly earnings.

Note. The same method can be used to estimate average monthly earnings for survivor benefits. However only those years up to the time of death would be used.

f. After figuring the average monthly earnings, the approximate monthly benefit can be determined by using the table below. For example, the retirement benefit for the sergeant first class' case in e above would be \$98.50 per month for the sergeant alone, or \$147.80 for the sergeant and his wife (the wife's benefit commencing at age 65).

EXAMPLES OF MONTHLY CASH BENEFIT PAYMENTS¹

Average yearly earnings after 1950	\$800 or less	\$1800	\$3000	\$3600	\$4200	\$4800	\$5400	\$6600
Retirement at 65 Disability benefits	\$ 44.00	\$ 78.20	\$101.70	\$112.40	\$124.20	\$135.90	\$146.00	\$168.00
Retirement at 64	41.10	73.00	95.00	105.00	116.00	126.90	136.30	156.80
Retirement at 63	38.20	67.80	88.20	97.50	107.70	117.80	126.60	145.60
Retirement at 62	35.20	62.60	81.40	90.00	99.40	108.80	116.80	134.40
Wife's benefit at 65 or with child in her care	22.00	39.10	50.90	56.20	62.10	68.00	73.00	84.00
Wife's benefit at 64	20.20	35.90	46.70	51.60	57.00	62.40	67.00	77.00
Wife's benefit at 63	18.40	32.60	42.50	46.90	51.80	56.70	60.90	70.00
Wife's benefit at 62	16.50	29.40	38.20	42.20	46.60	51.00	54.80	63.00
One child of retired or disabled worker	22.00	39.10	50.90	56.20	62.10	68.00	73.00	84.00
Widow age 62 or over	44.00	64.60	83.90	92.80	102.50	112.20	120.50	138.60
Widow at 60, no child	38.20	56.00	72.80	80.50	88.40	97.30	104.50	120.20
Widow under 62 and 1 child	66.00	117.40	152.60	168.60	186.40	204.00	219.00	252.00
Widow under 62 and 2 children	66.00	120.00	202.40	240.00	279.60	306.00	328.00	368.00
One surviving child	44.00	58.70	76.30	84.30	93.20	102.00	109.50	126.00
Two surviving children	66.00	117.40	152.60	168.60	186.40	204.00	219.00	252.00
Maximum family payment	66.00	120.00	202.40	240.00	280.80	309.20	328.00	368.00
Lump-sum death payment	132.00	234.60	255.00	255.00	255.00	255.00	255.00	255.00

¹ Generally, in figuring average yearly earnings after 1950, 5 years of low earnings or no earnings can be excluded. The maximum earnings creditable for social security are \$3600 for 1951-1954; \$4200 for 1955-1958; \$4800 for 1959-1965; and \$6600 starting in 1966. Because of this, the benefits shown in the last two columns on the right will not generally be payable for some years to come. When a person is entitled to more than one benefit, the amount actually payable is limited to the largest of the benefits.

65. Personal Record of Earnings and Verification with SSA

- a.** Service members should maintain a personal record of their earnings under social security on a continuing basis. The TD Form W-2 (Withholding Tax Statement) furnished each member at the end of each calendar year or upon termination of military service shows the amount of earnings and the social security taxes deducted from such earnings.
- b.** Each member is encouraged to verify his record of earnings with the Social Security Administration at least once every 3 years as there is a limit to the period within which certain corrections can be made. Requests for statements of earnings should be made on Form OAR 7004, Department of Health, Education and Welfare (Wage Statement Request) which may be obtained from any local SSA office.
- c.** Free military wage credits of \$160 per month provided by law for each month of active military service during the period 16 September 1940 to 31 December 1956 (para 61b) are not posted to a member's social security record. These credits may be claimed only when an application for benefits is submitted.

Section XV. SUPPORT OF DEPENDENTS

66. Obligation

- a.** Under well-established policy, Army personnel are expected to provide adequate support for their dependents within the limits of their means. They have a moral and legal obligation to do so. To assist enlisted members in pay grades E-1, E-2, E-3 and E-4 (4 years or less service) in this respect, the Government has provided the class Q allotment system wherein both the enlisted member and the Government make a joint contribution toward the support of dependents.

- b.** Disciplinary action may be taken when the failure to provide adequate support is dishonorable and of such nature as to bring discredit on the service. In considering the question of ability to pay, attention is given to the individual's income and obligations, the monetary needs and requirements of the person or persons for whom support is owed, and the provisions of any court order which directs the payment of alimony or support money by the individual concerned. In the case of enlisted personnel, in pay grades E-1, E-2, E-3 and E-4 (4 years or less service) the fact that a class Q allotment is being paid to the

dependents is, of course, material and may be the deciding factor as to whether or not adequate provisions are being made.

67. Establishing Dependency for Class Q Allotment Purposes

a. Dependency for wife and children is generally established initially by presentation of documentary evidence of marriage or birth of children. Documentary evidence required to be presented includes the original of the marriage certificate, birth certificate, or a true or photostat copy thereof, or a public or church record of marriage issued over the signature and seal of the custodian of the church record. These records are returned to the service member after review by the appropriate Army official. Other documentary evidence is required in special cases. The claiming of a class Q allotment allowance for an enlisted member's dependent(s) generally should be resolved by the member. However, the Commanding General, Finance Center, U.S. Army, upon application of, or on behalf of any dependent, may establish and direct payment of class Q allotment(s) as he shall determine to be in conformity with regulations for any enlisted member in pay grade E-1, E-2, E-3 or E-4 (4 years or less service) who does not file for such allotment.

b. Dependency for parents is established by the Commanding General, Finance Center, U.S. Army, based on the request of the enlisted member and evidence furnished by the dependent parent(s). The Commanding General, Finance Center, U.S. Army, will request of the dependent parent(s) the evidence which is desired. Before approval of dependency, it must be clearly shown that parents are dependent on the service member for over one-half of their support.

68. Discontinuance of Class Q Allotment

Enlisted personnel in pay grades E-1, E-2, E-3 and E-4 (4 years or less service) cannot discontinue their class Q allotments for the support of wife or children solely because of their personal desire. Any request for discontinuance must show clearly that the service member is no longer obligated to furnish support. Substantiating evidence may be in the form of a written separation agreement, divorce, court order, etc. In those cases involving infidelity or desertion of the wife, the member must furnish conclusive and irrefutable evidence of the infidelity or desertion on the part of the wife. If the allotment established is predicated on the dependency of wife and children, permissible authority may be given, after determination of infidelity or desertion by the Finance Center, U.S. Army, for the member to reduce the Q allotment to an amount not less than the applicable

rate of basic allowance for quarters based on the number of children concerned. However, when a wife claims that an allotment decreased because of infidelity or desertion is not sufficient to provide adequate support for the children, she may make application for an increase on behalf of the children to the Commanding General, Finance Center, U.S. Army, Indianapolis, Ind. 46249.

69. Dependents Residing Separately From Service Member

Military service quite often requires the service member to serve in areas without his dependents. Furthermore, orders for such assignments are often issued on short notice placing the service member in a position whereby he has little time to resolve his personal and family affairs. Therefore, it is necessary that the member provide for the support and well being of his dependents prior to his departure to insure that they will receive all the rights and benefits to which they are entitled. If the member has not made arrangements he should do so on a timely basis and if needed he may obtain assistance through his company commander and the personal affairs officer. A few of the things which may be done in behalf of his dependents in preparation for family separations are listed below:

- a.** Be sure that the class Q allotment is established, if not previously done.
- b.** If class Q allotment has been previously established, be sure that mailing address for payment is correct.
- c.** Initiate voluntary class E allotments or increases in class Q allotment for amount you desire dependents to receive above that provided by the regular class Q allotments.
- d.** Inform dependents of their rights to privileges at nearby military installations, such as commissary, post exchange, if approved by the commander thereof. Be sure they have DD Form 1173 (Uniformed Services Identification and Privilege Card) indicating the privileges to which they are authorized.
- e.** Inform dependents of their right to medical care at uniformed services medical facilities and also of certain care authorized through civilian sources in the case of wife, dependent husband, and children. See paragraphs 86 through 92 for further information.

Section XVI. MILITARY IDENTIFICATION CARDS

70. General

- a.** Proper identification is provided by the Army for all service

members and their authorized dependents. It is essential that each service member and his authorized dependents obtain the proper military identification cards, and that such cards be carried on their person, in order for them to take advantage of the many privileges afforded them through military service. These identification cards also provide an excellent means of identification to civilian agencies. They are normally accepted by such agencies as a primary means of identifying a military person and his dependents.

b. Extreme care should be used to avoid loss or mutilation of military identification cards. Should this occur, it should be reported without delay and a replacement requested.

71. Identification for Service Members on Active Duty

a. Active service members are issued DD Form 2A (green) which contains a minimum of identifying personal data and a small photograph of the individual. This identification card is the primary means of military identification for the service member. It serves as his authorization to attend motion picture shows at any Army theater, to make purchases in post exchanges, and when eligible, to make purchases in commissary sales stores.

b. A replacement identification card (DD Form 2A (green)) will be issued—

- (1) Upon expiration of card.
- (2) In case of promotion, immediately to personnel promoted from E-5 to E-6; for all other grades, if and when the date of issue of the current card is 3 years prior to date of promotion.
- (3) In case of demotion, immediately upon accomplishment of demotion.
- (4) Upon loss or mutilation, or to correct an error other than changes in weight.

c. When a replacement card is required, the service member should contact his commanding or personnel officer who will assist him in getting a replacement card.

72. Uniformed Services Identification and Privilege Card

a. The DD Form 1173 (Uniformed Services Identification and Privilege Card) is authorized for issue to each dependent of a service member on active duty 10 years of age or older. The card is not formally authorized for issue to dependents under 10 years of age as they normally will be furnished medical care

and other privileges based upon certification of eligibility made by the sponsor or other family member. It may be issued however when such dependents, due to special circumstances such as residence with a guardian or other person not eligible for medical care, require identification for medical care and military identification purposes. Like the service member's identification card, the Uniformed Services Identification and Privilege Card for dependents contains identifying personal data and a photograph of the holder.

b. The Uniformed Services Identification and Privilege Card is an "all purpose" privilege card. In addition to providing identification as a military dependent it authorizes the persons to whom it is issued the privileges available by reason of their sponsors being in the active military service. The privileges which may be authorized by this card include medical care, post exchange, commissary, and attendance at motion picture theaters of any of the uniformed services. The specific privileges authorized the holder of a card are shown thereon.

c. Application for the Uniformed Services Identification and Privilege Card will be made on DD Form 1172 in duplicate. Applications by officers and warrant officers will be submitted to an issuing authority. Applicant's signature will suffice to determine dependency. If the dependents do not reside with the sponsor, the sponsor will complete the application and forward both copies to the principal dependent who may obtain DD Forms 1173 from the nearest Army installation. Applications by enlisted personnel will be submitted to their personnel officers, who will verify the dependency of primary dependents. When dependents do not reside in the vicinity of the member's duty station, the application verified by the personnel officer in duplicate will be forwarded to the principal dependent who may present it in person or by mail to the nearest uniformed service installation. It will be necessary that an individual photograph, head and shoulder type, size 1 by $1\frac{5}{16}$ inches, be obtained for each dependent to whom a card will be issued. Photographs may be procured from civilian sources and forwarded with application to the issuing installation or they may be obtained without cost at most installations by traveling thereto for the purpose of having photographs made and the card issued.

d. Identification and privilege cards issued to dependents will be valid until the expiration date shown thereon; however, should the military sponsor die, be discharged, or relieved from active duty prior to such date, entitlement to privileges authorized un-

der the card issued would stop as of the date of death, discharge, or relief from active duty. Retired officers and warrant officers submitting applications may personally certify as to dependency status without further verification when applying at an Army installation. Retired enlisted personnel will submit an application, in duplicate, to an issuing authority who will verify the dependency status. In the case of dependents of deceased members, application, in duplicate, will be submitted by the dependent, guardian, or designated agent to the nearest Army installation or major commander. Proof of identity of the sponsor may be established by copy of report of death issued by Headquarters, Department of the Army, or appropriate civilian agencies, and evidence of relationship acceptable to the verifying agency. Normally, verification of dependency will be made by the issuing authority to whom application is submitted. Valid cards in the possession of dependents at the time the sponsor is discharged, retired, or relieved from active duty must be turned in at the place of separation or if they are not available at this time for any reason, mailed to The Adjutant General, Department of the Army, Washington, D.C., 20310, as soon as possible following separation. The valid cards in possession of dependents at the time of death of sponsor should be turned in immediately to the nearest Army installation where a new card will be issued upon application. This same procedure should be followed in the event dependents are in possession of invalid cards.

e. Upon receipt of the identification and privilege card, sponsors or dependents should make a record of the card number and date and place of issue. This record should be kept with other important personal papers. Should the card be lost or destroyed, the record of its number and date and place of issue would speed up the issue of a replacement. A replacement card should be obtained as soon as possible after loss or destruction or expiration date of a current card if the holder continues in a status which entitled her (him) to privileges. Replacement cards may be obtained as indicated in c above.

Section XVII. GOVERNMENT QUARTERS

73. Assignment of Quarters

a. Members of the uniformed services with dependents are assigned Government quarters if available. The post commander will make assignment of available quarters as he deems in the interest of the service, giving preference to personnel in accordance with military requirements.

b. The shortage of family housing on and in the vicinity of many Army posts has in numerous instances created a severe inconvenience to military personnel who have traveled with their families on change of station without advance knowledge of conditions at the new station. Although post commanders may furnish information regarding housing conditions to newly assigned personnel, the disposition of their families is essentially an individual decision. Therefore, military personnel should, upon assignment to a new station in the United States, obtain advance information on conditions, and make arrangements for living accommodations for their dependents before undertaking family travel to a new assignment.

Section XVIII. HOME FINANCING

74. General

a. Eligible military personnel may purchase or build their own homes through four different types of home financing available to prospective purchasers. These are—

- (1) Veterans Administration (VA) financing (referred to as GI or veterans' loans).
- (2) Federal Housing Administration (FHA) inservice loans.
- (3) Straight FHA financing.
- (4) Conventional financing.

b. The information in this section pertaining to VA and FHA financing programs is based upon current regulations of those agencies. Such regulations, including the information herein, are subject to change without notice and in some instances are also subject to local areas and conditions. Figures and dollar amounts used in illustrations are typical, but will not necessarily apply in the case of an individual service member. Reference to the downpayments required in the purchase of a home are based upon the minimum authorized by law; however, the purchase of a home with the minimum downpayment is dependent upon the requirements of the builder or lender. He may require a considerably higher downpayment than the minimum authorized by law.

75. Veterans Administration Financing

a. General. To those service members who are eligible, the Veterans Administration home loan program in most instances is the best of the four different types of home financing. The main purpose of the veterans' home loan program is to help veterans finance the purchase of homes on advantageous terms, i.e., little

or no downpayment, 5 3/4 percent interest rate, long maturity, no repayment penalty, etc. The Veterans Administration guarantees loans made by private lenders to the extent of \$7,500 or 60 percent whichever is the lesser. It also makes direct loans to veterans in certain rural areas and small towns where it determines that guaranteed loans are not available. The VA requires no downpayment on a GI loan but private lenders may require one.

b. Eligibility Requirements.

- (1) Ninety days' active service (less if discharged for service incurred disability) during the Korean War, with some part of such service performed on or after 27 June 1950 and prior to 1 February 1955.
- (2) Ninety days' active service (less if discharged for service incurred disability) during World War II, with some part of such service performed between 16 September 1940 and 25 July 1947.
- (3) Must have been discharged under conditions other than dishonorable. Although a discharge from the service is necessary, it does not matter if the service member reenlisted the date following discharge. Officer personnel who have had continuous active duty service since World War II or entry on active duty, if later, without a separation, are not eligible until such time as they are separated. Vacation of a Reserve appointment when integrating into the Regular Army is not sufficient for this purpose.
- (4) Eligibility based on service during the Korean War cancels any unused eligibility based on World War II service.
- (5) Public Law 87-84, approved 6 July 1961, provides for an extension of eligibility for loan benefits for World War II veterans up to a maximum of 25 July 1967, and for veterans of the Korean War up to a maximum of 31 January 1975. The maximum dates are inclusive and are subject to a formula which is to be applied in computing the terminal date for loan benefits for each veteran. Under the formula each veteran has 10 years of basic eligibility from the date of discharge or release from his last period of active duty, any part of which occurred during wartime, plus 1 year of eligibility for each 3 months of active wartime military duty, but not to exceed the maximum terminal date for the class of veteran involved. The earliest terminal date for the entitlement of eligible World War II veterans was 25 July 1962. The earliest expiration date for the entitlement of Korean

conflict veterans was 31 January 1965. Any World War II or Korean conflict veteran discharged or released from active wartime service for a service-connected disability will have eligibility up to the maximum terminal date applicable to the class of veteran involved. The law also provides that any World War II veteran whose loan guaranty entitlement is restored will have until 25 July 1967, to use such restored entitlement, and any veteran of the Korean conflict with restored entitlement will have until 31 January 1975, to use the restored entitlement.

c. Where To Apply and Evidence Required. Personnel must apply to the appropriate Veterans Administration office for a certificate of eligibility. When applying, the original Discharge Certificate and Armed Forces of the United States Report of Transfer or Discharge (DD Form 214) must be presented. Enlisted personnel who were discharged and reenlisted without a break in service during the period August 1952 to February 1957 were not furnished report of transfer or discharge (DD Form 214). In these cases, a statement showing the active duty periods during the enlistment or reenlistment from which discharged, type and date of discharge, and date of reenlistment prepared by the personnel officer or commanding officer is acceptable to the Veterans Administration in place of the Report of Transfer or Discharge.

d. Farm and Business Loans. Information pertaining to farm and business loans, and additional information on home loans, may be obtained by direct request to the nearest Veterans Administration office.

76. Federal Housing Administration Inservice Loans

a. The FHA inservice loan provisions are designed to assist service members on active duty who require housing. This home loan program assists principally members who do not have veterans' loan entitlement, though the law applies to all personnel in service who have 2 or more years of active duty.

b. Under this program, the loan valuations on the mortgage amount is limited to:

- (1) 97 percent of the first \$15,000 of FHA appraised value, plus 90 percent of the next \$5,000 of FHA appraised value, plus 85 percent of FHA appraised value over \$20,000, with maximum amount of \$30,000, if the property was approved for mortgage insurance prior to the start of construction, or is more than 1 year old. The minimum down payment may be computed on the basis*

of 3 percent of the value up to \$15,000, plus 10 percent for the next \$5,000, plus 15 percent for the next \$11,700.

(2) 90 percent of the first \$20,000 of FHA appraised value, plus 85 percent of FHA appraised value in excess of \$20,000, with maximum of \$30,000, *if the property was not approved for mortgage insurance prior to the start of construction and is less than 1 year old.* The minimum down payment may be computed on the basis of 10 percent of the value up to \$20,000 plus 85 percent of the next \$11,700.

Note. When FHA places the value, it includes the estimated closing cost. However, added cash is required for such prepaid charges as property tax and hazard insurance.

c. The maximum mortgage obtainable is \$30,000 except as follows:

(1) \$12,500 for a single-family residence located in an out-lying area where the Commissioner, FHA has found it impracticable to obtain conformity with many of the requirements essential in insuring mortgages in built-up urban areas, or the property is to be used as a farm home on a plot of land five or more acres in size adjacent to a public highway.

(2) For properties located in Alaska, Hawaii, and Guam when these areas are designated as "high cost areas" by the Commissioner, FHA. Pursuant to the provisions of FHA regulations, the maximum insurable amounts are as follows:

- (a) Alaska—\$45,000 for single family properties.
- (b) Hawaii—\$37,500 for single family properties.
- (c) Guam—\$37,500 for single family properties.

d. Properties valued at more than \$31,700 may be purchased under the FHA insured mortgage plan. However, the down payment must be large enough to cover the difference between the maximum allowable mortgage and the cost of the house.

e. The FHA interest rate is currently $5\frac{3}{4}$ percent. An additional one half of 1 percent mortgage insurance premium is paid by the Department of the Army during the period the service member owns the property, so long as he remains on active duty. After separation it is paid by the former service member. In other words, the $5\frac{3}{4}$ percent loan costs $6\frac{1}{4}$ percent after separation from the active service, including retirement. It is important to note that the mortgage premium on FHA inservice as well as straight FHA loans affords protection only to the mortgage lenders in the case of default.

f. To be eligible for an FHA inservice loan, the service member must meet the following three requirements:

- (1) Currently serving on active duty. (Does not include active duty for training.)
- (2) Have served on active duty in any of the Armed Forces more than 2 years. It is not necessary that the 2 years' active duty be continuous.
- (3) Obtain approval of the commanding officer having custody of his military personnel records.

g. The home which the service member desires to purchase does not necessarily have to be located in the vicinity of his present duty station. It may be located in an area where he may desire to reside after retirement or where he may presently desire to provide a home for his family.

h. The commanding officer, personnel officer, or the nearest Federal Housing Administration office may be contacted for additional information on FHA inservice home financing.

77. Straight Federal Housing Administration Financing

This program has no military emphasis but may be used by both military personnel and civilians. The maximum loan on a one-family house is \$30,000. The maximum interest rate is now $5\frac{3}{4}$ percent plus a mortgage insurance premium of one-half percent resulting in a total annual charge of $6\frac{1}{4}$ percent. The service member who purchases a home on which a mortgage of this type exists and "assumes" or takes title "subject to" such mortgage is responsible for payment of all FHA premiums.

78. Conventional Financing

Conventional financing involves no Government-insured loan program and is handled entirely by the bank or other lending agency. The interest rate, right of prepayment, and other loan provisions are negotiated directly between the lending agency and the purchaser. The terms are usually less favorable than those obtainable under VA and FHA programs.

79. Transfer of Ownership

Ownership of property purchased utilizing the above types of home financing may be transferred from one person to another subject to the approval of the mortgagee and the VA or FHA whichever the case may be. In securing a GI loan the title to the property may be transferred at any time without restriction, i.e., the consent of neither the VA nor the holder of the loan is required.

Such transfer cannot constitute an event of default or acceleration of maturity or affect the VA guaranty. However, if the veteran mortgagor desires to be released from liability to the VA in the event of a claim payment following default, he must contact the VA and make the necessary arrangements. Service personnel carrying an FHA inservice loan should comply with the provisions of AR 608-8. In other types of loans it is advisable that the service person contact the lending institution. Unless the original mortgagor receives a release from the mortgagee he is liable in the event of default of the original mortgage. It is recommended that the legal assistance officer be contacted before signing any papers in connection with the transfer of ownership of real estate property.

Section XIX. DISCHARGE CERTIFICATE AND REPORT OF TRANSFER OR DISCHARGE

80. Lost or Destroyed Discharge Certificates or Reports of Transfer or Discharge

a. The safeguarding and preserving of all original Discharge Certificates and Reports of Transfer or Discharge is of vital importance to each service member who has received these documents in testimony of past service or who will receive them in the future. This importance has long been recognized by Headquarters, Department of the Army, and provisions have been made for the replacement of such documents in the event they are lost or destroyed. At the time of loss or destruction, it may not appear important to get a replacement; however, it could be needed sooner than the individual realizes. It is therefore desirable that requests for replacements be submitted as soon as possible after discovery of loss or destruction. Laws authorizing benefits to veterans and their dependents often require that the original certificates and reports be presented as evidence of military service. If the original certificates and reports are not available, claims and requests for certain benefits may be delayed.

b. Regular Army commissioned and warrant officers on active duty, including ARNGUS and USAR officers on active duty, and retired general officers should submit requests for replacement of original lost or destroyed Discharge Certificates or reports of transfer or discharge on DD Form 1108 (Application for Replacement of Separation Documents) to: The Adjutant General's Office, ATTN: AGPF, Department of the Army, Washington, D.C., 20310. Requests for enlisted personnel of the Regular Army, inductees, and reservists on active duty (other than ACDUTRA and ANACDUTRA), should be submitted to the Commanding Officer, U.S.

Army Personnel Services Support Center, Fort Benjamin Harrison, Ind., 46249. DD Form 1108 may be obtained from the individual's personnel officer. This officer will also assist in the preparation and forwarding of the request. If DD Form 1108 is not available, requests may be submitted in letter form. In such case, the letter should contain the full name, grade, service number, present military address of the applicant, and complete information on the Discharge Certificate or Report of Transfer or Discharge to be replaced (including period of service, organization prior to discharge, date lost or destroyed, and circumstances surrounding loss or destruction), and the personal signature of the individual making the request.

c. Official military personnel records of officers, warrant officers, and enlisted personnel completely separated from the Army; officers (other than general officers) warrant officers, and enlisted personnel in a retired status; and officers (except general officers) warrant officers and enlisted personnel of the Army National Guard and U.S. Army Reserve not on active duty, or ACDUTRA and ANACDUTRA, should submit requests direct to the Commanding Officer, U.S. Army Administration Center, 9700 Page Boulevard, St. Louis, Mo., 63132. Certificate in Lieu of Lost or Destroyed Discharge Certificates will be furnished only to those personnel separated under honorable conditions. Those not separated under honorable conditions will be furnished a Statement of Service which will substantiate the member's former period of military service.

81. Correction of Discharge Certificate or Report of Transfer or Discharge

Request for correction of Discharge Certificates or Reports of Transfer or Discharge should be submitted to the address indicated in paragraph 80b or c, according to the individual's current military status. Such request may be made by letter containing the applicant's full name, service number, grade, military address, the type of record requiring correction, the error in the record, and the correction desired. The Discharge Certificate and/or the DD Form 214 (Armed Forces of the United States Report of Transfer or Discharge) requiring correction must be forwarded with the letter request.

Section XX. FINANCIAL ASSISTANCE

82. Financial Assistance Available

Both the Army Emergency Relief and American Red Cross are prepared to provide financial assistance to military personnel and

their dependents if needed in certain types of emergencies. Military personnel may feel free to consult the Army Emergency Relief officer or the Red Cross field director at their stations about such needs. Personnel absent from their duty stations and their dependents may apply for emergency financial assistance to the Red Cross chapter nearest their location.

83. Army Emergency Relief

a. Purpose.

- (1) Army Emergency Relief (AER) is an Army sponsored organization dedicated to taking care of members of the Army and their dependents in times of financial stress. AER assistance is immediately available to members of the Army or their dependents through the many AER sections established at Army installations throughout the world. Assistance is given under many varying types of emergencies which cause hardship or distress and are beyond the ability of the soldier to meet. Assistance is extended either as a loan without interest, as an outright grant, or as a combination of a loan and a grant, whichever is considered the most appropriate. Each case is determined on its own merits.
- (2) The Army Relief Society, which is affiliated with the Army Emergency Relief, is organized to give aid to widows and orphans of deceased Regular Army personnel. They offer money grants, interest-free loans and scholarships. Awards of scholarships for college education of Regular Army orphans are based on ability, scholastic record, and financial need. When requesting scholarship aid, students should give father's name, rank, serial number, length of service, date of death, and other pertinent information.
- (3) Additional information concerning AER, its authorization, organization, operations, and procedures may be found in AR 910-10.

b. How To Obtain Assistance.

- (1) All members of the Army, both active and retired, and members of their families should apply for Army Emergency Relief assistance to:
 - (a) The Army Emergency Relief officer at the nearest Army Post.
 - (b) If residing in a civilian community, apply either through the local Red Cross Chapter or directly to an Army Emergency Relief officer at the nearest Army post.

- (c) If residing near an Air Force Base in the Continental United States, apply through the Air Force Aid Society.
- (2) Needy surviving spouses and orphans of deceased Regular Army personnel may also apply for emergency financial assistance to Army Relief Society, 30 West 44th Street, New York, N.Y., 10036.

Section XXI. AMERICAN NATIONAL RED CROSS

84. Red Cross Service at Installations and in Military Hospitals

a. The Red Cross is interested in the well-being of members of the Army and conducts a program of social welfare services in their behalf. Field directors of the Red Cross serving at Army installations can be helpful in counseling military personnel regarding their personal and family problems. They can obtain from the home chapters reports as to facts about illness, death, or other emergencies in the families, and are prepared to provide financial assistance, with the approval of the commanding officer concerned, if needed in certain emergency situations.

b. Field directors and their assistants may be freely consulted on matters concerned with the welfare of service personnel and their families. If information or assistance is desired which they are not authorized to provide, they will refer the inquirer to the appropriate place.

c. Field directors and their assistants assigned at military hospitals provide the above services appropriately adapted to meet the needs of the patients and their families. In addition, they provide a program of medically approved recreation for patients.

85. Red Cross Service in the Home Community—Home Service

a. Assistance from the American Red Cross is available to servicemen and their dependents, who live in the civilian community, in meeting personal and family problems that arise in relation to or as a result of military service. Servicemen and their dependents may contact the Red Cross chapter in their particular community for specific information regarding the services available through counseling in personal and family problems, assistance in applying for class Q allotments and other Government benefits, communications and reporting services, and financial assistance. Each request is considered in relation to the particular situation, drawing upon all resources within and beyond the Red Cross to give the most helpful service.

b. Red Cross service is also available to veterans and their dependents and dependents of deceased servicemen and veterans to assist with requests related to military service. This includes supplying information about, and assisting in making applications for Government benefits; providing certain reports for the Veterans Administration in behalf of hospitalized veterans; assistance in utilizing appropriate resources; and financial assistance under certain circumstances.

Section XXII. MEDICAL AND DENTAL CARE FOR ARMY PERSONNEL AND THEIR DEPENDENTS

86. Medical Care for Army Personnel in Government Facilities

a. Medical care, which includes hospitalization or treatment, is available to all Army personnel. Such medical care usually is provided in an Army medical treatment facility but can be obtained from other Federal or civilian sources.

b. If Army medical treatment facilities are not readily available or accessible, medical care may be provided at medical treatment facilities of the Navy, Air Force, Public Health Service, or other Federal agencies.

c. In Government medical treatment facilities, Army personnel are entitled to medical care without charge, except that personnel in a commissioned or warrant officer status are charged for subsistence while hospitalized. Subsistence charges are collected locally in Army, Navy, Air Force, and Public Health Service hospitals. The Surgeon General will collect subsistence charges at a later date from officers and warrant officers who are hospitalized in Veterans Administration facilities.

87. Medical Care for Army Personnel When Government Facilities Are Not Available

Army personnel stationed in areas where Government medical facilities are not available will be provided civilian medical care but prior approval must be obtained from or through the individual's commanding officer. Medical care may be obtained at a civilian agency without prior approval under the following circumstances:

a. If the individual concerned is physically unable to report to his station or to the nearest Government facility for medical care, he may procure *emergency treatment* from a civilian doctor or hospital. It must be understood that civilian facilities are to be used in cases of *emergency* only and then only if it is not possible

for the individual to reach the nearest Government facility or his assigned station. In case emergency treatment is obtained, the individual should notify his commanding officer, by the most expeditious means, or if that is not possible should advise the civilian doctor or facility furnishing medical care to make such notification. The notification should include the patient's full name, grade, service number, organization, duty status (whether the individual is on duty, leave, sick leave, or pass), a statement of the circumstances, character and extent of emergency, the probable period of treatment, practicability of transfer to a Government facility, and the diagnosis. If the individual's organization cannot be contacted, the nearest military installation should be notified.

b. Accounts in connection with medical care should be forwarded to the commanding officer of the military installation to which the individual is assigned. The civilian doctor or facility should be advised that the account should be presented completely itemized and certified, and can properly include all charges in connection with such medical care (e.g., telephone calls, telegraph messages). Elective procedures (those desired or requested by the individual which are not necessary for his health and well-being), are not considered emergency and *will not be paid from public funds.*

88. Medical Care for Soldiers Who Are AWOL

Soldiers in an AWOL status are not entitled to medical care at Government expense. When the AWOL status is terminated by the soldier's actual or constructive return to military control, he is entitled to care in Government facilities or civilian hospitals if hospitalized at the time of return to military control, and charges for treatment subsequent to this time are authorized at Army expense. Charges by civilian hospitals or physicians for medical care furnished prior to the time of return to military control are personal obligations of the soldier. Constructive return to military control occurs when notification by civilian medical authorities that the AWOL soldier is undergoing medical treatment is acknowledged by military authorities.

89. Medical Care for Dependents at Department of Defense and Public Health Service Facilities

a. Medical care, which includes hospitalization or treatment, is furnished in Department of Defense, (Army, Navy, Air Force) or U.S. Public Health Service medical treatment facilities to dependents of Army personnel who are serving on active duty or

active duty for training pursuant to a call or order that does not specify a period of 30 days or less. Dependents include—

- (1) Wife,
- (2) Husband, if he is in fact dependent upon the service member for over one-half of his support,
- (3) Parent or parent-in-law, if in fact dependent upon the service member for over one-half of support and if actually residing in a dwelling place provided or maintained by the service member,
- (4) Unmarried legitimate children (including adopted or stepchildren), if not past their 21st birthday, and
- (5) Unmarried legitimate children (including adopted or stepchildren) who—
 - (a) Have passed their 21st birthday, if incapable of self-support because of a mental or physical incapacity that existed prior to reaching age 21, and are in fact dependent upon the service member for over one-half of their support, or
 - (b) Have passed their 21st birthday, *but not their 23d birthday*, and are enrolled in a full-time course of study in an approved institution of higher learning, and are in fact dependent upon the service member for over one-half of support.

b. Medical care at Department of Defense and Public Health Service facilities is provided within the availability of space, facilities, and capabilities of the medical staff. The determination as to these factors by the commander of the medical treatment facility concerned or his designee is conclusive. Service personnel should obtain information at their stations regarding the facilities available there for medical care of dependents. However, there are general restrictions on the extent of medical care furnished, such as the prohibitions against the furnishing of hospitalization for chronic diseases (those conditions and disabilities of long continued duration), nervous and mental disorders, elective medical and surgical procedures and domiciliary type care by reason of age or chronic invalidism, and ambulance service except in acute emergency, etc.

c. Except in an emergency, dependents should make application in advance to the commanding officer of the hospital in which medical care is desired to ascertain whether or when facilities will be available. Ordinarily dependents should also request an appointment for outpatient consultation, examination, and treatment. A daily charge for hospitalization, including subsistence, is

made and will be collected from the patient by the medical treatment facility concerned. No charge will be made for outpatient treatment.

d. Normally, dependents desiring medical care at a Department of Defense (Army, Navy, Air Force) medical facility will be expected to use the facilities servicing the area in which residing. Exceptions to this rule may be authorized, subject to local regulations, to permit utilization by a dependent of the medical facility of the sponsor's own service. In cases where facilities of more than one service are available, appropriate officials will make determinations as to their area of medical responsibility.

e. A listing of U.S. Public Health Service medical treatment facilities participating in the dependents' medical care program is shown in appendix III.

90. Medical Care for Certain Dependents From Civilian Sources

a. Of those dependents listed in paragraph 89, only spouses and children may receive medical care from civilian sources at Government expense under the following circumstances:

- (1) Eligible dependents not residing with their sponsors have free choice between uniformed services medical facilities and civilian medical facilities.
- (2) Eligible dependents residing with their sponsors may obtain authorized medical care from civilian sources at Government expense only under the following conditions:
 - (a) A bona fide emergency constituting a threat to life or health or to prevent undue suffering.
 - (b) When the dependents are on a trip away from their normal residence.
 - (c) When there is no uniformed services medical facility within a reasonable distance of the dependent's residence. In the United States and Puerto Rico a Non-availability Statement, Dependents Medical Care Program (DD Form 1251) is issued indicating that the required care is not available from the uniformed services medical facilities. This statement may be obtained from a medical facility or from the commander of an off-post activity or installation, if a service medical facility is not reasonably available.

b. Civilian medical care authorized for eligible dependents may include:

- (1) Hospitalization in semiprivate accommodations (two,

three, or four beds in a room) up to 365 days for each authorized admission.

- (2) Medical and surgical care during hospitalization for treatment of:
 - (a) Acute medical conditions.
 - (b) Contagious diseases.
 - (c) Surgical conditions.
 - (d) Injuries.
 - (e) Acute emergencies of any nature which are a threat to life, health, or well-being of the patient. For acute emotional disorders, care is usually limited to a period of 21 days, until the acute phase of the condition subsides, or until arrangements can be made for care other than at Government expense, whichever occurs first.
- (3) Complete obstetrical and maternity care in a hospital, office, or home. Infants delivered by civilian physicians in the home or office may receive authorized care on an outpatient basis during a 10-day period following delivery.
- (4) Except as provided in (3) above, authorized outpatient care is limited to the following:
 - (a) Care of bodily injury.
 - (b) Services required by a physician before and after hospitalization for treatment of bodily injury or surgery.
 - (c) Diagnostic tests and procedures required by a physician before and after hospitalization for treatment of bodily injury or surgery.
 - (d) Certain x-ray therapy prescribed during hospitalization can be continued after hospitalization on an outpatient basis.

c. Eligibility for civilian medical care at Government expense terminates upon death of the service member, upon retirement, upon the service member being officially dropped from the roles as a deserter, or upon the service member's release from active duty. There are two exceptions to this termination of eligibility:

- (1) Spouses and children receiving treatment in a civilian hospital at the time of death of the member may continue to receive care in the civilian hospital at Government expense until physically able to be transferred to a uniformed services hospital. This also applies to spouses and children requiring care in a civilian hospital as a result of being in the same accident or disaster-type episode which proved fatal to the member.

(2) A dependent wife whose husband died while on active duty, and who is pregnant at the time of his death, may be provided civilian obstetrical and maternity care for that pregnancy.

91. Administrative Services Relating to Medical Care from Civilian Sources

a. Normally the only acceptable identification for an eligible dependent to obtain medical care from civilian sources at Government expense is the DD Form 1173 (Uniformed Services Identification and Privilege Card), which is issued to all dependents 10 years of age and older. The spouses' DD Form 1173 will be used for children under 10. In the absence of this document, other identification may be used as indicated below:

- (1) In non-emergency situations a statement from an official having custody of the service member's records may be used in lieu of the DD Form 1173.
- (2) In emergency situations the service member's DD Form 2A (Green) (Identification Card) is acceptable proof upon certification by the service member in item 13 of the claim forms, described in c below, that the patient is an eligible dependent.

b. In applying for care, the dependent should first ask the hospital or physician if they will accept the individual as a patient under the Dependents' Medical Care Program. This is required since participation by physicians and hospitals in the program is entirely voluntary.

c. Once civilian care is obtained, the hospital and physician will provide to the dependent, DA Form 1863-1 (Services by Civilian Hospitals, Private Nurses, Anesthetists, Physical Therapists-Medicare), and DA Form 1863-2 (Services by Civilian Physicians and Dentists-Medicare) respectively, upon which the patient, spouse, or service member should complete the first 13 items. One of these forms should be completed for each person who provides care, such as an anesthetist, private duty nurse, or physical therapist. Once the dependent or the service member has completed the form, it is returned to the source of care for completion of the balance of the form and submission to the proper fiscal agents for payment.

d. The patient or service member is required to pay only the first \$25.00 of the hospital charge, or \$1.75 per day, whichever is greater, for authorized inpatient care. The patient or service member is required to pay the first \$15.00 of the physician's

charges for authorized outpatient care not related to hospitalization. Dependents' Medical Care is a full payment program wherein payment by the Government and acceptance by the physician of the authorized maximum allowance is payment in full, and no further amount is due the physician from any source for those same services.

e. Remember that only wives, dependent husbands, and children may receive medical care from civilian sources at Government expense. Dependent parents and parents-in-law cannot under any circumstances receive such care at Government expense; they may receive care only in uniformed services medical facilities subject to the availability of space, facilities, and capabilities of the medical staff.

f. For further information about the Dependents' Medical Care Program consult DA Pamphlet 360-505 or ask your commanding officer for advice.

92. Dental Care

a. Dental care is available to Army personnel who are serving on active duty or active duty for training pursuant to a call or order that does not specify a period of 30 days or less under the same conditions as medical care.

b. Dental care for dependents of military personnel at dental treatment facilities of the uniformed services is not authorized except—

- (1) Emergency dental care to relieve pain and undue suffering. Permanent fillings, bridges, and dentures are not authorized.
- (2) As required for treatment of a medical or surgical condition.
- (3) Outside the United States, and at certain designated remote areas within the United States on a facilities available basis where adequate civilian dental facilities are not available.

Section XXIII. BURIAL RIGHTS AND BENEFITS

93. Remains of Service Members

a. When a member of the Army dies while on active duty, active duty for training, or during inactive duty training (or members who are retired or discharged in an Armed Forces hospital who continue as Army patients therein to date of death), the Army will provide for care of the remains and delivery to the place des-

gnated by the adult next of kin and will pay an interment allowance to assist the next of kin in defraying the cost of interment. The standard of services obtained by military authorities provides every proper consideration. It is believed advantageous to leave arrangements for preparation of remains to military authorities at the place of death. The adult next of kin, however, has the right to make private arrangements for care and disposition of remains and subsequently to request reimbursement from the Government in the amount allowable. Military authorities will provide, or make an allowance toward the cost of, the following as required:

- (1) Services of preparation at the place of death (pickup, embalming and other preservation, casket and outside case, and hearse service to a local cemetery or shipping terminal and funeral director's services). These services when arranged for by military authorities are normally obtained under a "Contract for Care of Remains" with reputable funeral directors for a given area. However, when there is no contract for the area, military authorities negotiate with local funeral directors to obtain these services.
- (2) Cremation (if requested in writing by the person recognized as the one to direct disposition of remains).
- (3) A suitable urn for the ashes.
- (4) A flag to drape the casket.
- (5) Clothing, provided a suitable uniform belonging to the deceased is not available.
- (6) Transportation of remains, accompanied by an escort, from the place of death to the consignee designated by the next of kin. Transportation within the United States may be by rail or by commercial air freight, if available.
- (7) An allowance to assist in defraying the costs of interment. Effective 1 July 1966, the maximum amount allowable is \$300 when burial is made in a civilian or private cemetery. (Prior to 1 July 1966, a maximum allowance of \$200 would be authorized for burial made in a civilian or private cemetery.) For interment in a national or post cemetery, the maximum interment allowance authorized, effective 1 July 1966, is \$150 and prior to that date, \$125, except as follows:
 - (a) When at the request of next of kin or his authorized representative, remains are prepared, casketed, and shipped (delivered) by military authorities consigned to the superintendent of a national (post) cemetery,

and the facilities of the contract funeral director are not utilized by the next of kin for viewing the remains and/or conducting a funeral service, the maximum allowance authorized is \$75.

(b) When at the request of the next of kin or his authorized representative, remains are shipped by a port of entry mortuary consigned to the superintendent of a national (post) cemetery, the maximum allowance is \$75.

The cost of any of the following items (except gravesite, opening and closing of grave, and use of cemetery equipment when interment is in a national or post cemetery) may be included in request for reimbursement of interment expenses:

Funeral coach
Flowers
Vault
Church services or clergyman's fee
Obituary notices
A passenger car for the immediate family
Services of a funeral director, including the use of his facilities
Gravesite
Opening and closing of grave
Use of cemetery equipment

(8) Military honors at the place of interment, when available, if requested by the *next of kin* of the deceased.

b. If next of kin elects to assume responsibility for the remains at place of death and make private arrangements, reimbursement may be requested. Normally, the appropriate Army forms will be furnished by the Army post where the death occurred with instructions for completion. Upon receipt of the completed forms, The Chief of Support Services will determine the maximum amount to be allowed.

(1) When death occurs in the United States reimbursement for preparation of remains is limited to an amount for which the Government could have obtained the services from the Government contractor or, if no contract is in effect, a maximum of \$400.

(2) When death occurs outside the United States and remains are prepared in other than an Armed Forces mortuary, a reasonable amount will be allowed depending upon the circumstances of each individual case.

94. Remains of Dependents

- a. When a dependent of a member of the Army dies while the member is on active duty (other than for training) transportation may be furnished for the dependent's remains at Army expense from place of death to the decedent's home or other appropriate place of interment.
- b. When death of a dependent occurs in an oversea command in which an Armed Forces mortuary is operated, remains may be prepared (embalmed and certain supplies furnished) at such mortuaries, on a reimbursable basis, as a convenience to the sponsor. The sponsor, however, must bear the costs of preparation, casket, and interment.

95. Burial in a National or Post Cemetery

- a. The deceased service member may be buried in any *national cemetery* in which grave space is available. There is no cost for the gravesite or for the opening and closing of the grave. The surviving spouse, minor children, and in certain instances, unmarried adult children are also eligible for burial in the same national cemetery. Appendix VI gives the locations of the various national cemeteries.
- b. At the time of death of a service person, spouse, or child eligible for burial in a national cemetery, the mortician or person responsible for funeral arrangements should request interment directly to the superintendent of the national cemetery in which interment is desired furnishing all information concerning the military record of the last active service of the person upon whose service the request for burial is predicated. Remains should not be shipped to the national cemetery nor should final time of burial be set until the interment has been authorized and all arrangements with the superintendent have been completed.

- c. A member of the Armed Forces and certain members of his immediate family are eligible for burial in a *post cemetery*. Such burial is subject to the approval of the commanding officer of the installation concerned.

96. Headstone or Marker

- a. The Government will mark all graves in *national* and *post* cemeteries with appropriately inscribed regulation headstones or markers of the types authorized for the cemetery, at no cost to the next of kin (or other interested individual). No application or other special request is required. The erection of private monuments, at no expense to the Government, is restricted to sections

in national cemeteries in which private monuments were authorized as of 1 January 1947. Advance approval of the design and erection must be obtained from the Chief of Support Services, ATTN: Memorial Division, Department of the Army, Washington, D.C., 20315.

b. When interment is made in a *private or civilian cemetery*, the next of kin (or other interested individual) may obtain a regulation Government headstone or marker for erection at the unmarked grave of a deceased member of the Armed Forces whose last service terminated honorably by submitting an application to the Chief of Support Services. The application must be countersigned by a responsible official of the cemetery in which burial took place to assure that the type of headstone or marker selected will be acceptable at the grave. A selection of an upright marble headstone or a flat marker of granite, marble, or bronze may be furnished, dependent upon the type permissible in the cemetery.

Note. Most States also provide headstones or markers at no charge and some States take care of the headstones erection fee. If interested, further information concerning your State should be obtained from local government officials or the nearest Veterans Administration Office.

c. To commemorate any member of the Armed Forces of the United States dying in the service, whose remains have not been recovered or identified, or were buried at sea, the Government, upon request, will furnish a *memorial headstone* (upright or flat marker, as appropriate) for placement in a national cemetery in which plots are available for this purpose or placement in a private or local cemetery.

d. Expenses incident to the placement of a headstone or marker in a private or local cemetery together with any charges for transporting the headstone or marker from the local freight terminal to the cemetery must be borne from private funds.

97. Military Honors

a. *Interment on Installation.* The commanding officer will furnish a firing squad to attend the funeral on the installation of a person who died in the military service or on the retired list when request is made by the relatives or friends of the deceased.

b. *Interment off the Installation.* The commanding officer of an installation will furnish a firing squad to attend the funeral of a person who died in the military service or while on the retired list provided there is no Reserve unit or veterans' or patriotic organization capable of furnishing the firing squad located nearer to the site of interment than the installation when request is made by the relatives or friends of the deceased.

98. Social Security Lump-Sum Payment

a. Upon the death of a person insured under the social security cash benefits program, a lump-sum payment, in addition to any monthly payments, may be made to the widow (or widower) if they were living in the same household at the time of death. The amount of the payment cannot be more than three times the amount of the monthly benefit the insured person would be entitled to if age 65, nor more than \$255 in any case. If there is no eligible widow or widower, the person or persons who paid burial expenses not allowable by the Army can be repaid up to the amount of the lump-sum payment.

b. Application for the lump-sum payment should be made to the nearest Social Security District Office. See paragraph 62 regarding other social security benefits.

Section XXIV. COMPENSATION FOR SURVIVORS

99. Types of Compensation

Survivor benefits payable by the Department of the Army to the eligible beneficiary of a service member whose death occurs while on active duty are six months' death gratuity (para 44) and accrued pay and allowances, to include any unused accrued leave not to exceed 60 days (para 43). Survivors may also be entitled to receive monthly compensation payable from the Social Security Administration (para 98). Additionally, the Veterans Administration determines eligibility for educational benefits (para 121) and dependency and indemnity compensation, the latter being described in general below:

a. Dependency and Indemnity Compensation. This compensation is payable to survivors of military personnel who die in line of duty while on active duty, active duty for training, inactive duty training (weekly drills), including travel to and from active duty for training and inactive duty training. This compensation may also be paid to survivors of veterans when death occurs following service mentioned above if it is determined by the Veterans Administration that death was the result of a service-connected disability. During the period 25 April 1951 to 31 December 1956 of the servicemen's indemnity insurance (commonly referred to as "\$10,000 free insurance") service members with various forms of Government life insurance policies were permitted to make in-service waivers of their premiums so that they, in effect, received free insurance coverage in the same manner as persons covered under

the free servicemen's indemnity insurance. Some of these service members have failed to remove their waiver by resuming payment of premiums although knowing that the continuance of waivers would disqualify their dependents for dependency and indemnity compensation. Under these conditions the Veterans Administration compensation in effect prior to 1 January 1957 is applicable and payable to the eligible widow, children, and dependent parents instead of the dependency and indemnity compensation (para 100).

b. Rates of DIC Compensation. The rates of dependency and indemnity compensation are the same whether death occurs during or as a result of peacetime or wartime service. Rates for the eligible survivors are shown below:

- (1) *Widow.* Monthly payments of \$120 plus 12 percent of member's monthly pay at time of death. The widow receives payments throughout her lifetime or until her remarriage. Employment or income from other sources does not affect payments.
- (2) *Supplemental compensation for children (widow living).* When a widow has in her care a child over age 18 who became incapable of self-support prior to age 18, the Veterans Administration will pay the widow an additional \$77 for each such child, as long as the child is incapable of self-support. A child over 18 pursuing a course of instruction at an approved educational institution may receive the sum of \$39 per month until reaching age 21.
- (3) *Children (widow dead or ineligible due to remarriage).*
 - (a) Children share equally in the following monthly payments so long as they remain unmarried and under age 18:

1 child	-----	\$ 77
2 children	-----	\$110
3 children	-----	\$143
More than 3 children	-----	\$143 Plus \$28 for each child in excess of 3.

- (b) As exception to the above, payments to an unmarried child may continue—
 1. To age 21, if pursuing a course of instruction at an educational institution approved by the Veterans Administration.
 2. For the duration of his being incapable of self-support, due to a physical or mental disability which began

prior to his reaching age 18; at age 18 the rate is increased \$28 per month.

(c) The term "child" includes a legitimate child, a legally adopted child, a stepchild (provided such stepchild was a member of the deceased service member's household), or an illegitimate child when the service member has been properly recognized as the putative father.

(4) *Parents.* The situation of parents is usually quite different from that of the widow and children with respect to dependency upon the deceased service member. The payment of dependency and indemnity compensation to them depends on how much income they receive from other sources. For example, one parent with an income of less than \$750 per year receives compensation at the rate of \$83 per month, but a parent with income between \$1,250 and \$1,500 per year would receive only \$33 per month. When both parents are living together, the total benefit will be \$110 per month if their combined income is less than \$1,000 per year and \$66 per month if their combined income is between \$1,350 and \$1,700 per year. If one parent has an income in excess of \$1,750 per year, or if both parents have a combined income in excess of \$2,400 per year, no compensation is payable. Eligible parents may receive compensation even though it is also being paid to a widow or children. The term "Parent" includes natural father, or mother, father or mother through adoption, or person who stood in the relationship of a parent to the deceased for a period not less than 1 year prior to his entry into service. Dependency and indemnity compensation is not payable to brothers and sisters of the deceased or any other relative not mentioned above unless they stood in the relationship of a parent to the deceased.

100. Veterans Administration Compensation (Old Law)

a. *General.* The Veterans Administration compensation (old law) in effect prior to 1 January 1957 is payable to survivors of service members who had waivers of Government-sponsored insurance in effect prior to 1 January 1957 and elected to leave such waiver in effect on or after 1 May 1957 (para 99a).

b. *Eligible Survivors.* This benefit is payable to unremarried widows, unmarried children under 18 (21 if attending school approved by Veterans Administration), and dependent parents. Unmarried children may receive payment indefinitely while men-

tally or physically incapable of self-support if such condition occurred prior to attaining age 18.

c. Rates of Compensation.

(1) The monthly rates payable for peacetime service are—

Widow with no child	-----	\$70.00
Widow with 1 child	-----	97.00
For each additional child	-----	23.00
1 child, no widow	-----	54.00
2 children, no widow	-----	75.00
3 children, no widow	-----	98.00
Each additional child	-----	18.00
1 parent	-----	60.00
2 parents each	-----	32.00

(2) Rates for death occurring during wartime or as a result of disease or injury incurred in line of duty during such times are 25 percent higher than the peacetime rates shown above.

Section XXV. RECORD OF EMERGENCY DATA

101. General

a. DA Form 41 (Record of Emergency Data) must be completed and maintained current for each service member. This record shows the—

- (1) Person or persons entitled to notification in case of emergency or in the event of your death, with indication of any person who should not be notified because of ill health;
- (2) Qualified relative (or relatives) to receive the death gratuity pay;
- (3) Designation of beneficiary for pay and allowances due at time of death;
- (4) Person to receive allotment of pay if missing or unable to transmit funds;
- (5) Person most closely related to the service member;
- (6) Life insurance companies the service member desires to be notified in case of death. (The Adjutant General, Department of the Army, notifies these companies.)

b. If there is more than one beneficiary for unpaid pay and allowances at time of death, the percentage of the amount due to be paid each beneficiary should be stated. The member may change such designation whenever he desires without the consent of the beneficiary (para 43). These same instructions apply

for designating a beneficiary for gratuity pay in event there is no spouse or child.

102. Importance of Keeping Data up to Date

The Record of Emergency Data contains highly essential and important information which will have widespread effect on your survivors in the event of death. *It is therefore absolutely necessary that this record be kept up to date at all times.* You should contact your personnel officer periodically and review your record of emergency data to insure that names, addresses, and designations are correct. *Changes in the record must be reported to the personnel officer immediately as they occur.* Failure to keep this record up to date may delay notification in the event of an emergency or death and the payment of benefits to eligible survivors.

103. Making Changes in Record of Emergency Data

When changes in beneficiaries or relatives occur due to births, deaths, adoptions, divorce, marriage or remarriage, or other causes, be sure to give prompt notice of such changes to your personnel officer and to insurance companies involved, including the Veterans Administration, if you have Government life insurance (USGLI or NSLI). Change in designation of beneficiary on the DA Form 41 does not concurrently change the designation of beneficiary on Government life insurance. Government life insurance is administered by the Veterans Administration in the same manner as all other insurance policies, and a specific change in designation of beneficiary on the appropriate VA form is required.

Section XXVI. MILITARY RETIREMENT

104. General

An outstanding incentive to remain in the Army is the retirement system which provides a monthly income and good security for life to those who choose a service career. The laws and decisions governing retirement and retired pay are too numerous and complex to be covered in this pamphlet. Generally speaking, there are three types of retirement: Length of service and physical disability for both officers and enlisted members, and in the case of some officers, mandatory. Information regarding rights, benefits, and privileges to which retired Army personnel are entitled is contained in DA Pam 600-5 (Retired Army Per-

sonnel Handbook). This pamphlet is furnished to Army personnel upon their retirement or a copy may be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 20402, at a nominal cost.

105. Types of Retirement and Retired Pay

a. Retirement for Length of Service (Voluntary).

- (1) After completing 20 or more years of active Federal service, enlisted members of the Army may request retirement. The amount of the retired pay is 50 percent of their monthly basic pay after 20 years' active Federal service, and for each year of service after 20 years, the amount is increased by $2\frac{1}{2}$ percent. A fraction of a year amounting to 6 months or more is considered as a full year in computing percentage for retired pay purposes. Maximum retired pay of 75 percent is reached after 30 years' active Federal service.
- (2) A Regular or Reserve commissioned officer who has at least 20 years of active Federal service, at least 10 years of which have been in an active commissioned status may, upon his application and, in the discretion of the Secretary of the Army, be retired. It is not necessary for a Reserve officer to be serving on active duty at time of Retirement; he must, however, have a USAR status. Retired pay is determined by multiplying the basic monthly pay by $2\frac{1}{2}$ percent times years of active service (not to exceed 75%) plus, if not included as active service, years of service creditable for basic pay before 1 June 1958. For percentage purposes only, any part of a year totaling 6 months or more is credited as a full year. However, inactive duty Reserve service, after 31 May 1958, may not be used in its entirety as the multiplier for computing retired pay. Only 1 day may be credited for each retirement point earned for inactive duty service (not exceeding 60 points per year).
- (3) Any warrant officer who has at least 20 years of active Federal service may, upon his application and, in the discretion of the Secretary of the Army, be retired. It is not necessary for a Reserve warrant officer to have served or be serving on active duty in his warrant officer status at time of retirement. He must, however, have USAR status at time of retirement. Retired pay is computed in the same manner as commissioned officers.

(4) An enlisted man who held a temporary commissioned, warrant officer, or higher temporary enlisted grade during his service than the enlisted grade in which serving at the time of his retirement with less than 30 years' service, is retired in the enlisted grade in which serving and receives retired pay in that grade until his total service (active plus retired) reaches 30 years. At that time he may be advanced on the retired list to the highest temporary grade satisfactorily held, and his retired pay recomputed based on the basic pay of the higher grade. To be eligible for advancement, a member must have served satisfactorily on active duty in a higher temporary grade; he must not have been reduced from the higher grade for prejudicial cause or inefficiency; records must not reveal conduct prejudicial to the interest of the military service, or unsatisfactory manner of performance in the higher grade; and retirement must not have been in lieu of elimination action. If he retires after completion of 30 or more years active Federal service, advancement to the highest temporary grade satisfactorily held is concurrent with retirement.

(5) An enlisted man, holding a Reserve warrant or commission, who has completed 20 years' active Federal service, 10 years of which is commissioned in the case of the commissioned officer, may retire and receive retired pay computed in the same manner as officers.

(6) A commissioned officer, generally, is retired in his Regular or Reserve grade. If the Secretary of the Army determines he has satisfactorily served on active duty in a higher temporary grade, he may be advanced to that grade concurrently with his retirement.

(7) A warrant officer, generally, is retired: (a) in the permanent warrant officer grade, if any, that he held on the day before the date of his retirement, or, (b) in any higher warrant officer grade in which he has served satisfactorily, as determined by the Secretary of the Army.

(8) A warrant officer, who held a higher temporary commissioned grade during his service, will be considered for advancement if determined by the Secretary of the Army that he served satisfactorily in that grade. If retired with 30 years' service, advancement will be concurrent with retirement. Otherwise, upon completion of 30 years (active service at time of retirement plus time spent on retired list) he will be advanced.

- (9) A warrant officer, holding a Reserve commission, who has completed 30 years' active Federal service, 10 years of which is commissioned service, may retire as a commissioned officer and receive retired pay as such.
- (10) After completion of 20 years of qualifying service (active duty and active Reserve) and upon attaining age 60, members and former members of the Reserve components, including officers, warrant officers, and enlisted persons may, upon application, receive retired pay.

b. Retirement for Disability.

- (1) A service member disabled while in service from a service-connected cause not the result of his willful misconduct or negligence may either be temporarily or permanently retired, if otherwise eligible. In general, disability retirement comes about as a result of inability to perform duties commensurate with the service member's grade or rank, either from physical or mental causes. The nature and amount of disability retirement benefits generally depend on the degree to which the disability keeps the service member from performing his duties. A service member on active duty or active duty for training who incurs a service-connected disability not a result of misconduct or willful neglect, and not incurred during a period of unauthorized absence is, if otherwise qualified, separated for disability as follows:
 - (a) Permanent or temporary retirement if the disability is 30 percent or more.
 - (b) Permanent or temporary retirement if the disability is less than 30 percent but the individual has completed 20 or more years active Federal service.
 - (c) Separation with entitlement to receive disability severance pay if the disability is less than 30 percent and the individual has completed less than 20 years active Federal service.
- (2) A service member becoming disabled while on active duty will be fully informed before retirement of the various rights and benefits to which entitled.

Section XXVII. RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN

106. General

A member of the uniformed services may elect to receive reduced monthly pay upon retirement with the amount of the re-

tired pay withheld serving as a "premium payment" to provide a monthly annuity upon his death to his surviving widow and/or minor children. To participate in this program the member must make an affirmative election. Such election, to be effective or valid, must be signed, witnessed, and postmarked or delivered to his commanding officer or personnel officer prior to midnight on the day of completion of 18 years service for pay purposes. If submitted subsequent to the completion of the 18th year for pay purposes, the election must be made at least three years prior to the award of retired pay. If a member retires for physical disability prior to completing 18 years service for pay purposes, he may make an election at the time of retirement. The election must be submitted prior to the first day for which retired pay is granted. An annuity under the Retired Serviceman's Family Protection Plan is payable to the designated beneficiaries of a member retired for physical disability with less than 18 years of service for pay purposes only when such beneficiaries are not awarded Dependency and Indemnity Compensation or Death Compensation by the Veterans Administration.

107. Application

DA Form 1041 (Election of Options Under Retired Serviceman's Family Protection Plan) is the prescribed form for making an election. All service personnel must execute DA Form 1041 prior to completing 18 years of service creditable for pay purposes indicating whether or not they desire to participate. Complete information on this program may be found in DA Pam 360-507 (Retired Serviceman's Family Protection Plan). All personnel are urged to study this reference carefully after their 17th, but before the completion of their 18th year of service for pay purposes. This reference may be obtained from the commanding officer or unit personnel officer.

CHAPTER 3

GOVERNMENT BENEFITS FOR THE VETERAN AND HIS DEPENDENTS

Section I. COMPENSATION AND PENSION FOR VETERANS

108. General

The Veterans Administration administers various laws of Congress providing for the payment of compensation or pension benefits to former members of the Army. The amounts in each case depend on the service performed and circumstances of such service. Because of the many conditions under which persons may be entitled to such benefits, requests should be made to the nearest Veterans Administration Office for specific information in any individual case. This chapter discusses only some of the major veterans' benefits for the information of active duty personnel. It does not discuss all veterans' benefits, particularly those requiring wartime or Korean War service with current limited application. However, personnel being discharged, released from active duty, or retired are furnished complete information at that time concerning their rights to benefits.

109. Compensation for Service-Connected Disability

This is compensation paid to a veteran for a service-connected disability resulting from a disease or injury incurred or aggravated by active military service in line of duty. Discharge must be under conditions other than dishonorable.

a. Rates for disabilities incurred during or as a result of wartime (World Wars I and II) or the Korean War (on or after 27 June 1950 and prior to 1 February 1955) range from \$20 for 10 percent disability to \$250 per month for total disability. Under certain situations the rate is increased to \$265 a month. There are also additional payments for specific conditions. Helplessness, blindness, etc., carry rates from \$340 to \$725 per month. A veteran who is 50 percent or more disabled receives an additional amount for a wife, children, or dependent parents.

b. Rates for disabilities incurred during peacetime are 80 percent of wartime rates for the same conditions.

110. Pension for Nonservice-Connected Disability

a. Veterans with active service of 90 days or more (less if discharged sooner for disability in line of duty) during World War I or World War II or the Korean War, who are permanently and totally disabled subsequent to discharge from the service under conditions other than dishonorable, may be entitled to a disability pension as distinguished from disability compensation. This pension is payable without regard to service connection.

b. Under the new pension system effective 1 July 1960, the monthly payments are based on actual need on a sliding scale rather than the flat rate amounts previously paid. However, a veteran receiving a pension on 30 June 1960 may continue to receive the pension at the old rates.

The new monthly pension rates are—

(1) Veteran—unmarried, (or married but not living with and not reasonably contributing to support of spouse) with no child:

Maximum annual income	Monthly pensions
\$ 600 -----	\$100
1,200 -----	75
1,800 -----	43

(2) Veteran—living with or supporting spouse, or with one child or more:

Maximum annual income	1 dependent	2 dependents	3 or more dependents
\$1,000 -----	\$105	\$110	\$115
2,000 -----	80	80	80
3,000 -----	48	48	48

(3) If a pensioned veteran needs regular aid and attendance his monthly rate is increased by \$100, or if he is "House-bound," \$35.

Section II. JOB INFORMATION

111. Federal Civil Service Employment

a. *Five-Point Preference.* Veterans discharged or released under honorable conditions may be entitled to a five-point preference. Active service must have been performed in time of war, in a campaign or expedition for which a campaign badge has been authorized, or during the period between 28 April 1952 and 1 July 1955.

b. Ten-Point Preference.

- (1) Veterans discharged or released under honorable conditions with active wartime or peacetime service may be entitled to a 10-point preference if—
 - (a) They receive a Purple Heart or present existence of a service-connected disability, or
 - (b) Are receiving compensation, disability retirement benefits, or pension.
- (2) Wives of veterans with a service-connected disability may be entitled to a 10-point preference if the service-connected disability disqualifies the veteran from a civil service job along the general lines of his usual occupation. The veteran must have been discharged under honorable conditions.
- (3) Unremarried widows of veterans of a war, of a campaign or expedition for which a campaign badge has been authorized, or of service during the period between 28 April 1952 and 1 July 1955 may be entitled to a 10-point preference. The veteran must have been discharged under honorable conditions or if he died in service under circumstances that would not have been cause for preventing his honorable discharge.

c. Nature of Benefits to Veterans.

- (1) Veterans preference points added to passing score in examinations for Federal Civil Service jobs.
- (2) Waiver of age, height, and weight requirements in most instances.
- (3) Precedence to veterans for certain job (such as guard, elevator operator, messenger, and custodian).
- (4) Crediting of time spent in active military service toward experience required for eligibility in position of kind held before service.
- (5) Precedence in civil service registers (list of eligible applicants).
- (6) Review by Civil Service Commission of agency's reason for passing over veterans and selecting nonveterans.
- (7) Exemption from law prohibiting Federal employment to more than two members of a family residing in the same household.
- (8) Preference for retention when a reduction in force takes place.
- (9) For those who have completed a probationary or trial period (or a year of current-continuous employment—if

the job is outside civil service), written notice, with reasons, of impending discharge, suspension for more than 30 days, furlough without pay, and reduction in rank or pay; right to reply and right to appeal to the Civil Service Commission not later than 10 days after the action goes into effect.

d. Where To Apply. Information concerning civil service jobs and examinations, including veterans preference, may be obtained by writing direct to the U.S. Civil Service Commission, Washington, D. C. 20415, or contacting the nearest office of the Commission. Federal Civil Service representatives are located in most first- and second-class post offices.

112. Job-Finding Assistance

Representatives of the Veterans' Employment Service of the U.S. Department of Labor in cooperation with and working through the local State employment offices maintain current information for veterans as to types of available employment in public works and private industry.

a. Veterans are given priority for referral to appropriate training programs and/or job openings with first consideration given to disabled veterans.

b. Employment counseling and testing is given all veterans when needed.

c. State Veterans' Employment Representatives in each State provide functional supervision of veterans' employment activities.

d. Local Veterans' Employment Representative in local State Employment Service offices provides special services to veterans. The addresses of local State employment offices may be obtained from any post office or from the State employment agency usually located at the State capital.

113. Reemployment Rights

a. General. An ex-serviceman is entitled to restoration in the job he held prior to entering military service or to a job of like seniority, status, and pay provided that he:

- (1) Left a position (other than a temporary position) with a private employer or the Federal Government for the purpose of entering the Armed Forces, voluntarily or involuntarily. Part-time and seasonal positions are not necessarily temporary positions.
- (2) Served not more than 4 years between 24 June 1948 and 1 August 1961, and not more than 4 years after 1 August

1961 (unless involuntarily retained). Only active military service entered from employment to which restoration is claimed is to be included in computing service time under the 4 year limitation provision.

- (3) Satisfactorily completed the period of active duty and has a certificate to that effect.
- (4) Is qualified to perform the duties of his position. If he is disabled during military service and cannot perform the duties of his old job, he may be entitled to the nearest comparable job he is qualified to perform.

b. Application. Timely application must be made for reemployment after release from military training or service or from hospitalization continuing after discharge for a period of not more than one year.

- (1) Generally an ex-serviceman must make application within 90 days after completion of military service.
- (2) A Reservist and a National Guardsman completing initial active-duty-for-training of not less than 3 months must make application within 31 days after release from such training.
- (3) A Reservist and a National Guardsman completing a short term of training duty (summer camp, weekend drill, service school, etc.) must report for work at the beginning of his next regularly scheduled working period following his release, or within a reasonable time thereafter if delayed due to factors beyond his control.
- (4) An enlistee or an inductee rejected for military service must report for work at the beginning of his next regularly scheduled working period following his rejection, or within a reasonable time thereafter if delayed due to factors beyond his control.

c. If Restoration Is Denied. An ex-serviceman failing to obtain proper reinstatement should:

- (1) Private employment—contact the U.S. Department of Labor, Office of Veterans' Reemployment Rights, Washington, D.C., or contact can be made through the nearest State employment office.
- (2) Federal employment—contact the nearest office of the U.S. Civil Service Commission, located in most first- and second-class post offices.

114. Manpower Retraining Programs

The Manpower Development and Training Act of 1962, as

amended provides occupational retraining for individuals who need to acquire skills to improve their employment opportunities.

a. Veterans are given priority for referral to appropriate training programs in the following order:

- (1) Unemployed over underemployed individuals, and
- (2) Individuals to be trained for skills needed, first, within the labor market in which they reside; second, within the State of their residence; and third, outside the State in which they reside.

b. The training is conducted both in schools, and on the job in facilities of employers and other cooperating organizations.

c. Training allowances may be paid to eligible trainees. The amount of the regular training allowance is equivalent, generally, to weekly rate of unemployment compensation in State in which trainee resides, plus subsistence and travel expense, where necessary. This amount may be increased up to \$10 a week depending on a combination of length of training and number of dependents up to two. Also training allowances may be increased up to \$5 a week for each dependent over two to a maximum of six dependents, or \$20 a week.

d. Trainees get assistance from the State employment service in obtaining jobs related to the training they received. The addresses of local State employment offices may be obtained from any post office or from the State employment agency usually located at the State capital.

115. Unemployment Compensation

a. Ex-servicemen discharged or released from active military service after 27 October 1958 may be entitled to unemployment benefits provided by the Ex-Servicemen's Unemployment Compensation Act of 1958 if the following requirements are met:

- (1) At least 90 days of active service (less if discharged for a service-incurred injury or disability).
- (2) Separation under conditions other than dishonorable; did not receive a bad conduct discharge; or, if an officer, did not resign for the good of the service.
- (3) Unemployment occurring after discharge or release.
- (4) Any other conditions or eligibility prescribed by the unemployment compensation law of the State in which the ex-serviceman first files a valid claim for unemployment compensation after his most recent separation from active military service.

b. An ex-serviceman is not entitled to unemployment compensation while:

- (1) Receiving certain Veterans Administration payments—subsistence allowances for individuals undergoing vocational rehabilitation and educational assistance allowances for war orphans.
- (2) The period covered by mustering-out payments (90 days after discharge or release if entitled to \$300, 60 days if \$200, and 30 days if \$100).

c. The amount of unemployment compensation payable varies from State to State, the ex-serviceman's benefits being based on the pay and allowances applicable to his military pay grade at the time of discharge or release. Maximum weekly benefits range from \$30 to \$55 and maximum periods for which the benefits are payable vary from 22 to 39 weeks in a benefit year. Some States increase the weekly benefits by paying allowances for dependents.

d. Ex-servicemen must comply with the requirements of the State unemployment compensation laws to be eligible for unemployment benefits. Some States reduce benefits by the amount of military retirement pay an individual receives. Registration for work and application for benefits should be made to the nearest local public employment service and claims offices of a State employment security agency. The ex-serviceman may report to any such local office but those nearest his residence or the place where he expects to find a job will generally be able to give him the best service.

Section III. HOUSING AND LOAN INFORMATION

116. GI Loans

a. *General.* Eligible veterans of World War II or of the Korean War period may qualify for VA guaranteed or insured loans for following purposes:

- (1) To purchase, construct, or improve a home.
- (2) To purchase a farm, farmland, stocks, feed and seed, farm machinery, and other farm supplies and equipment.
- (3) To buy or start a business or expand a legitimate business venture.

b. *Eligibility.* Veterans to be eligible must meet the following requirements:

- (1) Discharge or separation under other than dishonorable conditions;

(2) Active service for at least 90 days during one of the following periods, unless sooner discharged for disability:

(a) World War II—16 September 1940 through 24 July 1947.

(b) Korean War—27 June 1950 through 31 January 1955.

c. *Deadlines.* See paragraph 75b(5) for a discussion of the statutory formula controlling the expiration of loan entitlement.

d. *Loan Entitlement for Veterans With Both World War II and Korean Service.*

(1) See paragraph 75b(4) regarding eligibility.

(2) Veterans of both conflicts who have sold the homes, farms, or business properties they purchased under the World War II GI bill will have new and full loan guaranty rights under the Korean GI bill, providing VA has not incurred liability or suffered loss on the original loans.

e. *Interest Rate.* The current interest rate on a VA guaranteed loan is 5 1/4 percent per year on the unpaid balance. Fees and charges may not exceed those allowed by VA.

f. *Additional Information or Application.* For additional information or application for a VA guaranteed or insured loan the veteran should contact any VA office.

117. Farm Loan Benefits

a. *General.* Veterans of World War I, World War II, Korean War period, and certain peacetime service may receive preference for farm and rural home loan benefits administered by the Farmers Home Administration, Department of Agriculture.

b. *Requirements For Veterans Preference.*

(1) Veteran must have had active service during one of the following periods:

(a) 6 April 1917 through 31 March 1921, or

(b) 7 December 1941 through 31 January 1955.

(2) Discharge or separation must be under other than dishonorable conditions.

c. *Where To Apply.* Eligible veterans should contact the local county Farmers Home Administration offices, generally located in county seat towns for additional information and/or application.

118. Preference in Housing Purchase or Rental

Veterans of World War I, World War II, and Korean War period discharged or released under conditions other than dishonorable may be eligible for the following benefits administered by the U.S. Housing and Home Guidance Agency:

a. Public Low Rent Housing. Application should be made at the local housing authority.

b. FHA Aided Cooperative Housing. Information may be obtained from the nearest FHA office.

119. Wheelchair Homes

Certain disabled veterans of wartime or peacetime service may be entitled under certain conditions to a grant from VA for a "wheelchair" home especially adapted to their needs. The nearest VA office should be contacted for additional information or applications.

Section IV. MISCELLANEOUS BENEFITS

120. Aid for the Blind

a. General. Veterans of Spanish-American War, World War I, World War II, Korean War period, and peacetime service may be eligible for this assistance if they are entitled to compensation for a service-connected disability and are blind in both eyes. However, the blindness itself need not be service connected.

b. Nature of Benefit.

- (1) Approved electronic and mechanical aids to the blind, and their necessary repair and replacement.
- (2) Guide dogs, including the expense of training the veteran to use the dog, and the cost of the dog's medical attention.

c. Administering of Program. The VA administers this program and should be contacted for additional information.

121. Education and Training Assistance

a. World War II and Korean War GI Bills. All GI bill readjustment training based on active service during World War II and the Korean War terminated on 31 January 1965.

b. Vocational Rehabilitation for Disabled Veterans.

- (1) *General.* To be eligible for vocational rehabilitation a veteran must have been discharged or released under other than dishonorable conditions, have a service-connected compensable disability and be found in need of vocational rehabilitation to overcome the employment handicap of his disability. Except for the blinded all vocational rehabilitation based on World War II service terminated on 25 July 1965. The basic termination date for vocational rehabilitation for veterans who served in the Armed Forces after World War II, which ended on 25 July 1947, is 9 years from the date of discharge or

release from active service. This basic termination date may be extended for certain reasons information about which may be obtained from the nearest Veterans Administration office.

(2) *Subsistence allowances.* While in training and for 2 months after rehabilitation, eligible disabled veterans may receive subsistence allowances in addition to their disability compensation. Basic monthly subsistence rates for veterans studying full time in schools and colleges are \$75 without dependents, \$105 with one dependent, and \$120 with more than one dependent. Basic rates for on-the-job training are \$65 without dependents and \$90 with one or more dependents. Additional allowances may be provided, depending on the veteran's degree of disability and the number of additional dependents.

c. *War Orphans Educational Assistance Act.*

(1) *General.* The War Orphans Educational Assistance Act provides educational assistance to the children of veterans of the Spanish-American War, World War I, World War II, the Korean War, or induction (peacetime) periods since 16 September 1940, who died or were permanently and totally disabled as the result of a service-connected disease or injury. The provisions of the Act, which stipulate that *service-connected conditions during induction (peacetime) periods are limited to disabilities directly resulting from the performance of active service or from an injury or disease received while engaged in extrahazardous service*, have been rescinded, effective 30 September 1965.

(2) *Assistance allowance.* The Act provides an educational assistance allowance up to \$130 a month for a maximum period of 36 months. Generally, students must be between the ages of 18 and 23 and have their program of education approved by the Veterans Administration. Handicapped children may begin special restorative or vocational training at the age of 14. This benefit is administered by the Veterans Administration and further information may be obtained from the nearest Veterans Administration office.

122. Life Insurance, GI

a. Veterans released from service on or after 25 April 1951, under other than dishonorable conditions, who have a service-connected disability may apply to VA nonparticipating National

Service Life Insurance. Application for such insurance must be made within 1 year from the date VA finds their disabilities to be service connected. After 1 January 1959, if the veteran is shown to have been mentally incompetent during any part of the 1-year period, application may be filed within 1 year after a guardian is appointed or the removal of such disability, whichever is the earlier date. The veteran must be in good health except for the service-connected disabilities.

b. Eligible veterans may apply either for the convertible 5-year term plan or for any of the permanent plans to which the condition of their health may entitle them. If they are totally disabled, they are not eligible for any of the three endowment plans, but may be eligible for either the term or any of the three remaining permanent plans—ordinary life, 20-pay life, or 30-pay life.

c. For additional general information see paragraphs 51 through 56. For specific information veterans should contact the VA office nearest their home. The VA regional offices, centers (with regional office activities), and VA Benefits office are listed in appendix IV.

123. Medical and Dental Benefits for Veterans

Former service personnel, including retired personnel, may be eligible for hospitalization, domiciliary care, and outpatient treatment from the Veterans Administration under certain conditions. Because of the diverse nature of these conditions, such personnel should communicate with the nearest Veterans Administration office to determine their eligibility. If unable to make application in person, their nearest relative, guardian or representative may apply in their behalf.

124. Naturalization Preference

Information on this subject may be found in paragraph 11.

125. Social Security Credits

a. General information on this subject may be found in paragraphs 61 through 65.

b. Veterans discharged under other than dishonorable conditions who served 90 days or more on active military service (unless discharged sooner for disability or injury incurred or aggravated in line of duty) during the period 16 September 1940 to 31 December 1956 may receive gratuitous or free wage credits of \$160 for each such month of duty. These free wage credits may be combined with credits earned in civilian employment or active military service after 31 December 1956 in establishing eligibility for social security benefits.

Section V. BURIAL RIGHTS AND BENEFITS FOR VETERANS

126. General

The cost of the funeral for a deceased veteran is the responsibility of the veteran's family or his estate. However, under certain circumstances (para 98 and 130) the Veterans Administration and the Social Security Administration will provide lump-sum payments to the family to offset some of the costs of the funeral. The VA may also reimburse the family for transportation of remains when death occurs in a VA hospital, etc.

127. Burial in National Cemeteries

a. Veterans whose last period of service terminated honorably are eligible for burial in national cemeteries when grave space is available. At the time of death, the funeral director should contact the superintendent of the national cemetery where interment is desired.

b. The remains should not be moved to a national cemetery nor should a final time for funeral services be set until the interment has been authorized and all arrangements with appropriate authorities completed.

c. There are no charges for gravesites or for the opening or closing of graves in national cemeteries. Appendix VI gives the locations of the various national cemeteries.

128. Grave Marker

a. When a deceased veteran is buried in a national or post cemetery, his grave is marked with a headstone furnished and erected at Government expense. A more detailed discussion is included in paragraph 95.

b. If the deceased veteran whose last period of service terminated honorably is buried in a private or civilian cemetery, the next of kin may obtain a regulation Government headstone or marker for the grave of the deceased by submitting an application to The Chief of Support Services, ATTN: Memorial Division, Department of the Army, Washington, D.C., 20315. The only private expense involved will be the erection fee at the cemetery and the cost of transportation of the grave marker from the local terminal or freight station to the cemetery.

129. Flag for Casket

a. An American flag will be supplied without cost to drape the casket of veterans who were discharged under conditions other

than dishonorable and who had service during a period of war or the Korean War, or service of at least one enlistment, or who were released for disability incurred in line of duty. After the burial, this flag may be retained by the next of kin.

b. Application for a burial flag may be made at any Veterans Administration office or local U.S. Post Office.

130. Lump-Sum Payment (Veterans Administration)

a. The Veterans Administration will provide a sum not to exceed \$250 as reimbursement for burial or cremation expenses of a veteran who was discharged under conditions other than dishonorable and who had service during a time of war or the Korean War, or was receiving Veterans Administration compensation at the time of his death, or was released for disability incurred in line of duty.

b. Application for this reimbursement must be made to a Veterans Administration regional office within 2 years after burial or cremation.

Section VI. COMPENSATION AND PENSIONS FOR SURVIVORS

131. Dependency and Indemnity Compensation

Dependency and indemnity compensation may be payable to survivors of former service members *when death occurs as a result of a service-connected disability* as determined by the Veterans Administration. A widow, to be eligible to receive this benefit, must have been married to the veteran at the time of his death and be unremarried. She must also meet one of the following length of marriage qualifications:

a. Have been married for 5 or more years; or

b. Have been married for any period of time if a child was born of the marriage; or

c. Have been married within 15 years after the termination of the period of service (active duty, active duty for training, or inactive duty training) in which the injury or disease causing death of the veteran was incurred or aggravated.

Benefits may also be payable to a dependent widower, children, and parents. For additional information on this subject see paragraph 99.

132. Nonservice-Connected Death Pensions for Widows and Children

a. When a veteran's death is not the result of a service-con-

nected disability his unremarried widow or his minor children may receive a death pension from the Veterans Administration payable under the provisions of the Veterans Pensions Act of 1959. This act, effective 1 July 1960, liberalized the nonservice-connected pension program for widows of World War II and Korean War veterans. It made many more veterans' widows eligible for pensions by raising the widows' income ceiling, and by dropping the requirement that the veteran must have a service-connected disability at the time of his death from nonservice causes. It also provided new sliding-scale pension rates shown below, based upon actual need rather than the fixed-rate amounts previously paid.

b. In order for the veteran's surviving widow or minor children to be considered for payment of this pension the following eligibility requirements must be met:

(1) The veteran must have—

- (a) Served at least 90 days, during World War I, World War II, or the Korean War, unless discharged sooner for service-connected disability, and
- (b) Have been discharged under conditions other than dishonorable.

(2) The widow must have been married to the deceased member at the time of his death and be unremarried. She must also meet certain length of marriage qualifications. If she is otherwise eligible, a widow may receive the pension provided she was married to the veteran for any period of time and a child was born of the marriage, or for a period of 5 years if no child was born of the marriage. A widow may also receive the pension if she married the veteran on whose service her claim for the pension is based before—

- (a) 14 December 1944, and her husband was a veteran of World War I, or
- (b) 1 January 1957, and her husband was a veteran of World War II, or
- (c) 1 February 1965, and her husband was a veteran of the Korean War.

(3) A child must be unmarried, and under the age of 18 unless he has become permanently incapable of self-support before reaching the age of 18. A child who is attending school, however, may continue to receive pension payments until he reaches the age 21 unless he marries or terminates his education before that time.

c. The following sliding scale pension rates, based upon actual need, have been payable since 1 July 1960:

<i>For a widow without a child</i>		<i>For a widow with 1 child</i>	
<i>Maximum annual income</i>	<i>Monthly pension</i>	<i>Maximum annual income</i>	<i>Monthly pension</i>
\$ 600	\$64	\$1,000	\$80
1,200	48	2,000	64
1,800	27	3,000	43

- (1) If a widow has more than one child, her monthly pension is increased by \$15 for each additional child.
- (2) When there is no eligible widow to receive the pension, an eligible surviving child will receive pension payments if his income does not exceed \$1,800 a year exclusive of income which he earns himself. One surviving child will receive pension payment of \$38 a month and an extra \$15 will be provided for each additional child. Payments will be divided equally among all eligible surviving children.
- (3) Widows or children receiving pensions prior to 1 July 1960 had the option of continuing to receive their payments under the old rate or to elect payments under the new law, if otherwise qualified.

APPENDIX I

ANNUAL LEGAL CHECKUP (DD Form 1543)

ANNUAL LEGAL CHECKUP

FOR: _____

NAME _____

GRADE _____

SERVICE NUMBER _____

PERMANENT LEGAL ADDRESS _____

INSTRUCTIONS

THIS FORM, WHEN COMPLETED, CONTAINS PRIVILEGED INFORMATION AND IS FOR USE IN THE CLIENT'S PERSONAL FILE.

This Annual Legal Checkup form is designed to encourage the orderly arrangement of your legal and personal affairs on a current basis. Its purpose is to provide you, your legal assistance officer or civilian attorney with information about your personal affairs, estate and probate status, real estate and other legal matters so that they may help remedy any legal problems brought forward by virtue of this form. Before you complete the form review such legal documents as your will, power of attorney and insurance policies with careful attention to beneficiary designations and changes in circumstances and desires since execution. Then consult your legal assistance officer or civilian attorney if particular problems are brought to your attention, being careful to take with you all pertinent legal documents applicable to the problem. Any documents relating to legal action by or against you should be brought to the attention of the attorney.

The completed form should be reviewed annually to assure up-to-date legal and factual sufficiency. It does not become an official document and should form an integral part of your personal files, to be kept readily accessible when needed.

DATE PREPARED	DATE REVIEWED
DATE REVIEWED	DATE REVIEWED
DATE REVIEWED	DATE REVIEWED

DD FORM 1543

ANNUAL LEGAL CHECKUP

SECTION I - PERSONAL DATA

PART A - MEMBER

1. NAME OF MEMBER (Last - First - Middle)		2. GRADE/RANK	4. SOCIAL SECURITY NO.
		3. SERVICE NO.	
5. MILITARY ADDRESS		6. TELEPHONE NO.	
7. PRESENT LOCAL ADDRESS		8. TELEPHONE NO.	
9. PERMANENT LEGAL RESIDENCE (Domicile)			
10. DATE AND PLACE OF BIRTH		11. BIRTH CERTIFICATE AND LOCATION <input type="checkbox"/> YES <input type="checkbox"/> NO (If no, designate other evidence of birth date)	
12. U. S. CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO	13. NATURALIZED <input type="checkbox"/> YES <input type="checkbox"/> NO	14. NATURALIZATION CERTIFICATE NO.	15. CERTIFICATE OF CITIZENSHIP NO.
16. WERE YOU ADOPTED? <input type="checkbox"/> YES <input type="checkbox"/> NO	17. DATE AND PLACE OF ADOPTION		18. ADOPTION PAPERS <input type="checkbox"/> YES <input type="checkbox"/> NO
19. DATE AND PLACE OF CURRENT MARRIAGE		20. MARRIAGE CERTIFICATE <input type="checkbox"/> YES <input type="checkbox"/> NO	21. ANNUAL AGREEMENT <input type="checkbox"/> YES <input type="checkbox"/> NO
22. IF PREVIOUSLY MARRIED, NAME OF PRIOR SPOUSE(S)		23. DATE(S) AND PLACES OF PRIOR MARRIAGES	
24. DATE AND METHOD PRIOR MARRIAGE TERMINATED		25. DIVORCE DECREE(S) <input type="checkbox"/> YES <input type="checkbox"/> NO	26. DEATH CERTIFICATE(S) <input type="checkbox"/> YES <input type="checkbox"/> NO
PART B - SPOUSE			
1. NAME OF SPOUSE		2. SOCIAL SECURITY NO.	
3. PRESENT ADDRESS (If different from member)		4. TELEPHONE NO.	
5. PERMANENT LEGAL RESIDENCE (Domicile) (Normally same as item 9, above)			
6. DATE AND PLACE OF BIRTH		7. BIRTH CERTIFICATE <input type="checkbox"/> YES <input type="checkbox"/> NO (If no, designate other evidence of birth date)	
8. FURNISH INFORMATION ON CITIZENSHIP, ADOPTION, PRIOR MARRIAGE(S): SAME AS ITEMS 12-25 ABOVE, IF APPLICABLE.			

SECTION I - PERSONAL DATA (Continued)

PART C - CHILDREN

SECTION V - FINANCIAL POSITION

PART A - REAL ESTATE

1. DESCRIPTION OF REAL ESTATE OWNED (List each piece of realty as a separate item. Use continuation sheet if necessary.)		2. NAMES IN WHICH HELD		
		3. HOW HELD (Joint tenancy, tenancy by entirety, etc.)		
		4. PERCENTAGE OF PURCHASE PRICE PAID BY CO-OWNER	5. DATE ACQUIRED	
		6. PURCHASE PRICE	7. PRESENT VALUE	
8. DEED RECORDED <input type="checkbox"/> YES <input type="checkbox"/> NO		9. CHECK APPROPRIATE ITEMS <input type="checkbox"/> SURVEY OF PROPERTY <input type="checkbox"/> TITLE INSURANCE <input type="checkbox"/> ABSTRACT <input type="checkbox"/> TITLE OPINION		
10. ENCUMBRANCES (Mortgage, Lien, Deed of Trust, etc.)		11. NAME OF MORTGAGEE, ETC.		
		12. BALANCE DUE		
		13. MONTHLY PAYMENTS		
14. DESCRIPTION OF REAL ESTATE SOLD DURING PAST YEAR		15. DATE SOLD	16. SALE PRICE	
17. DESCRIPTION OF ALL LEASES (Landlord or tenant, period of time rental, etc.)				
18. TYPE OF INSURANCE (Fire, Theft, comprehensive)		19. LIMITS		
20. NAME OF INSURANCE COMPANY AND ADDRESS		21. POLICY NUMBER	22. EXPIRATION DATE	
PART B - AUTOMOBILE				
23. MAKE, MODEL, YEAR, SERIAL NUMBER		24. TITLE (State number, date)		
		25. JOINT OWNER (If any) AND PERCENTAGE OF PURCHASE PRICE PAID BY CO-OWNER		
26. FINANCED BY		27. BALANCE DUE	28. NAME AND ADDRESS OF FINANCE COMPANY	
		29. MONTHLY PAYMENTS		
30. INSURED AGAINST		YES	NO	LIMITS
BODILY INJURY				
PROPERTY DAMAGE				
PUBLIC LIABILITY				
OTHER (Explain)				

PART C - OTHER PROPERTY (Jewelry, Household Goods, etc.)

1. LIST PROPERTY OF GREAT VALUE	2. VALUE	3. AMOUNT OF LIEN AND MONTHLY PAYMENT	4. LIEN HELD BY	5. INSURANCE INFORMATION (Company, limits, policy number, expiration date)

SECTION V - FINANCIAL POSITION

PART D - CREDIT CARDS

1. NAME OF ISSUING CORPORATION	2. NUMBER OF OUTSTANDING CARDS	3. PERSONS HAVING AUTHORITY TO PURCHASE	4. OUTSTANDING BALANCE

PART E - STOCKS, BONDS, MUTUAL FUNDS, OTHER SECURITIES (Attach detailed list for permanent record)

1. NAME, ADDRESS OF COMPANY	2. NAMES CO-OWNER AND % OF PURCHASE PRICE PAID	3. TYPE OF SECURITY	4. DATE PURCHASED	5. ORIGINAL VALUE	6. PRESENT VALUE	7. NAME AND ADDRESS OF BROKER

PART F - BANK ACCOUNTS AND SAVINGS DEPOSITS

1. NAME AND ADDRESS	2. JOINT OWNER	3. TYPE ACCOUNT	4. ACCOUNT NUMBER	5. PRESENT BALANCE	6. ANNUAL INCOME

PART G - MISCELLANEOUS ASSETS (Notes, claims, trust funds, etc.)

1. DESCRIPTION OF ASSET	2. CO-OWNER AND PERCENTAGE OF PURCHASE PRICE PAID	3. VALUE	4. ANNUAL INCOME

PART H - LIABILITIES OTHER THAN CURRENT DEBTS (Not listed above)

1. PERSON TO WHOM OWED	2. DESCRIPTION (Long term debt, contingent claim, alimony, support)	3. LEGAL DOCUMENT EVIDENCING LIABILITY	4. BALANCE	5. ANNUAL PAYMENTS

PART I - GENERAL STATEMENT OF CURRENT FINANCIAL CONDITION

IN THE EVENT CURRENT EXPENDITURES EXCEED INCOME AND YOU NEED ASSISTANCE IN REACHING A SOLVENT POSITION MAKE GENERAL STATEMENT OF POSITION HERE. BRING TO INTERVIEW SCHEDULE SHOWING SOURCE OF ALL INCOME AND LIST OF CREDITORS WITH TOTAL DEBT, MONTHLY PAYMENTS, LENGTH OF TIME PAYMENTS TO BE MADE AND CURRENT DELINQUENCIES.

SECTION VI - FAMILY PROTECTION

PART A - INSURANCE (Life, Annuity, Health and accident, Education (Self and Wife))

1. KIND OF INSURANCE	2. NAME AND ADDRESS OF COMPANY	3. NAME AND RELATIONSHIP OF BENEFICIARY	4. POLICY NUMBER	5. EXPIRATION DATE	6. LIMITS

DO ANY OF YOUR LIFE INSURANCE POLICIES HAVE WAR RISK CLAUSES? YES NO

PART B - RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN

1. ELECTION MADE <input type="checkbox"/> YES <input type="checkbox"/> NO (If No, explain) <input type="checkbox"/> YES <input type="checkbox"/> NO	2a. DATE OF ELECTION	2b. YEARS OF SERVICE ON DATE OF ELECTION	3. OPTIONS
---	----------------------	--	------------

PART C - MILITARY SURVIVOR'S BENEFITS

1. LIST AMOUNTS OF BENEFITS FAMILY WOULD RECEIVE IF YOU SHOULD DIE TODAY.	2. SIX MONTHS GRATUITY PAYMENT \$ _____	3. DEPENDENTS INDEMNITY COMPENSATION \$ _____ MONTHLY REDUCED TO \$ _____ ON _____	4. SOCIAL SECURITY BENEFITS \$ _____ MONTHLY REDUCED TO \$ _____ ON _____
PART D - RETIREMENT BENEFITS (If approaching retirement)			
1. DATE BEGINS	2. TYPE PAYMENTS	3. ANNUAL INCOME TO SELF	4. ANNUAL INCOME TO SURVIVORS

PART E - RECORD OF EMERGENCY DATA

1. RECORD OF EMERGENCY DATA EXECUTED <input type="checkbox"/> YES <input type="checkbox"/> NO	2. NAME OF BENEFICIARY NAMED ON RECORD TO RECEIVE SETTLEMENT OF PAY AND ALLOWANCES, INCLUDING SERVICEMAN'S DEPOSITS
3. DATE RECORD LAST REVIEWED	

SECTION VII - LOCATION OF VALUABLE DOCUMENTS

1. SAFETY DEPOSIT BOX <input type="checkbox"/> YES <input type="checkbox"/> NO (If Yes, name and address of bank)	2. NAME AND ADDRESS OF JOINT OWNER	3. NO. OF KEYS AND LOCATION	4. BOX NO.
5. CHECK DOCUMENTS IN BOX. LIST OTHER DOCUMENTS AND LOCATION BELOW.			
6. SOCIAL SECURITY CARD <input type="checkbox"/> 7. BIRTH CERTIFICATE <input type="checkbox"/> 8. NATURALIZATION CERTIFICATE <input type="checkbox"/> 9. CERTIFICATE OF CITIZENSHIP <input type="checkbox"/> 10. MARRIAGE CERTIFICATE <input type="checkbox"/> 11. DIVORCE DECREE <input type="checkbox"/> 12. REAL ESTATE DOCUMENTS <input type="checkbox"/> 13. AUTOMOBILE PAPERS <input type="checkbox"/> 14. OTHER PERSONAL PROPERTY PAPERS <input type="checkbox"/> 15. WILL <input type="checkbox"/> 16. POWER OF ATTORNEY <input type="checkbox"/> 17. DISCHARGE PAPERS <input type="checkbox"/> 18. TAX RECORDS <input type="checkbox"/> 19. INSURANCE POLICIES <input type="checkbox"/> 20. STOCKS, BONDS, ETC. <input type="checkbox"/> 21. BANK OR SAVINGS DEPOSIT BOOK <input type="checkbox"/>			

REMARKS

APPENDIX II

PAY AND ALLOWANCES DUE ENLISTED PERSONNEL UPON DISCHARGE OR SEPARATION

Reference	Reason for discharge or release	Form of discharge	Basic pay and allow- ances	Pay for accrued Leave
AR 604-10	Military Personnel Security Program.	General _____ Undesirable _____	Yes Yes	Yes No
AR 635-20	Conscientious Objection	Honorable _____ General _____	Yes Yes	Yes Yes
AR 635-40	Physical Disability _____	Honorable _____ General _____	Yes Yes	Yes Yes
AR 635-89	Homosexuals _____	Honorable _____ General _____ Undesirable _____	Yes Yes Yes	Yes Yes No
AR 635-200	Expiration of Term of Service.	Honorable _____ General _____	Yes Yes	Yes Yes
AR 635-204	Dishonorable _____ Bad Conduct _____	Dishonorable _____ Bad Conduct _____	Yes ¹ Yes ¹	No No
AR 635-205	Convenience of the Government.	Honorable _____ General _____	Yes Yes	Yes ² Yes ²
AR 635-206	Misconduct (Fraudulent entry, Conviction by Civil Court, AWOL or Desertion).	Honorable _____ General _____ Undesirable _____	Yes ² Yes ² Yes ²	Yes ² Yes ² No
AR 635-207	Minority, Dependency Hardship.	Honorable _____ General _____	Yes Yes	Yes Yes
AR 635-208	Unfitness _____	Honorable _____ General _____ Undesirable _____	Yes Yes Yes	Yes Yes No
AR 635-209	Unsuitability _____	Honorable _____ General _____	Yes Yes	Yes Yes
AR 635-210	Marriage, Pregnancy, or Parenthood.	Honorable _____ General _____	Yes Yes	Yes Yes
AR 635-220	Resignation _____	Honorable _____ General _____ Undesirable _____	Yes Yes Yes	Yes Yes No

¹ Basic pay and allowances accrued through date of approved court-martial sentence where such sentence directs forfeiture of all pay and allowances to become due.

² Payable provided discharge was for purpose other than for accepting a commission or warrant or entering into another enlistment in the Army.

³ Payable provided discharge was for a reason other than fraudulent enlistment. See AR 37-104 for more information.

Note. Travel allowances are payable as prescribed by Joint Travel Regulations.

APPENDIX III

ADDITIONAL GOVERNMENT FACILITIES PARTICIPATING IN DEPENDENTS' MEDICAL CARE PROGRAM

1. The following is a list of U.S. Public Health Service facilities which will participate in the dependents' medical care program to the limit of space, facilities, and the professional capabilities of the staffs:

HOSPITALS

<i>General</i>	<i>Staten Island, N.Y.</i>	<i>Psychiatric</i>
San Francisco, Calif.	Galveston, Tex.	Lexington, Ky.
Savannah, Ga.	Norfolk, Va.	Fort Worth, Tex.
New Orleans, La.	Seattle, Wash.	
Baltimore, Md.		<i>Leprosarium</i>
Boston, Mass.		Carville, La.
Detroit, Mich.		

OUTPATIENT CLINICS

Mobile, Ala.	Chicago, Ill.	Pittsburgh, Pa.
Annette Island, Alaska	Portland, Maine	Philadelphia, Pa.
San Diego, Calif.	St. Louis, Mo.	Charleston, S.C.
San Pedro, Calif.	Buffalo, N.Y.	Memphis, Tenn.
Washington, D.C.	New York, N.Y.	Houston, Tex.
Jacksonville, Fla.	Cleveland, Ohio	Port Arthur, Tex.
Miami, Fla.	Cincinnati, Ohio	Honolulu, Hawaii
Tampa, Fla.	Portland, Oreg.	San Juan, P.R.
Atlanta, Ga.		

2. In addition to the facilities listed in paragraph 1, the Coast Guard Academy Infirmary, New London, Conn., is available for medical care under the same conditions.

APPENDIX IV

VETERANS ADMINISTRATION REGIONAL OFFICES

<i>State</i>	<i>Address</i>
ALABAMA	Aronov Bldg. 474 So. Court St. Montgomery 36104
ALASKA	Goldstein Bldg. Juneau
ARIZONA	Federal Bldg. 230 North First Ave. Phoenix 85004
ARKANSAS	Federal Office Bldg. 700 West Capitol Ave. Little Rock 72201
CALIFORNIA	1380 South Sepulveda Blvd. Los Angeles 90073 49 4th St. San Francisco 94103
COLORADO	Veterans Administration Center* Denver Federal Center Denver 80225
CONNECTICUT	450 Main St. Hartford 06103
DELAWARE	1601 Kirkwood Highway Wilmington 19899
DISTRICT OF COLUMBIA	Veterans Benefits Office* 1717 Massachusetts Ave. Washington, D.C. 20036
FLORIDA	Pass-a-Grille Beach Post Office Box 1437 St. Petersburg 33731
GEORGIA	441-449 W. Peachtree St., N.E. Atlanta 30308
HAWAII	680 Ala Moana Blvd. Post Office Box 3198 Honolulu 96801
IDAHO	Veterans Administration Center* 5th and Fort Sts. Boise 83702
ILLINOIS	2030 West Taylor St. Chicago 60612
INDIANA	36 South Pennsylvania St. Indianapolis 46209
IOWA	Veterans Administration Center* Des Moines 50308

*Do not put "Regional Office" in address.

State	Address
KANSAS	Veterans Administration Center* 5500 East Kellogg Wichita 67218
KENTUCKY	1405 West Broadway Louisville 40201
LOUISIANA	701 Loyola Ave. New Orleans 70113
MAINE	Veterans Administration Center* Togus 04333
MARYLAND	St. Paul and Fayette Sts. Baltimore 21202
MASSACHUSETTS	1 Beacon St. Boston 02108
MICHIGAN	210 Gratiot Ave. Detroit 48231
MINNESOTA	Fort Snelling St. Paul 55111
MISSISSIPPI	Veterans Administration Center* 1500 E. Woodrow Wilson Dr. Jackson 39216
MISSOURI	4705 Federal Bldg. 1520 Market St. St. Louis 63103
MONTANA	Veterans Administration Center* Fort Harrison 59636
NEBRASKA	220 So. 17th St. Lincoln 68508
NEVADA	Veterans Administration Center* Reno 89504
NEW HAMPSHIRE	497 Silver St. Manchester 03103
NEW JERSEY	20 Washington Pl. Newark 07102
NEW MEXICO	517 Gold Ave., S.W. Albuquerque 87101
NEW YORK	250 Livingston St. Brooklyn 11201 1021 Main St. Buffalo 14203 252 7th Ave. New York 10001
NORTH CAROLINA	310 West 4th St. Winston-Salem 27102
NORTH DAKOTA	Veterans Administration Center* Fargo 58102
OHIO	Cuyahoga Bldg. 216 Superior Ave. Cleveland 44114
OKLAHOMA	2d and Court Sts. Muskogee 74401

*Do not put "Regional Office" in address.

<i>State</i>	<i>Address</i>
OREGON	208 Southwest 5th Ave. Portland 97204
PENNSYLVANIA	5000 Wissahickon Ave. Philadelphia 19101
RHODE ISLAND	107 6th St. Pittsburgh 15222
SOUTH CAROLINA	Federal Bldg. Kennedy Plaza Providence 02903
SOUTH DAKOTA	1801 Assembly St. Columbia 29201
TENNESSEE	Veterans Administration Center* Sioux Falls 57101
TEXAS	U.S. Courthouse 801 Broadway Nashville 37203
UTAH	515 Rusk Ave. Houston 77061 121 So. 6th St. Waco 76703
VERMONT	125 So. State St. Salt Lake City 84111
VIRGINIA	Veterans Administration Center* White River Junction 05001
WASHINGTON	211 West Campbell Ave. Roanoke 24011
WEST VIRGINIA	Sixth & Lenora Bldg. Seattle 98121
WISCONSIN	502 Eighth St. Huntington 25701
WYOMING	342 North Water St. Milwaukee 53202
PANAMA Canal Zone	Veterans Administration Center* 2360 East Pershing Blvd Cheyenne 82001
REPUBLIC OF THE PHILIPPINES	<i>Territories, insular possessions, and foreign countries</i> Office Balboa Clubhouse Balboa
PUERTO RICO AND VIRGIN ISLANDS	Manila 1131 Roxas Blvd. APO San Francisco 96528
ALL FOREIGN COUNTRIES	Veterans Administration Center* 520 Ponce De Leon Ave. San Juan 00901
	Veterans Administration Central Office 810 Vermont Ave., N.W. Washington, D.C. 20420

*Do not put "Regional Office" in address.

APPENDIX V

U.S. ARMY AREAS

<i>States or other territory embraced</i>	<i>Address of the U.S. Army area headquarters</i>
District of Columbia; the counties of Arlington, Fairfax, King George, Prince William, Stafford, and Westmoreland and the city of Alexandria in the State of Virginia; and the counties of Calvert, Charles, Montgomery, Prince Georges, and St. Marys in the State of Maryland.	Commanding General Military District of Washington U.S. Army Building T-7, Room 2087 Gravelly Point Washington, D.C. 20315
Connecticut, Delaware, Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia, excluding the District of Columbia; the counties of Arlington, Fairfax, King George, Prince William, Stafford, and Westmoreland and the city of Alexandria in the State of Virginia; and the counties of Calvert, Charles, Montgomery, Prince Georges, and St. Marys in the State of Maryland.	Commanding General First U.S. Army Fort George G. Meade, Md. 20755
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, and Tennessee.	Commanding General Third U.S. Army Fort McPherson, Ga.
Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.	Commanding General Fourth U.S. Army Fort San Houston, Tex.
Colorado, Indiana, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin, and Wyoming.	Commanding General Fifth U.S. Army 1660 East Hyde Park Blvd. Chicago, Ill. 60615
Arizona, California, Idaho, Montana, Nevada, Utah, Oregon, and Washington.	Commanding General Sixth U.S. Army Presidio of San Francisco, Calif. 94129

APPENDIX VI

LOCATION OF NATIONAL CEMETERIES

1. National cemeteries having available grave space.

ALASKA

Sitka National Cemetery
Sitka, Alaska

ARKANSAS

Fayetteville National Cemetery
Fayetteville, Ark.
Fort Smith National Cemetery
Garland Ave. and South 6th St.
Fort Smith, Ark.

Little Rock National Cemetery
26th and College Streets
Little Rock, Ark.

CALIFORNIA

Fort Rosecrans National Cemetery
Point Loma Post Office, Box 6237
San Diego, Calif.
Golden Gate National Cemetery
San Bruno, Calif.

COLORADO

Fort Logan National Cemetery
3698 South Sheridan Boulevard
Denver, Colo.

DISTRICT OF COLUMBIA

Soldiers' Home National Cemetery
21 Harewood Rd. N.W.
Washington, D.C.

FOR: Arlington National Cemetery
See VIRGINIA

FLORIDA

Barrancas National Cemetery
Pensacola, Fla.

GEORGIA

Andersonville National Cemetery
Andersonville, Ga.

Marietta National Cemetery
Marietta, Ga.

HAWAII

National Memorial Cemetery of the
Pacific
2177 Puowaina Dr.
Honolulu, Hawaii

ILLINOIS

Camp Butler National Cemetery
R.F.D. No. 1
Springfield, Ill.
Mound City National Cemetery
Mound City, Ill.
Quincy National Cemetery
Quincy, Ill.
Rock Island National Cemetery
Rock Island, Ill.

IOWA

Keokuk National Cemetery
18th and Ridge Sts.
Keokuk, Iowa

KANSAS

Fort Leavenworth National Cemetery
Fort Leavenworth, Kans.
Fort Scott National Cemetery
Fort Scott, Kans.

KENTUCKY

Camp Nelson National Cemetery
Star Route
Nicholasville, Ky.
Lebanon National Cemetery
Lebanon, Ky.
Mill Springs National Cemetery
West Somerset, Ky.

LOUISIANA

Alexandria National Cemetery
Pineville, La.
Port Hudson National Cemetery
R.F.D. No. 1
Zachary, La.

MARYLAND

Baltimore National Cemetery
5501 Frederick Ave.
Baltimore, Md.
Loudon Park National Cemetery
3445 Frederick Ave.
Baltimore, Md.

MINNESOTA

Fort Snelling National Cemetery
7601—34th Ave., South
Minneapolis, Minn.

MISSISSIPPI

Corinth National Cemetery
Corinth, Miss.
Natchez National Cemetery
61 Cemetery Rd.
Natchez, Miss.

MISSOURI

Jefferson Barracks National Cemetery
101 Memorial Dr.
St. Louis, Mo.

Jefferson City National Cemetery
1042 East McCarty St.
Jefferson City, Mo.

Springfield National Cemetery
1702 East Seminole St.
Springfield, Mo.

MONTANA

Custer Battlefield National Monument*
Box 116
Crow Agency, Mont.

NEBRASKA

Fort McPherson National Cemetery
Maxwell, Nebr.

NEW JERSEY

Beverly National Cemetery
Beverly, N. J.

NEW MEXICO

Santa Fe National Cemetery
Box 88
Santa Fe, N. Mex.

NEW YORK

Long Island National Cemetery
Farmingdale, Long Island, N.Y.
Woodlawn National Cemetery
1825 Davis St.
Elmira, N.Y.

NORTH CAROLINA

New Bern National Cemetery
1711 National Ave.
New Bern, N.C.
Raleigh National Cemetery
East Davie and S. Pettigrew Sts.
Raleigh, N.C.

Salisbury National Cemetery

Salisbury, N.C.
Wilmington National Cemetery
2011 Market St.
Wilmington, N.C.

OKLAHOMA

Fort Gibson National Cemetery
Fort Gibson, Okla.

OREGON

Willamette National Cemetery
11800 Southeast Mount Scott Boulevard
Post Office Box 6747
Portland, Oreg.

PENNSYLVANIA

Gettysburg National Military Park and Cemetery*
Gettysburg, Pa.

PUERTO RICO

Puerto Rico National Cemetery
Box 1298
Bayamon, P.R.

SOUTH CAROLINA

Beaufort National Cemetery
1601 Boundary St.
Beaufort, S.C.
Florence National Cemetery
Florence, S.C.

SOUTH DAKOTA

Black Hills National Cemetery
Sturgis, S. Dak.

TENNESSEE

Andrew Johnson National Historic Site*
Greenville, Tenn.
Chattanooga National Cemetery
Chattanooga, Tenn.
Fort Donelson National Military Park and Cemetery*
Box F
Dover, Tenn.

Knoxville National Cemetery
Tyson St.
Knoxville, Tenn.
Memphis National Cemetery
3601 Jackson Ave.
Memphis, Tenn.
Nashville National Cemetery
Madison, Tenn.

*Cemeteries under jurisdiction of Department of Interior.

Shiloh National Military Park and Cemetery*	Culpeper National Cemetery Culpeper, Va.
Pittsburg Landing, Shiloh, Tenn.	Danville National Cemetery 721 Lee St. Danville, Va.
Stones River National Battlefield and Cemetery*	Fort Harrison National Cemetery Varina Rd. Richmond, Va.
Murfreesboro, Tenn.	Glendale National Cemetery R.F.D. No. 5 Richmond, Va.
TEXAS	Hampton National Cemetery Post Office Box 38 Hampton, Va.
Fort Bliss National Cemetery Fort Bliss, Tex.	Staunton National Cemetery Route No. 6 Staunton, Va.
Fort Sam Houston National Cemetery 1520 Harry Wurzback Rd.	Winchester National Cemetery 401 National Ave. Winchester, Va.
Fort Sam Houston, Tex.	
VIRGINIA	
Alexandria National Cemetery Alexandria, Va.	
Arlington National Cemetery Arlington, Va.	
City Point National Cemetery 500 North 10th Ave.	
Hopewell, Va.	

2. National cemeteries not having available grave space.

ALABAMA	701 Baxter Ave. Louisville, Ky.
Mobile National Cemetery Mobile, Ala.	Danville National Cemetery North First St. Danville, Ky.
CALIFORNIA	Lexington National Cemetery Lexington, Ky.
San Francisco National Cemetery Presidio of San Francisco, Calif.	Perryville National Cemetery Perryville, Ky.
DISTRICT OF COLUMBIA	Zachary Taylor National Cemetery 4701 Brownsboro Rd. Louisville, Ky.
Battle Ground National Cemetery* 6625 Georgia Ave., N.W. Washington, D.C.	LOUISIANA Baton Rouge National Cemetery 229 North 19th St. Baton Rouge, La.
FLORIDA	Chalmette National Historical Park* Box 125 Arabi, La.
St. Augustine National Cemetery St. Augustine, Fla.	MARYLAND Annapolis National Cemetery 800 West St. Annapolis, Md.
ILLINOIS	Antietam National Battlefield Site and Cemetery* Box 158 Sharpsburg, Md.
Alton National Cemetery Alton, Ill.	
INDIANA	
Crown Hill National Cemetery Indianapolis, Ind.	
New Albany National Cemetery Jay Street & Ekin Ave. New Albany, Ind.	
KENTUCKY	
Cave Hill National Cemetery	

*Cemeteries under jurisdiction of Department of Interior.

MISSISSIPPI

Vicksburg National Military Park
and Cemetery*
Box 349
Vicksburg, Miss.

NEW JERSEY

Finn's Point National Cemetery
R.F.D. Number 3
Salem, N.J.

NEW YORK

Cypress Hills National Cemetery
Jamaica and Hale Aves.
Brooklyn, N.Y.

PENNSYLVANIA

Philadelphia National Cemetery
Haines Ave. and Limekiln Pike
Philadelphia, Pa.

TEXAS

San Antonio National Cemetery
517 Paso Hondo St.
San Antonio, Tex.

VIRGINIA

Balls Bluff National Cemetery
Leesburg, Va.

Cold Harbor National Cemetery

R.F.D. No. 4
Mechanicsville, Va.

**Fredericksburg & Spotsylvania
County Battlefields Memorial,
National Military Park
and Cemetery***
Fredericksburg, Va.

Poplar Grove National Cemetery*
Petersburg National Battlefield
Box 549
Petersburg, Va.

Richmond National Cemetery
1701 Williamsburg Rd.
Richmond, Va.

Seven Pines National Cemetery
400 E. Williamsburg Rd.
Sandston, Va.

Yorktown Battlefield*
Colonial National Historical Park
Box 210
Yorktown, Va.

WEST VIRGINIA

Grafton National Cemetery
Grafton, W. Va.

*Cemeteries under jurisdiction of Department of Interior.

INDEX

	Paragraphs	Pages
Accounts of deceased service members (settlement) -----	43	53
Advice and assistance (legal) -----	12	29
Agents, designation of, to handle personal affairs -----	7	15
Alien Address Report -----	11c	29
Allotments:		
Types of allotments -----	39a	50
Discontinuance of class Q -----	68	75
Establishing dependency for class Q -----	67	75
Emergency allotments -----	40	53
Allowances:		
Allotments -----	39	51
Burial -----	93, 98, 126, 127	95, 101, 121
Dislocation -----	128	
Quarters -----	21	35
Subsistence -----	38b	49
Trailer -----	38a	49
Travel -----	19	34
Travel -----	22	35
American National Red Cross:		
At Army installations and in military hospitals -----	84	88
In home community—home service -----	85	88
Annual Legal Checkup (DD Form 1543) -----	3b, app I	9, 124
Army Areas -----	app V	135
Army Civilian Schools program -----	32	43
Army Community Service Program -----	34	47
Army Emergency Relief -----	83	87
Army Relief Society -----	83a(2)	87
Assistance, financial -----	82	86
Automobile licenses -----	10c	26
Bank accounts, joint -----	3c(2)	10
Beneficiaries, designation -----	102, 103	104
Benefits:		
Missing personnel -----	42	53
Survivor. (See survivor benefits.) -----		
Blind, aid -----	120	117
Bonds, U.S. Savings -----	47	56
Bonus, reenlistment -----	37b	49
Burial in a National Cemetery:		
Active duty service members -----	95	98
Veterans -----	127	120

	Paragraphs	Pages
Burial rights and benefits:		
Active duty service members	93-98	95
Veterans	126-130	120
Certificate of Discharge:		
Correction	81	86
Replacement	80	85
Chaplains, advice and assistance	14	31
Church services	13	31
Citizenship:		
Naturalization	11a	27
Status of dependents overseas	11b	28
Civil obligations, relief therefrom by court action	10a	25
Civil Relief Act, Soldiers and Sailors	10	25
Civil rights, protection	10	25
Civil Service job preference	111	110
Civilian Medical Care	87, 88, 90, 91	89, 90, 93, 94
Claims:		
Loss, damage, or destruction of personal property	9a	16
Other claims	9h	25
Community Services Program, Army	34	47
Compensation:		
Survivors	99, 100, 131	100, 102, 121
Unemployment	115	114
Veterans	108, 109, 110	109, 110
Complaints and grievances	16	32
Conventional home financing	78	84
Court action or appearance	12c	30
Death gratuity pay	3a, 44	8, 54
Death of service member:		
Burial rights	93, 98	95, 100
Disposition of remains	93	95
Deceased service members, settlement of accounts	43	54
Deferment of oversea service, request for	25	38
Dental care	92	95
Dental and medical benefits for veterans	123	119
Dependency and indemnity compensation	99, 131	100, 121
Dependents:		
Burial in national or post cemetery	95	98
Dental care	92	95
Education, training, and scholarships	32, 33	43, 44
Identification cards	72	77
Medical care	89, 90, 91	90, 92, 94
Oversea citizenship status	11b	28
Quarters	73	79
State taxation	10b	26
Support	66	74
Transportation	18	33

	Paragraphs	Pages
Dependents—Continued		
Transportation of remains from overseas	94b	98
Transportation overseas	23	35
Deposits, soldier's	48	56
Discharge certificate:		
Correction	81	86
Replacement	80	85
Discharge or separation, pay and allowances		
due enlisted members	app. II	130
Discharge or transfer report:		
Correction	81	86
Replacement	80	85
Disciplinary action	17	32
Dislocation allowance	21	35
Documents and records	3b, 3c	9
Education:		
Areas of general education available	28	39
Dependent children	32a	43
Dependent adults	32b	43
Enlisted civil schooling program	31b	42
Officer civil schooling program	31a	41
Dependents of military personnel in oversea areas	32	43
Scholarships and educational loans for dependents	33	44
Value of education	29	40
Education centers, services available	27	38
Education and training assistance	27, 121	38, 117
Emergency data, record	101	103
Employment rights and benefits, civil service	111	110
Employment service	112	112
Enlisted civil schooling program	31b	42
Estates	5	12
Farm loan benefits	117	116
Federal Civil Service employment	111	110
Federal Housing Administration inservice loans	76	82
Federal income taxation	6b	13
Financial assistance	82	86
Financing of home	74, 116	80, 115
Flag, U.S., for casket	93a(4), 129	96, 120
Grave marker	96, 128	98, 120
Grievances and complaints	16	32
Headstone or marker	96, 128	98, 120
Home financing	74-79, 116	80, 115
Honors, military	97	99
Household goods, shipment	18, 20	33, 34
Housing, veteran and dependents	118	116

	Paragraphs	Pages
Identification cards:		
Dependents of service members -----	72	77
Service members on active duty -----	71	77
Immigration and Nationality Act -----	11a	27
Income taxes:		
Federal -----	6b	13
State -----	10b	26
Inspector general -----	15	32
Insurance:		
Commercial -----	58, 60	62, 63
GI life insurance -----	50-57	57
Old age and survivors -----	61, 125	64, 119
Personal property coverage -----	9d, 9e, 58	21, 23, 62
Private (all types) -----	58	62
Review of life insurance program -----	59	62
Deferment of premium payments on commercial life insurance -----	60	63
Job finding assistance -----	112	112
Job information -----	111-113, 114, 110, 113, 114	
	115	
Joint bank account -----	3c(2)	10
Lawyer, civilian -----	12c	30
Leave pay upon discharge or separation -----	45, app. II	55, 130
Legal advice and assistance -----	12	29
Licenses, automobile -----	10c	26
Life insurance:		
GI— Availability -----	50, 57	57, 60
Change of beneficiaries -----	54	59
Dividends -----	56	60
Inservice waiver of premiums -----	52	58
Reinstatement -----	51	57
Settlement of options -----	55	59
Total disability income rider -----	53	58
Private or commercial -----	58, 60	62, 63
Loans:		
American Red Cross -----	84	88
Army Emergency Relief -----	83a(1)	87
Army Relief Society -----	83a(2)	87
Home loans -----	74-79, 116	80, 115
Loss, damage, or destruction of personal property -----	9	16
Lump-sum payment:		
Veterans Administration -----	130	121
Social Security Administration -----	98	100
Marker, grave -----	96, 128	98, 120
Manpower Retraining Programs -----	114	113
Medal of Honor recipients, special pension -----	41	53
Medical care:		
Dependents -----	89-91	90
Military personnel -----	86, 87	89
Soldiers in AWOL status -----	88	90

	Paragraphs	Pages
Medical and dental benefits for veterans -----	123	119
Military honors -----	97	99
Military retirement -----	104, 105	104, 105
Missing personnel benefits -----	42	53
National cemeteries, location -----	app. VI	136
Naturalization and citizenship -----	11	27
Nonservice-connected death pensions for widows and children -----	132	121
Officer civil schooling program -----	31a	41
Oversea service, temporary deferment -----	24, 25	37, 38
 Pay -----		
Allowances -----	37	48
Allotments -----	38	49
Missing personnel—benefits -----	39, 40	50, 53
Readjustment pay -----	42	53
Retired pay -----	46	55
Settlement of accounts of deceased serv- ice members -----	105	105
	43	54
Pay and allowances due enlisted personnel upon discharge or separation -----	5, app. II	55, 130
 Pension:		
Medal of Honor recipients -----	41	53
Survivors—nonservice-connected death pensions -----	132	121
Veterans—nonservice-connected disabil- ity -----	110	110
 Personal affairs:		
Importance of keeping personal affairs in order -----	2	7
Arranging your personal affairs -----	3	8
What are personal affairs? -----	1	7
 Powers of attorney -----	7	14
 Property, personal:		
Claims for loss, damage, or destruction -----	9	16
Shipped under orders -----	18, 20	33, 34
 Quarters:		
Allowance -----	38b	49
Government, assignment -----	73	79
 Record of emergency data -----	101, 102, 103	103, 104
Records and documents -----	3b	9
Reemployment rights -----	113	112
 References:		
Related -----	4	11
 Remains:		
Dependents -----	94	98
Service members -----	93	95
Religion and spiritual guidance -----	13, 14	31
Readjustment pay -----	46	55

	Paragraphs	Pages
Report of transfer or discharge:		
Correction	81	86
Replacement	80	85
Reenlistment bonus	37b	49
Retired pay	105	105
Retired Serviceman's Family Protection Plan	106, 107	107, 108
Retirement:		
Military	104, 105	104, 105
Social Security	61-65	64
Retraining Program, Manpower	114	113
Savings	47, 49	56, 57
Savings Bonds, U.S.	47	56
Scholarships and educational loans for dependents of military personnel	33	44
Shipment of household goods	18, 20	33, 34
Six months' death gratuity pay	44	54
Social Security:		
Amount of benefit	63, 64	69, 70
Eligibility requirements	62	66
Free wage credits	61b, 65c, 125	64, 74, 119
Currently insured	62c	68
Fully insured	62b	67
Transitionally, insured	62d	69
Lump-sum death payment	98	100
Quarters of coverage	62b(3)	68
Verification of records with SSA	65	74
When payable	63	69
Soldiers' and Sailors' Civil Relief Act	10	25
Soldiers' deposits	48	56
Spiritual and religious guidance	13, 14	31
State income taxes	10b	26
Support of dependents	66	74
Survivor benefits:		
Dependency and indemnity compensation	99, 131	100, 121
Retired Serviceman's Family Protection Plan	106, 107	107, 108
Veterans Administration compensation (old law)	100	102
GI insurance	50, 122	57, 118
Six months' death gratuity pay	44	54
Social Security	61, 98	64, 100
Nonservice-connected death pension payment to survivors of veterans	130	121
Taxes:		
Personal property	10c	26
State taxation of dependents	10b	26
Federal income taxation	6b	13
Place to file Federal returns	6c	13
Real property taxes	10d	27
Returns while on oversea duty	6d	13
Social Security	61	64
State income tax	10b	26

	Paragraphs	Pages
Temporary deferment of oversea service -----	24, 25	37, 38
Tests, general educational development -----	27	38
Trailer allowance -----	19	34
Transportation of dependents -----	18	33
Overseas -----	23	35
Remains from overseas -----	94	98
Travel allowance -----	22	35
Dislocation allowance -----	21	35
Unemployment compensation -----	115	114
Uniform maintenance allowance (enlisted members) -----	38c	50
Uniform Service Identification and Privilege Card -----	72	77
United States savings bonds -----	47	56
Veterans Administration:		
Compensation for survivors (old law) -----	100	102
Dependency and indemnity compensation -----	99, 131	100, 121
Home loans -----	75, 116	80, 115
Survivor pensions -----	132	121
Veterans:		
Burial rights and benefits -----	126-130	120
Compensation and pensions -----	108, 109, 110	109, 110
Housing and loan information -----	116, 117	115, 116
Job information -----	111, 113, 114, 115	110, 112, 113, 114
Miscellaneous benefits -----	120-123	117
War Orphans Educational Assistance Act -----	121c	118
Wheelchair homes -----	119	117
Wills -----	8	15

By Order of the Secretary of the Army:

HAROLD K. JOHNSON,
General, United States Army,
Official: *Chief of Staff.*

J. C. LAMBERT,
Major General, United States Army,
The Adjutant General.

Distribution:

Active Army, NG, and USAR: To be distributed in accordance with DA Form 12-9 requirements for Military Personnel General—A.

DA Pam 608-2 THE ARMY PERSONAL AFFAIRS HANDBOOK—1966