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your personal affairs

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ARMED FORCES INFORMATION SERVICE
DEPARTMENT OF DEFENSE

DO NOT CHARGE

your personal affairs

This pamphlet is designed to provide general information about matters affecting your personal affairs. It is not intended—nor should it be considered—to be a complete explanation of the various laws and regulations discussed.

You should see the appropriate officer or agency for full information about specific details and procedures as they apply to you.



*DoD PA–6A
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INTRODUCTION

Keeping family affairs in order at all times is important to your own welfare now and in the future. For Armed Forces members who have family responsibilities it is also important to the welfare of others now and later.

This pamphlet is a guide to legislation and Service procedures that affect your personal affairs. It also contains a convenient form to be used in recording information about military service, family assets, and survivor protection in an organized manner.

The pamphlet can be helpful to a person before reporting for active duty and directly after entering service. It is also designed to summarize for the career Armed Forces member current legislation and Service provisions that affect personal affairs and to emphasize to careerists the importance of taking steps required to assure that affairs are in order.

This pamphlet is intended primarily for personnel on or entering on extended active duty in the Armed Forces. However, except as otherwise indicated, it is generally applicable to members of the Reserve components on or ordered to active duty for training for 31 days or more. If you are a Reservist in this category, your questions can be answered by your legal assistance officer, unit personnel officer, or the custodian of your personnel records at the installation where you will be on active duty for training.

No man deliberately sets out to put his family behind the "eight ball." Too many individuals do just that because they are careless and unthinking. Without meaning to, they leave their families completely in the dark about their rights and benefits as survivors of a serviceman or a veteran. Your dependents may suffer needless anxiety and hardship *tomorrow* because you didn't act *today*.

Do members of your family—your wife, children, or parents—know they may be entitled to one or more of the following benefits when you die, whether on active duty, in retirement, or as a veteran?

- Six months' pay death gratuity.
- Life insurance.
- Dependency and Indemnity Compensation.
- VA pension.
- Social security payments.
- Burial expense payments.



- Medical care.
- Final transportation of household effects.
- Orphan education assistance.
- Business, farm, or home loans for widows.

You owe it to your wife, your children, or your parents to put your affairs in order *today*, so they will know what to do and what to expect, if it becomes necessary, *tomorrow*.

You should at the very least:

- Prepare a will, or, if you have an old one, update it.
- Select an executor to be named in your will to carry out the terms of the will.
- Make certain that your Record of Emergency Data, maintained by your Service, is current at all times.
- Maintain a permanent file of all records and documents pertaining to your military service.
- Prepare a Personal Affairs Record and keep it up to date (see pages 17-20).
- Keep these important documents in a safe place, and tell your next of kin—wife, child, or parent—where they are.
- Let the members of your family know what you are doing for their future protection.
- Inform your family of the Government benefits they will be entitled to if you die and where to file claims.

The purpose of this pamphlet is to help you put your personal affairs in order and plan now protection for the future of your family.

PUT YOUR AFFAIRS IN ORDER



Your Will. A will is a legal document declaring the wishes of a person concerning the distribution of assets and property after death. Even though it often can be a simple document, you should not attempt to write your will without the help of a lawyer. Use of a standardized will form is not recommended. Your will must meet strict legal requirements in order to stand up in court and thereby assure that your wishes are followed. Preparing a will is, therefore, risky business when attempted by an untrained person. Either your Service legal assistance officer or a private attorney can provide assistance you will need.

The importance of having a will cannot be overemphasized. This is as true for women in the Service as it is for men, and as important for Armed Forces members without dependents as it is for those with dependents. Even though you may not consider that you "own" very much, not to leave a will, should you die unexpectedly, could cause many legal complications. Estates are settled on the basis of State law, and many differences in applicable laws exist from State to State. If you were to die without a will, your estate would be distributed according to the descent and distribution laws of your State of legal residence or, in the case of real property located in another State, the laws of that State.

An important aspect about making a will is that you decide on an executor (the person who will handle your affairs following your death). If you are married, you and your spouse should each have a will, even though each will makes the same disposition of the estate. Further, it is particularly important for parents of minor children to have wills so that the interests of the children can be protected through a guardian of your choice in the event of death of *both* parents.

Many persons in the Armed Forces still have wills that were made during World War II or the Korean conflict. If your will was made some time ago, you should review it to make sure that it still expresses your wishes about the distribution of your property. Things may have happened since your will was made that would call for a new one. These include marriage, divorce, births, and deaths, as well as the purchase or sale of property.

If you have neglected to have a will prepared or if you have one that may now be out of date, consult your legal assistance officer or a private attorney at your earliest convenience. Unfortunately, no person can guarantee that he will be around "tomorrow" to take care of this important personal affairs matter.

Keep your will in a safe place. In many cases the best way of safekeeping it is to put it in a safe-deposit box in a bank, where it can be found after your death. In other cases it may be advisable to send your will to the person or institution named as the principal beneficiary. Your Service legal assistance officer or a private attorney can advise you on the best way for you to protect your will. Whatever you decide, make sure the executor and beneficiaries named in your will know where the original is safeguarded.

Members of the active Army may, if they wish, deposit their wills with their Service. To do this, put the will in an envelope, seal it, and write on the outside: **"Will of**

(your full name) **(social security number)**

to be delivered in the event of death to

(names and addresses of person and alternate to whom will is to be delivered after your death)

Then put this envelope inside another one addressed as follows—The Adjutant General's Office, Department of the Army, ATTN: AGPC–R, Washington, D.C. 20315. It should be sent by either registered or certified mail, with a return receipt requested.

Your Personal Affairs Record. Equally as important as your will is the need to let your survivors know of other arrangements you have made for them. The simplest way to do this is to write the information on the form included in this pamphlet and hand or send it to your next of kin.

Your next of kin probably knows your social security number, the place and date of your birth, and so forth, but it will help if you assemble all the facts in one place. Then they will be readily available during a period of stress and if several different agencies need information about you. Above all, make sure your next of kin knows the location of: (1) your birth certificate and those of all members of your immediate family; (2) your marriage certificate; (3) the divorce papers or previous spouse's death certificate, if either you or your spouse have been married before; and (4) your life insurance policies.

The Personal Affairs Record also should include the name and address of your lawyer or a trusted friend who may be consulted about your personal or business matters.

Military Records. It is important for you to maintain a permanent file of all records pertaining to your military service. Save copies of orders, papers showing dates on which you received medical attention, discharges, and other data about your military history. Information from these records often is required for Veterans Administration forms, and having the information on file may help you or your survivor to expedite a claim or receive a benefit.

Emergency Data. Your Service maintains a Record of Emergency Data form on you, but it is your responsibility to keep it accurate and up to date. The form is identified as: Army, DA 41; Navy, NAVPERS 601–2; Air Force, AF 246; Marine Corps, NAVMC 10526–PD; and Coast Guard, CG 4133. This record tells your Service exactly where your next of kin can be located immediately in case of an emergency. It states whom you want to receive your pay if you are missing in action. It also states the name of the person who is to receive any outstanding pay and allowances, Uniformed Services Savings Deposits, and the 6 months' gratuity payment made if you die on active duty. It also has other necessary information benefiting your dependents.

Power of Attorney. A power of attorney is a legal document by which you give another person the power to act as your agent, either for some particular purpose or for the transaction of your business in general.

The power of attorney may be very useful, especially while you are overseas. But you should realize that in the wrong hands it can be very harmful to you because the agent who holds such power has—within the limits granted by it—*full authority to deal with your property without consulting you.* You should give power of attorney only to someone who you know will comply with your wishes and protect your interests and those of your family.

A power of attorney may not be needed. *Or it may be advisable for you to execute a limited or special power of attorney with authority to perform certain acts and no more.* Finally, it is desirable to limit the time of its operation. You should execute a power of attorney only after consultation with legal counsel.

The legal authority granted in a power of attorney is revoked by your death, by the death of your agent, by any time limit set by the document itself, or by specific revocation. If a power of attorney does not contain a time limit, it may be canceled by destroying all signed copies or by written revocation. If it has been recorded in a public record, a revocation always is necessary. Notify all persons who may have dealt with your agent.

If in the past you have granted powers of attorney that were not limited in time and that have served their purposes, see your legal assistance officer. He will draw up the papers necessary to cancel such powers.

You should notify your next of kin or dependents whether or not you have granted a power of attorney. There is a space for this information on the Personal Affairs Record form included in this pamphlet.

Legal Assistance. You will need the advice of a lawyer in putting some of your personal affairs in order. To make such legal assistance available to Service personnel and their dependents, each branch of the Armed Forces assigns a legal assistance officer at most installations and stations.

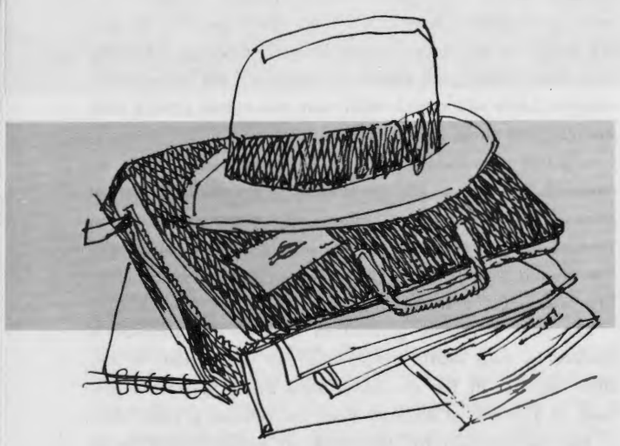
The legal assistance officer is a licensed attorney, and his job is to act as your legal advisor and consultant. He will advise you in such matters as a will, power of attorney, divorce and separation, estates, tax problems, and other civil legal matters. He is not permitted to represent you before a

civil court or to give advice in matters of a criminal nature. Neither may he advise you about court-martial investigations or charges. Don't expect him to act as a process server or collection agent.

Any discussion of your problems with the legal assistance officer will be held in strict confidence. What you talk about will not be disclosed to any other person unless you so request. Superior officers cannot lawfully order the disclosure of such matters.

If your problem requires the services of a civilian lawyer, the legal assistance officer can refer you, through cooperating bar associations, to civilian legal advisors or legal aid bureaus prepared to assist you.

Should you or your dependents be unable to contact a legal assistance officer of your own Service, get in touch with the legal assistance officer at the nearest Armed Forces organization or station, regardless of branch of Service.



YOUR LIFE INSURANCE

Your survivors can be assured of an income or lump-sum payment or you may have an income in later years, depending on the insurance coverage you have.

Group Life Insurance. Each Armed Forces member on active duty or called to active duty or active duty for training for a period of 31 days or more is covered by $15,000 in Servicemen's Group Life Insurance (SGLI). This low-cost group life insurance now protects your family unless, in writing, you declined the coverage or reduced it to $10,000 or $5,000.

The $15,000 SGLI costs only $2.55 a month, which is automatically deducted from your pay beginning with your first pay.

SGLI does not limit your choice of beneficiary. Unless you designate a specific beneficiary, the proceeds of your policy will go to your widow, children, parents, or persons having an insurable interest, in that order. You can name as your beneficiary a member of your immediate family, another relative, or any other person for whom you desire to provide. Or, if you wish, you can name an institution, such as a church, a school, or a charity, to receive the proceeds of your policy. Careful selection of a beneficiary is most important, especially to your dependents and your parents. You can also indicate whether you want the proceeds of your policy to be paid to your beneficiary in a lump sum or in equal monthly installments over a 36-month period.

Although $15,000 in SGLI coverage is available to you, you can—by applying in your own handwriting—reduce your coverage to $10,000 or $5,000 or even withdraw from the program altogether.

However, Armed Forces insurance officers and personnel counselors point out that comparable insurance coverage for servicemen obtainable elsewhere is more expensive and, generally, more restrictive.

Bear in mind that this insurance should be considered only as a low-cost supplement to other insurance—not a substitute, but additional protection for your loved ones. Furthermore, if you reduce or drop your SGLI coverage and later change your mind, you must reapply and meet certain qualifications, including a physical examination requiring you to meet stringent commercial insurance medical standards, before the full $15,000 can be reinstated.

This insurance program has provisions that will be valuable when you complete your period of active duty or active duty for training of 31 days or more. Your SGLI policy will remain in effect for 120 days after you return to civilian life at no further cost to you. This time is allowed for you to return home and to deal with your local participating insurance agent, who can provide you continuing insurance service. Furthermore, during that 120-day period of free protection you have the privilege of obtaining a commercial life insurance policy in the same or a lesser amount as your SGLI policy without having to show evidence of good health. Individuals separated with service-connected disabilities will find this a particularly valuable feature since rates under the law must be the same as those for persons of the same age with no disability.

Government Life Insurance. A serviceman separated from the Uniformed Services with a service-connected disability may apply for VA's Service Disabled Veterans Insurance up to $10,000. This special insurance is for disabled veterans who are in good health except for their service-connected disabilities.

Servicemen, including Reservists called to active duty for 31 days or more, who have U.S. Government Life Insurance (USGLI) or National Service Life Insurance (NSLI) policies still in effect also are covered by the Servicemen's Group Life Insurance program.

If you have any questions concerning life insurance coverage you have now or may get through one of the Government-sponsored programs, seek the advice of your unit insurance officer.

Commercial Life Insurance. If you had commercial life insurance contracts in full force at the time you went on active duty in the Armed Forces, you should read these contracts very carefully at the first opportunity to find out how much coverage they afford you while in service. This should be done before you report for induction or active duty. Some commercial life insurance contracts offer full protection to an individual regardless of his active military service. Others contain "restrictions" limiting protection while the person is in the Armed Forces or while he holds certain military assignments. When in doubt, you should communicate with the home office of the company concerned for an explanation of any part of the contract you do not understand.

You may allot a part of your pay to cover the premium on commercial life insurance policies. However, the Services do not sponsor any commercial life insurance companies, and administrative handling of an allotment does not mean that your Service favors one company over another.

BANKING MATTERS

Joint Accounts. You should consider making your bank account a joint account with your wife or next of kin. This applies to both savings and checking accounts. The reason is simple: If an account is in your name only and you go overseas, or you die, your family may be without money at a time it is urgently needed.

However, the legal implication of joint accounts can be rather complex, particularly in connection with income or inheritance tax procedures at time of death. The best thing to do is discuss your specific family requirements with both your Service legal assistance officer and your banker. Let them advise you how to set up checking and savings accounts for maximum convenience and survivor protection, but avoiding unwarranted or unwise access.

Safe-Deposit Boxes. You should keep your stocks and bonds (including a list of serial numbers), will, insurance policies and receipts, personal military file, and other valuable papers in a safe place. A safe-deposit box in a bank is usually the best place to keep these papers. Generally, the box may be rented in one of three ways: (1) in the name of one person; (2) in the names of two persons as joint tenants; and (3) in the name of one person, with another being an "appointed deputy." State inheritance laws differ, as do the rules set up by banks, to insure law enforcement in the event a safe-deposit-box renter dies. Your civilian attorney or legal assistance officer will advise you about State laws where you wish to rent a safe-deposit box.

The Personal Affairs Record has space for showing the location of your safe-deposit box. There are also spaces in which to list your U.S. Savings Bonds, and other bonds, stocks, and securities.

An important thing to remember about your U.S. Savings Bonds is that if any are lost, stolen, mutilated, or destroyed they will be replaced free of charge by the U.S. Treasury Department. To report such a case, use application form PD 1048, available at most banks. If you can't get this form, write to the Bureau of the Public Debt, Division of Loans and Currency, 536 South Clark Street, Chicago, Ill. 60605, giving as much information as possible about the bond or bonds in question.

YOUR PROPERTY

Ownership. Legal ownership of various forms of family property is a matter many persons take for granted. In reality, however, it is an area that can, when not understood, cause undue trouble and legal complications in tax matters and estate settlement.

Most States allow joint ownership of such investment properties as stocks, bonds, and real property. Depending on the State concerned, it may be possible to make your survivor the immediate and indisputable owner of family assets if they are held in the joint names with right of survivorship. Laws in some States also provide for automatic joint ownership as a result of marriage, with specified partial ownership by a living partner after the death of the other.

While "joint ownership" can have certain advantages in establishing an automatic and known passage of ownership upon the death of one owner, it can also have certain disadvantages. For example, tax exemptions extended to servicemen by some State laws may cover only that portion of the property held by the serviceman or may not extend to the property at all, requiring that State taxes be paid on the wife's share or on the entire value.

The important point regarding ownership of family property is that you inquire into applicable Federal and State laws, understand provisions of these laws, and take actions that put your estate in the most favorable ownership position now in the event you or your spouse were to die.

Personal effects in the immediate possession of a serviceman at the time of his death are forwarded at Government expense to the person entitled to their custody. Delivery of these effects does not give legal title to the recipient, but the effects should be retained for disposition under the law of the decedent's domicile.

Consult your legal assistance officer or your civilian attorney about your particular ownership requirements and how to accomplish them. This can be particularly important when an estate is valued at about $50,000 or more. Furthermore, it is entirely possible to have acquired an estate approaching this value and not realize it.

Real Estate. Section VII of the Personal Affairs Record has space to list any real estate you own. If the property is not fully paid for, you should explain by showing whether there is a mortgage or a deed of trust against the property and by entering the name of the person or organization to whom you are indebted. Also enter information about taxes and insurance on the property, as well as notations as to type and cost of permanent improvements, which may be of value for income tax purposes. Your copies of deeds, abstracts, mortgages, and so forth, should be kept with your other important papers.

If you have an insurance policy that will pay off the mortgage if you die, be sure also to give details about the policy, including its number and location, and the person (or agent) to be notified of your death.

Automobiles and Other Personal Property. Transfer of automobile ownership is sometimes complicated because of varying State laws. It is often recommended that a car and other personal property be titled either jointly or solely in the name of your spouse or next of kin. However, joint title to personal property may make your spouse subject to paying personal property taxes on half its value to the State in which you are temporarily living because of your military duty.

If you own an automobile, enter the description and insurance information on your Personal Affairs Record. Add any information you think advisable about other large items of personal property. Again, file your copies of bills of sale, mortgages or notes, and title papers with your other important documents.

If you have personal property that is mortgaged or if you are purchasing any article on the installment plan, remember that most chattel mortgages and installment contracts, and the laws of most States, prohibit the movement of such property out of the State of purchase without the written consent of the person or firm to whom you are indebted.

FAMILY BENEFITS



Allotments. An allotment is a specified amount of money withheld from your pay, normally upon your authorization, for a specific purpose. Payment is made by Government check mailed to the payee. Unlike many other pay matters, allotments are not started automatically. Instead, you have to request that they be made.

Members of Reserve components who are ordered to their initial tour of 4 or more months of active duty for training are not authorized to make allotments.

(1) ***Allotments for family support.*** All military members are expected to give their dependents financial support within the limits of their means throughout their service with the Armed Forces.

Active duty personnel in pay grades E–1, E–2, E–3, and E–4 with less than 4 years' service, whose dependents are not occupying Government quarters, will find the monthly mandatory Class Q allotment to dependents a convenient and beneficial way of insuring this financial support. This allotment consists of $40 of the individual's personal pay and his basic allowance for quarters. Since allotments cannot be automatic, it is important that you take action to start this allotment to your dependents as soon as possible after you report for active service. It takes a couple of months after application for dependents to receive the first allotment check. Your unit can provide you with necessary forms.

Some years ago the mandatory Class Q allotment to a wife or other eligible dependent was abolished for enlisted men in pay grades E–4 (with more than 4 years' service) through E–9. This does not mean that persons in these pay grades cannot make allotments to their families if they desire. They are, in fact, encouraged to, particularly during periods when the family is separated. Referred to as a "D" allotment for Navy and Marine Corps and as an "E" allotment for Army and Air Force, it can be in any amount you choose, depending on your particular financial situation.

(2) ***Other Allotments.*** Allotments may be made for certain other specific purposes and are given various designations by the Services. For detailed information, consult your finance or pay officer or (Army) unit personnel officer. Generally speaking, allotments may be made: (1) to banks or other institutions for credit to an account of the allotter, (2) for the support of dependents, (3) to the U.S. Government or to commercial life insurance companies for policy premiums on the life of the allotter or for family-type policies, (4) to certain relief societies of the Armed Forces and to the American Red Cross, (5) to an institution or individual for repayment of a loan obtained solely for the purchase of a home (including a house trailer), (6) to the U.S. Government for the purchase of Savings Bonds, (7) for the voluntary liquidation of debt to the United States, and (8) for the Uniformed Services Savings Deposit Program.

(3) ***How Much.*** The maximum amount that may be allotted by an enlisted member of the Armed Forces may not exceed the total of his basic pay, less taxes required to be withheld. Commanding officers may further limit the total allotment when necessary to assure that the essential personal needs of a serviceman can be met.

(4) ***Allotments Continue.*** If your are placed in a "missing" status, the allotments you have in effect are automatically continued. They may be changed in the best interests of your dependents by the Secretary of your military Department. You should indicate your wishes concerning this on the official Record of Emergency Data—DA 41 (Army), NAVPERS 601–2 (Navy), AF 246 (Air Force), NAVMC 10526–PD (Marine Corps), and CG 4133 (Coast Guard).

Failure To Meet Obligations. Disciplinary action can be taken against Service personnel whose failure to meet their personal obligations, including adequate support of dependents, may bring discredit to the Service. The Secretaries of the Army, Navy, Air Force, and Transportation (the Federal executive department of which the Coast Guard is now a part) are authorized by law to direct the creation of a Class Q allotment upon application by, or on behalf of, dependents of enlisted members in grades E–1, E–2, E–3, and E–4 with less than 4 years' service.

Under the Missing Persons Act, a Service Secretary or the Coast Guard Commandant can start, stop, increase, or decrease Class Q or other dependents' allotments of persons coming under the Act. (A "missing person" is one who is considered lost to a command because his whereabouts or fate cannot be determined and who is neither absent without authorization nor in desertion.)

In addition, this Act covers Service members who are missing in action, interned in a foreign country, detained in a foreign country against their will, or captured, beleaguered, or besieged by a hostile force. Official action may also be taken to authorize dependents' allotments in the case of a Service member whose place of duty is so remote or so cut off from communications that the member is unable to take such action himself.

Basic Allowance for Quarters (BAQ). When Government housing is not available for dependents of persons in active military service, a basic allowance for quarters is payable. However, Reservists on initial tours of 4 or more months of active duty for training do not receive BAQ.

For persons in pay grades E–1, E–2, E–3, and E–4 with less than 4 years' service, who have dependents, the BAQ is based on pay grade and the number of eligible dependents up to three. The military member in these pay grades must have a Class Q allotment in effect in order to get the housing allowance.

For persons in pay grades E–4 (with more than 4 years' service) through E–9 who have dependents, the basic allowance for quarters is paid directly to them. It is not mandatory for persons in this category to have family allotments in effect. Amounts are based on the member's pay grade.

The BAQ payable to officers and warrant officers with dependents is also based on pay grade.

When Government quarters are furnished for dependents, the BAQ is not paid.

Allowances during Family Separations. Two separate allowances are payable to eligible persons to help meet additional family expenses during periods of separation. These are called family separation allowances (FSA).

(1) ***Family separation allowance.*** In recognition of the fact that expenses increase when the family is separated, a new type of allowance was authorized by the Uniformed Services Pay Act of 1963. A family separation allowance (FSA) is paid to military members in pay grades E–4 (with more than 4 years' service) and above who are involuntarily separated from their families for 30 days or more. This is a monthly sum set by law and is not related to basic pay or number of dependents.

Among eligibility requirements for the FSA are the following: (1) You must be on a permanent change of station to a location where your dependents cannot accompany you or reside with you; (2) You must be on duty aboard ship away from the ship's home port for a continuous period of more than 30 days; *or* (3) You must be on temporary duty (for a continuous period of more than 30 days) away from your permanent station with your dependents not residing at or near your temporary duty station.

(2) ***Separation allowance during "hardship" tours.*** Another kind of FSA may be paid under certain circumstances. When a military member who has dependents is serving in an oversea location where dependents are not permitted and where Government bachelor quarters are not available to the military member, an allowance to help cover his living expenses can be paid. This allowance can be paid even when dependents reside in Government housing or even if the basic allowance for quarters (BAQ) is being paid. The amount is the same as the BAQ that a person in the same pay grade but having no dependents would get.

Not related. The three allowances just discussed—basic allowance for quarters, family separation allowance, and the BAQ during "hardship" tours—are not related to each other. Specific circumstances qualify a family or a military member for each. One, two, or all three can be paid, depending upon existing circumstances.

Dislocation Allowance. Special dislocation allowances are payable to military personnel with dependents in connection with permanent changes of station (PCS). This cash allowance is equal to 1 month's basic allowance for quarters, depending upon pay grade and number of dependents. It is not payable on order from a home area to the first duty station or from a last duty station home. Normally, only one dislocation allowance is paid during any fiscal year *unless* the Service Secretary authorizes more than one dislocation allowance on PCS during that year.

Dependents' Transportation. With certain exceptions, the dependents of members of the Armed Forces are authorized transportation at Government expense when the Service member is ordered to make a permanent change of station. Transportation for dependents at Government expense is not authorized if (1) the serviceman is in pay grade E–1, E–2, or E–3, regardless of length of service, or in pay grade E–4 with less than 4 years' service, or (2) if the serviceman is assigned to a school or installation as a student and the course of instruction is less than 20 weeks in duration.

Dependents of a serviceman, regardless of his grade, may be moved at Government expense to any place they may designate if he dies while on active duty, is officially reported missing as the result of military operations, is interned in a foreign country, or is captured by a hostile force. Dependents should consult the transportation officer at the nearest installation of the member's Service as soon as it appears they will be making such a move. If there is no such installation nearby, they should visit or write the transportation officer at the nearest organization or station of any branch of Service for appropriate directions or referral.

You may be ordered to an oversea station to which your dependents are not authorized to travel at the same time or to a restricted area where dependents are not permitted, or you may not have enough time remaining on your service contract, even though eligible by grade, to justify oversea transportation of your family and household effects. In such cases, assuming you are otherwise entitled to transportation for dependents, you may have them moved at Government expense to any place you designate in the United States. Under the same conditions, and if approved by the Secretary of your military Department, you may be authorized to have your dependents moved at Government expense to any territory or possession of the United States. You must, however, certify that they will establish a bona fide residence at that place and that the designated location was the former home of the sponsor or dependent or the current residence of a close blood or affinitive relative.

Movement of Household Effects. Subject to the same general conditions that apply to the transportation of dependents, and within certain weight limitations, members of the Armed Forces are authorized movement of their household effects at Government expense. Under the Joint Travel Regulations, the Armed Services also take care of packing and crating, drayage, unpacking, and temporary storage.



Dependents' Housing. Government-owned quarters are provided officers and warrant officers to the extent available at a particular station. Among enlisted persons, those in the top five pay grades and those in pay grade E–4 with 4 or more years of service are given priority of occupancy of available family housing. However, all enlisted men with dependents *may* be provided Government-owned quarters when available.

Buying a Home. Many servicemen with dependents are solving their housing problems by purchasing homes. Two loan programs are now available to persons on active duty. One is administered by the Federal Housing Administration and the other, by the Veterans Administration.

(1) ***FHA In-Service Home Loan Insurance.*** Section 222 (Mortgage Insurance for Servicemen) of the National Housing Act provides servicemen on active duty with an opportunity to build or buy homes for themselves and their families on reasonable terms and with small down payments.

The law authorizes the Federal Housing Administration (FHA) to insure home loans made by private lending institutions to qualified servicemen. The FHA must appraise the house a serviceman plans to build or buy.

To qualify for a loan of this kind, you must:

- Have 2 or more years' active duty.
- Be on full-time active duty (that is, not for "training purposes only").

• Establish your need for a home and obtain from your Service a certificate of eligibility for a loan.

• Meet FHA standards for an approved borrower on the basis of your credit, income, and financial responsibility.

Under the program your Service will pay the one-half of 1 percent mortgage premium required monthly by FHA as long as you remain on active duty. Once you get out of service, you will pay this charge.

FHA itself does not lend money, build houses, or furnish house plans. Private capital is made available for home loans through the various lending institutions cooperating in the FHA program, and FHA's role is to insure the lending institution against loss on these loans.

For details about obtaining a certificate of eligibility for a home loan under the FHA program, see your commanding officer or your personnel officer.

(2) ***Veterans Administration Home Loan Insurance.*** Persons on active duty are also eligible to participate in the Veterans Administration home loan programs. The Veterans Readjustment Benefits Act of 1966 made it possible for Service members to exercise VA home loan eligibility while still on active duty after 2 years of service.

Under this program, the VA guarantees or makes loans to eligible persons. Maximum interest rates are set by VA and are comparable to rates in effect under the National Housing Act. As with FHA, a role of VA in the program is to guarantee loans extended to servicemen. Private capital is made available through the various lending institutions cooperating with VA loan programs. See your commanding officer or your personnel officer for details of obtaining a certificate of eligibility.

If after receiving this certificate you do not succeed in getting private financing under either the VA or the FHA loan insurance program, you may contact a VA office about the possibility of a direct loan. In some cases direct loans can be made when housing or financing conditions in a specified area warrant.

A VA-insured loan can cover farm property on which there is a residence which you will occupy as your home. Or a loan can be used to construct or remodel a house on farm property owned by you if the house will be occupied by you as your home.

If you are eligible for a home loan under either the FHA or the VA program, you may want to get complete details on both plans in order to determine which will be more advantageous.

Buying a Farm. If you had service during World War II or the Korean conflict and have had farm experience, you may also be interested in exploring farm loan preference under the Department of Agriculture's Farmers Home Administration program.

Medical Care for Dependents. The Dependents' Medical Care Act of 1956 opened the door to civilian inpatient and limited outpatient medical care for dependents of Armed Forces active duty personnel when such care is not available in Service facilities. Legislation signed by the President on September 30, 1966, authorized an expanded program of civilian inpatient and outpatient care. Also, the new law authorizes a program of civilian medical care for retired members of the Uniformed Services entitled to retired, retainer, or equivalent pay, their dependents, and dependents of deceased active duty and deceased retired members.

A program of care in civilian facilities is also authorized for the moderately or severely mentally retarded and seriously physically handicapped spouses and children of active duty personnel.

Former Home Loan Program Expires

The Federal National Mortgage Association has pointed out that the Voluntary Home Mortgage Credit Program, under which servicemen and veterans had been able to get home loans when unavailable through other sources, expired October 1, 1965, and was not renewed.



The new program of outpatient care in civilian facilities became effective October 1, 1966, for the wives, children, and dependent husbands of members of the Uniformed Services serving on active duty pursuant to a call or order that does not specify a period of 30 days or less. The new program of civilian inpatient care for these dependents became effective January 1, 1967.

A program of civilian inpatient and outpatient care for retired members, their wives or dependent husbands and children and the wives or dependent husbands and children of members who died while on active duty or in a retired status became effective on January 1, 1967.

Space-available care of dependents of active duty personnel, retired personnel and their dependents, and dependents of deceased personnel in Uniformed Services facilities continues as in the past although new health benefits were added effective January 1, 1967.

The Executive Director, Office for the Civilian Health and Medical Program of the Uniformed Services, Office of the Surgeon General, Department of the Army, Denver, Colorado 80240, administers the civilian care program for all of the Services in the United States, Puerto Rico, Canada, and Mexico. Civilian care outside the above areas is the responsibility of respective oversea Service commanders.



INCOME TAXES AND MILITARY SERVICE

The purpose of this section is simply to emphasize the important general facts about your military pay that affect your income tax and to inform you how to get help in filing returns if you need it.

Taxable Income. In general, military pay other than allowances is subject to income tax. This means that you do not pay tax on any subsistence, quarters, and uniform allowances you receive. But some allowances, such as a dislocation allowance, are taxable. Questions about the taxability of allowances should be referred to your local income tax advisor or legal assistance officer.

Any nonmilitary earnings, including the pay received by an enlisted member employed during off-duty hours by a nonappropriated fund activity, and the earnings of dependents, of course, must be taken into consideration in preparing a Federal income tax return.

Military retired/retainer pay based on length of service is subject to Federal income tax. However, a fact that may later be of considerable interest to you is that any part of retirement pay based on physical disability is not subject to Federal income tax.

Excluded Income. In addition, certain income exclusions apply for service in any area that the President of the United States designates by Executive Order as a combat zone. Vietnam has been so designated. All military pay received by enlisted members and warrant officers while on active duty in such a zone is excluded from Federal income tax. Up to $500 a month received by commissioned officers for service

in a combat zone is excluded. This is only an exclusion from taxable income and does not affect your responsibility to file a tax return.

Under the reporting systems used by the Services to confirm your earnings for tax purposes, nontaxable allowances and any excluded pay are not included in the amount of taxable earnings shown on the W–2 Form.

Authorized Delays in Filing. Any citizen of the United States, including a member of the Armed Forces, who is not in the United States or Puerto Rico on April 15, is allowed an automatic extension until June 15 for filing a Federal income tax return for the preceding calendar year. Armed Forces members serving in a combat zone may delay Federal income tax returns for 180 days after leaving such zone or, if hospitalized outside the United States as a result of injury incurred while serving in the combat zone, for 180 days after release from the hospital, whichever is later.

Delinquency. If you become delinquent in payment of Federal income tax, your military pay can be levied (seized) by the Internal Revenue Service up to the amount you owe.

State Income Taxes. In regard to State income taxes, the Soldiers' and Sailors' Civil Relief Act exempts the service pay of an Armed Forces member on active duty from taxation by a State in which he or she may be stationed but that is not the member's permanent home (or domiciliary) State. This law does not, however, exempt any nonmilitary income a member may derive from sources within the State in which the member is stationed. Nor does it exempt the income of any civilian member of his or her household from taxes by that State.

State income tax is never automatically withheld from military pay. It may be withheld from nonmilitary earnings of an Armed Forces member, except that pay received from nonappropriated fund activities is not subject to State withholding. It would be withheld from earnings of dependents in the same manner as from the earnings of other State residents working in that State.

Get Help. Consult your legal assistance officer for specific information regarding your obligations under Federal, State, and local laws concerning the payment of taxes and the filing of returns.

Keep Records. Always keep copies of your Federal, State, and local tax returns, as well as canceled checks or other evidence of payment. Their location should be included in your Personal Affairs Record.

PAYS AND ALLOWANCES FOR PERSONS IN ACTIVE MILITARY SERVICE

Full discussions of pays and allowances received by persons in military service have been intentionally omitted from this pamphlet because of space limitations and the frequency with which amounts change.

The following paragraphs, however, outline in general terms the various kinds of pays and allowances for which you may be eligible at some time during your active military service. Your finance officer, personnel officer, or other administrative personnel of your unit or command can answer any questions you may have about qualifying conditions or current amounts of these pays and allowances.

Basic pay. The principal earnings of persons in military service are referred to as basic pay. The amount you receive now and will receive as you continue in military service is based on your grade and your length of service.

Allowances. Entitlement to each of several kinds of allowances is based on specific conditions. You may be entitled to several, but it is possible for a person to be entitled to few or none. The most important allowances include the following: basic quarters allowance, subsistence allowance, uniform allowance, family separation allowance, and dislocation allowance.

Basic quarters allowances payable to active members with dependents are discussed under "Family Benefits," page 10. This allowance can, under certain circumstances, be paid to active members who have no dependents. (In general, Reservists who are ordered to an initial tour of duty of 4 or more months are not eligible for quarters allowances. The exception is when Government quarters are not available for the Reservist, at which time he can draw a specified amount monthly to help meet housing costs.)

Special or Incentive Pays. These pays are based on individual qualifications or duty assignments. Among them are hazardous duty, flight, submarine, diving, special oversea or sea duty, hostile fire, medical and dental, and veterinary pays.

Current pay charts are available to you through the finance, personnel, or other administrative officer of your command or unit.

YOUR MILITARY RETIREMENT



An outstanding incentive to remain in the Armed Forces is the retirement system, which provides a monthly income for life to those who choose a Service career.

Because the retirement systems of the various Services are not identical, this pamphlet will not attempt to set forth specific retirement details. Such information, as it pertains to you, is available from your particular Service.

At the time of your retirement, for whatever reason, it is advisable to file information about your periods of service with your VA office. This will make it easier later on when you may wish to file a VA claim.

Retirement for Length of Service. After completing 20 or more years of active Federal military service, enlisted members of the Army, Air Force, and Coast Guard may retire and enlisted members of the Navy and Marine Corps may transfer to the Fleet Reserve or the Fleet Marine Corps Reserve, receiving monthly checks for the rest of their lives.

Officers may, with the permission of the appropriate Service Secretary, retire after a minimum of 20 years' active Federal military service with at least 10 in commissioned status and receive retired pay.

Warrant officers and enlisted persons may retire in the current grade held on the last day of active duty or in their Reserve commissioned officer grade, provided they have completed at least 10 years of active commissioned service.

Retired pay is computed at 2½ percent of the basic pay of the person's retired grade times each year of service creditable for this purpose, which includes all active service and, in some cases, some inactive service. The maximum amount is 75 percent of a person's basic pay. With 20 years of active service, a person would receive 50 percent of his basic pay. A member with 25 years would get 62½ percent.

Each Service counsels members prior to retirement. Because legislation and procedures affecting the amount of retirement are updated constantly, the best time to get an accurate computation is during your retirement counseling. *Early planning for retirement is most important.*

Retirement (or Separation) for Disability. If you are disabled while in Service from a service-connected cause that is not the result of your intentional misconduct or willful negligence, or not incurred during a period of unauthorized absence, you may be either temporarily or permanently retired or you may be separated with severance pay.

If you are retired for physical disability, you are given a choice of two ways to compute your monthly retired pay. In most cases, one will be far better than the other. The methods are: (1) 2½ percent of your basic pay multiplied by the total number of your years of active service, and

(2) basic pay multiplied by the percentage of your disability.

In either case, however, the limit of monthly retired pay is 75 percent of your basic pay. Temporary disability retired pay is never less than 50 percent nor more than 75 percent of basic pay.

File a Claim for Disability Compensation with VA. If after you have filed a claim for disability compensation the Veterans Administration finds that you have a compensable disability, you are entitled to receive compensation from that agency. If the Veterans Administration rates the disability at 50 percent or more, additional allowances are granted for dependents.

While you cannot receive both full disability retired pay and full VA compensation at the same time, you may elect to receive whichever payment is more beneficial to you, or a combination of both. Even though you may not elect to receive VA compensation, the filing of a claim for the compensation establishes a record of your disability with the Veterans Administration. This can be useful if at some later date you apply for admission to a Veterans Administration hospital or if you later decide to take compensation rather than military disability retired pay.

VA disability compensation is always tax free. A portion (basic pay times percentage of disability) of Service disability retired pay is also tax free.

Disability severance pay is a lump sum paid to you at the time of separation for a disability of less than 30 percent if you have less than 20 years' active service. It is 2 months' basic pay for each year of active service, up to a maximum of 12 years—or 24 months' basic pay. Disability severance pay is not subject to Federal income tax.

If you should be retired or separated on disability, you will want to get a copy of Department of Defense Pamphlet PA–1A, *Disability Separation*. This booklet outlines—

- Procedures for retirement or separation from the service on disability.
- Hospital, medical, and related assistance available through the Veterans Administration.
- Vocational rehabilitation and employment assistance through VA and other Federal programs.
- Other VA service-connected disability rights, such as educational assistance for your children, an allowance for a specially equipped automobile, a grant for a "wheelchair" home, prosthetic appliance, and special aid for the blind.

If VA counseling is available ask for it before you leave active duty.

MEDAL OF HONOR PENSION

Each surviving recipient of the Nation's highest recognition of exceptional bravery, the Medal of Honor, is entitled to receive a special pension of $100 a month for life. Under present law the pension can be paid to the person following award of the Medal of Honor. The Secretaries of the Military Services have established procedures for payment of the pension.

PENSION FOR NON-SERVICE-CONNECTED DISABILITY

In brief, this benefit is for the low-income disabled veteran whose disability is not traceable to his military service. It is available only to veterans of wartime service who find themselves permanently and totally disabled and within certain income and asset limitations. It is payable even with "old-age" disabilities or such unexpected misfortune as a disabling accident.

This is a good income possibility to keep in mind for future years. It can mean financial help for former Armed Forces members who do not earn retirement on length of service and who suffer disability not service connected. Periodically income restrictions on eligibility have been eased by changes in the law, allowing more veterans to qualify. So, if you become permanently and totally disabled by a cause not service connected, check with the Veterans Administration on your eligibility for this pension.

PERSONAL AFFAIRS RECORD OF...

.....
(First) (Middle) (Last name)

.....
(Organization) (social security number)

Permanent or legal address:.....
(No. and street) (Town) (County) (State)

I. Personal data:

1. Birth:.....
(Town) (County) (State) (Month, day, year)

2. Naturalization (if applicable):.....
(Month, day, year)

by.....
(Designation and location of court granting naturalization)

3. Parents:

Father:.....
(First) (Middle) (Last name)

Mother:.....
(First) (Middle) (Maiden) (Last name)

4. Marriage:

to whom.....
(First) (Middle) (Last name)

place and date.....
(Town) (County) (State) (Month, day, year)

5. Children (full name, place, and date of birth)

.....

.....

.....

.....

6. Personal lawyer or trusted friend who may be consulted regarding my personal or business affairs:

.....
(Full name) (Street) (Town) (State)

II. Family records location:

1. Birth certificate or other proof of date and place of birth of myself and each member of immediate family (Required by insurance companies and Social Security Administration)

.....

.....

.....

2. Naturalization papers of myself, spouse, children, if not born in United States.....

3. Marriage certificate (Necessary in order to establish claims for certain payments and benefits and in connection with the will, also VA and Social Security benefits).....

.....

4. Divorce papers (or certified copies) or death certificates

.....

5. Adoption papers (if applicable).....

III. Military Service Personal File Location (Discharge papers, orders, etc.):

.....

IV. Other important papers:

1. Will:

a. I have not executed a will ☐

b. I have executed a will:

Location:.....

Lawyer's name and address:.....

Executor's name and address:.....

2. Power of Attorney:

a. I have not executed a Power of Attorney. ☐

b. I have executed a Power of Attorney dated.....
(Month, day, year)

naming.....
(Agent or attorney in fact) (Address)

3. Income tax:

a. Copies of my Federal income tax returns and related papers are located at .....

b. Copies of.....income tax returns and related papers
(Names of state)

are located at.....

4. Copies of my.....tax returns and related papers are located at
(Property, local, etc.)

.....

V. Insurance.

My life is insured as follows:

1. Type: Government.....Commercial.....Both.....

Insurance Company	*Policy No.*	*Amount*	*Payment Option*
.....			
.....			
.....			

Policies are located at.....

Premium receipts are located at.....

2. Add in same manner pertinent information about property, accident, medical, liability, or other insurance protection you have.

.....

.....

.....

VI. Social Security:

1. Social Security Number.....

Issued.....
(Date) (Town and State)

Social Security card or stub is located.....

Social Security tax payments were made in.....
(List years)

2. Location of up-to-date employment record.....

VII. Property ownership or interest therein:

1. Real estate consisting of.....

located at.....

The property is encumbered by a.....
(Mortgage, trust, deed, etc.)

held by.....

Taxes on the property are paid through year.....

Add as many other entries as may be required to complete the record for each piece of real estate in which you have an interest.

2. Automobile:.....
(Make, model and year) (State in which licensed)

Automobile is insured with.....
(Name insurance company)

Insurance policy number.....

Premiums paid to.....
(Due date of next premium payment)

Automobile papers are located at.....
(Bill of sale, title, mortgage, insurance policy, registration)

3. Personal property: List locations of pertinent papers relating to other large or expensive items of personal property such as a boat, machinery, livestock, goods in storage, jewelry, cameras, etc.

.....

.....

.....

VIII. Bank accounts:

1. Type of account....., located
(Saving or checking—individual or joint)

in.....
(Name and location of bank)

2. Add as many similar entries as may be needed to show all bank accounts.

.....

.....

IX. Safe deposit box:

1. Name of bank or trust company.....

Its address.....

2. Location of safe deposit box key.....

X. United States War or Savings Bonds, located at.....

1. Person designated as.....
(Co-owner) (Beneficiary)

2. List of War or Savings bonds by denomination, serial number, and location (necessary if lost bonds are to be replaced).

.....

.....

XI. Stocks, bonds, and securities owned are located at.....

XII. Designated beneficiary:

Name(s) and address(es) of person or persons designated on my official Record of Emergency Data form to receive settlement of unpaid pay and allowances (including Uniformed Services Savings Deposits) in the event of my death.

.....

XIII. Enter any additional data regarding insurance, allotments, military records, instructions to dependents, VA claim number, any former service or serial number, etc.....

.....

.....
(Use an extra sheet of plain paper, if needed)

Date.....Signature.....

YOUR SOCIAL SECURITY



Contributory Coverage Now. Since January 1, 1957, members of the Armed Forces have been under social security on a "contributing basis"—paying the same social security taxes and being eligible for the same benefits as people in civilian employment.

The Government, as your employer, matches the amount of social security tax withheld from your basic pay, and the total goes into the social security trust fund. Your earnings are credited to your social security account.

Benefits. Benefits include unreduced social security payments for you and your eligible dependents when you retire at 65 or later. There is provision for permanently reduced social security payments if you elect to retire at 62. And disability benefits are payable if you are disabled before age 65. These payments can start the 6th month after the beginning of your disability. Anyone reaching the age of 65 is eligible for hospital insurance under the social security medicare program and can also sign up for voluntary medical insurance.

Your social security coverage is figured in "quarters," which are credits for each 3-month period in which you are paid $50 or more. For social security benefits, a man or woman born in 1929 or later needs credit for 40 quarters, that is, 10 years' work (military service or civilian employment). But if you were born earlier you need fewer credits.

To provide protection for families of younger members of the Armed Forces, the Social Security Administration makes monthly survivor benefits payable to eligible dependents (children and widow, if she is caring for children) of members who have 6 quarters' (18 months) coverage in the 3 years preceding death.

Free Wage Credits. Members of the Armed Forces did not pay social security taxes on their Service pay before January 1, 1957, but free wage credits of $160 per month are granted by the Social Security Administration, except under certain circumstances, for all military service between September 16, 1940, and December 31, 1956. Time spent on active duty during that period cannot generally be used for both military retirement and social security purposes.

However, any active duty since January 1, 1951, can usually be counted toward both military retirement and social security benefits by anyone who has been on active duty at any time since January 1, 1957.

If none of your service is used to establish eligibility for retirement and you do not receive retired pay based on length of service, you can claim the free military wage credits for all months served on active duty between September 16, 1940, and December 31, 1956. Incidentally, as a general rule, receipt of Veterans Administration payments is no bar to using the free wage credits for social security benefits.

You do not get free credits automatically. They are computed when you or your survivors file a claim and submit

evidence of your military service.

Military Service and/or Civilian Work. When you leave the Armed Forces you may not have acquired all the credits you need for social security coverage. If not, you must work in "covered" civilian employment at least long enough to earn the additional credits.

The amount of the payments you will receive is figured on a basis of your average earnings, and the amount will be generally lower if there is a gap in your worktime.

One Number. The Social Security Administration keeps a lifetime record of your earnings under your name and social security number. Your name may be the same as another person's (or it may be legally changed), but your social security number belongs to you, and you alone, and remains the same throughout your life. It is, therefore, highly important that you always report your number accurately.

Check Your Record. It is a good idea to check your record with the Social Security Administration from time to time. Get a special postcard form from the Social Security office nearest you and request a statement of the earnings credited to your account. Remember that free credits (for the 1940-56 period) will not show up on such a statement, since the decision as to whether you are eligible for them will not be made until a claim has been filed for benefits.

Local Offices. Your local social security office will answer specific questions you may have about benefits and eligibility requirements.

SURVIVORS' BENEFITS

Six-Months' Pay Death Gratuity. If you should die while on active duty, or from service-connected causes within 120 days after separation, your spouse or other eligible survivor may be entitled to a lump-sum death gratuity of six times your total monthly basic pay (plus special, incentive, and proficiency pay but *not* allowances for subsistence, quarters, and clothing) at the rate to which you were entitled on the date of your death. The minimum payment is $800; the maximum, $3,000. The payment of the sum is made as soon as possible by your Service.

Dependency and Indemnity Compensation (DIC). If you should die of a service-connected cause, either while on active duty or after separation or retirement, the Veterans Administration (VA) will pay monthly DIC benefits to certain survivors. DIC must be applied for, and can be paid to—

- **Unmarried Child Under 18.** If there is no entitled widow or widower, payments can be made for children under 18 (under 23 if attending school).
- **Unmarried Children Over 18.** Payments can be made for a helpless child (one who became permanently incapable of self-support before age 18), even though a widow or widower receives payments.

A child over 18 but under 23 who is attending school but not receiving VA orphan's education assistance may receive DIC payments even though a widow or widower also is entitled to payments. If there is no entitled widow or widower, the child would be entitled to the same amount as an unmarried child under 18.

- **Your Unremarried Widow (or Widower).** The payment is based on an active duty service member's pay grade at the time of death, or the pay grade held at separation from active duty by a separated or retired person, as shown in the chart below.

DIC Monthly Rates for Widows/Widowers

Pay grade	Payment	Pay grade	Payment
E–1	$184	W–4	$262
E–2	189	O–1	232
E–3	195	O–2	240
E–4	206	O–3	257
E–5	212	O–4	272
E–6	217	O–5	299
E–7	227	O–6	337
E–8	240	O–7	365
E–9	[a] 251	O–8	399
W–1	232	O–9	429
W–2	241	O–10	[b] 469
W–3	249		

[a] If the person served as sergeant major of the Army, senior enlisted adviser of the Navy, master chief petty officer of the Coast Guard, chief master sergeant of the Air Force, or sergeant major of the Marine Corps, at the applicable time designated by sec. 402 of title 38, USC, the rate shall be $270.

[b] If the person served as Chairman of the Joint Chiefs of Staff, Chief of Staff of the Army, Chief of Naval Operations, Chief of Staff of the Air Force, or Commandant of the Marine Corps, at the applicable time designated by sec. 402 of title 38, USC, the rate shall be $503.

- ***Your Dependent Parents.*** Surviving dependent parents (within certain income limitations) can receive monthly benefits on a sliding scale according to other income and marital status. Compensation for dependent parents is in addition to any payments to surviving widow or children.

The indemnity compensation rates are the same for both wartime and peacetime service-connected deaths, and, except in the case of dependent parents, are payable without regard to other income.

Special VA Allowance. VA will pay a special allowance to a widow with children whose husband was not fully and currently insured by social security. Payments vary and are paid according to certification by social security.

Social Security. If you have the necessary coverage at death (which may be less coverage than you would need for your social security retirement benefits), social security will provide a monthly income to your unmarried children under age 18 (or until 22 if they are full-time students), and to your disabled children over 18 if they became disabled before reaching 22 and to your widow if she is caring for a child or children under 18 or disabled. It also may provide an income to your widow as early as age 60 and to your dependent parents at age 62.

The amount of benefits that would be paid your dependents after your death depends upon your average earnings under the social security program. You should inform members of your family that they must apply for these benefits, *since payment is not automatic.*

Another social security benefit that may be received is a lump-sum death payment of as much as $255. This is paid to your surviving widow (or widower), or, if there is no qualified widow (or widower), the person or persons paying your burial expenses. The person entitled to the lump-sum payment has until 2 years from date of death to file a claim. Application may be made to the nearest social security office.

Any social security benefits paid your survivors are separate from, and in addition to, any form of compensation or other benefits paid by the Veterans Administration (including the payment toward burial expenses).

Survivor Benefit Plan (SBP). This provides survivor income of up to 55 percent of retired pay of retired members of the Uniformed Services to their widows or widowers and dependent children. Members who have spouses or dependent children at retirement are automatically enrolled in SBP with the 55 percent maximum coverage unless they elect a lesser coverage or none. The cost of SBP is withheld from retired pay, not active pay.

The cost formula for spouse-only maximum coverage is 2½ percent of the first $300 of monthly retired pay, plus **10 percent of the remainder of that pay.** A retiree with a spouse and dependent child or children pays the same plus a small additional amount. This lets the SBP payment flow to the eligible child or children if the spouse dies before the retiree or ceases to receive SBP payments because of remarriage or death. The cost to a retiree with a dependent child or children but no spouse is based on the age of the retiree and of the youngest child covered. Reductions in retired pay for providing SBP protection for children end when there no longer is an eligible child beneficiary.

A retiree without spouse or child can name a person with an insurable interest as beneficiary. The retiree also can delay SBP participation until he or she acquires a spouse or dependent child later in retirement. Also, the retiree can switch coverage from an insurable-interest beneficiary to a spouse and/or child acquired after retirement.

The pamphlet, *Survivor Benefit Plan (DoD PA–11)*, contains additional information on this Service benefit.

Pensions for Widows and Children when Death Is Not Service Connected. Just as you might be eligible for a Veterans Administration pension if you become permanently and totally disabled and have income and other financial assets within certain limits, so may your eligible survivors receive this pension if you die from a cause not service connected and their income and other assets are within specified limits. Your credit for wartime service (since 1917) is necessary for their eligibility. When they visit the nearest VA office following your death, their eligibility for this pension can be determined. Periodically the law is changed to ease income and asset limitations, so that the widows and dependent children of more and more former Service members find they can get this pension.

Medical Care. If you die while in service or after you retire, your eligible survivors will continue to receive medical care under the Uniformed Services Health Benefits Program discussed on page 12. It would be helpful for you to keep with your Personal Affairs Record the latest DoD pamphlet on the health benefits program.

Burial. Usually, when an active duty member dies, the Service to which the deceased belonged immediately takes charge. If the serviceman dies at home, on leave, or otherwise away from military control, the nearest survivor should first notify the commanding officer at the deceased's duty station, then get in touch with the nearest military headquarters for assistance. If no military authority is available, a reputable undertaker should be put in charge of the remains until military authorities arrive. The Red Cross or a local veteran's organization may be called upon for help.

You should tell your dependents about these necessary steps so that they will be prepared for this emergency. Because most of us don't like to discuss death, you may prefer to write detailed instruction in the memorandum section of

your Personal Affairs Record before giving your dependents a copy. Furthermore, you may want to reach a decision with your dependents about your place of burial. The place decided upon should be entered in the memorandum. If you die in active service you will generally be entitled to burial in a national cemetery.

If you are entitled to burial in a national cemetery, your unremarried spouse, minor children, and in some cases unmarried adult children may be buried in the same cemetery.

Costs of a serviceman's burial and certain expenses connected with it (such as transportation of the remains) are paid by the Government—up to certain limits. You can get information about allowable burial expenses from your personal affairs (or Navy insurance and benefits) officer.

If you die after completing your service, the Veterans Administration will pay a sum of up to $250 as reimbursement for your burial expenses, provided:

- You were a veteran of wartime service; or
- You were a peacetime veteran receiving compensation at time of death; or
- You were a veteran discharged or retired for disability incurred in line of duty; or
- You died of a service-connected disability; and
- Your discharge or release was under conditions other than dishonorable or, if dishonorable, had since been changed.

This payment is made to the undertaker, if he is unpaid, or to the person who bore your burial expenses. A claim for payment must be filed with VA within 2 years after permanent burial or cremation. Or, in case of a discharge changed from dishonorable, 2 years from date of the change. The VA burial expense payment is separate from, and in addition to, any similar benefits that may be paid under social security.

When a Dependent Dies. When a dependent of an active duty serviceman dies while residing at, or traveling to or from, his official duty station, the Service concerned will transport the remains back to the permanent home of the serviceman, or another appropriate point, without charge. This refers only to transportation and does not include costs of preparing the remains for movement or the cost of the casket or other container for the remains.

Loans for Widows. Your wife should be aware that unremarried widows of servicemen who die in service or after separation as a result of service-connected disabilities may exercise certain VA loan eligibilities the serviceman or veteran had at time of death to (1) purchase, construct, or improve a home, or (2) buy a farm, farmland, stock, feed and seed, farm machinery, and other farm supplies and equipment.

Civil Service Preference. Ten points will be added to a passing score on a Federal job examination for an unremarried widow of a wartime or Korean conflict veteran. This 10-point preference also is extended to the wife of an ex-serviceman with a service-connected disability that would disqualify him for Civil Service appointment along the lines of his usual occupation. A 10-point Civil Service preference also may be given to the mother of a veteran who either died on active duty during wartime or has a service-connected disability rated permanent and total, if she meets certain requirements.

VA Education Assistance for Children, Spouses, and Survivors. A monetary allowance for as many as 36 months of full-time training or schooling can be paid to the children (generally between 18 and 26), spouses and widows or widowers of veterans with permanent and total service-connected disability or who died of a service-connected cause. Also eligible are wives and children of servicemen missing in action, captured in line of duty, or forcibly detained or interned in line of duty by a foreign power, for more than 90 days.

If eligible children have graduated from high school or are above the age of compulsory school attendance, VA may begin this education assistance before they reach age 18. Also, in some instances, handicapped children may begin a special vocational or restorative course as early as age 14.

Monthly rates are: full-time—$220, three-quarter-time—$165, half-time—$110. Less-than-half-time is limited to tuition cost, not to exceed $220.

Other Survivor Benefits. Many of the other benefits available to you through your Service will continue for or be extended to your survivors. Some of these benefits are—

- ***Arrears of Pay.*** Pays and allowances that have accrued to a service member at the time of his death may prove a survivor benefit. Such pays and allowances, including pay for unused leave up to 60 days, will be paid to the proper person entitled to receive them.

- ***Transportation to Permanent Home.*** The lawful dependents and household and personal effects of a service member who dies on active duty would be moved at Government expense to a permanent home. Usually, there is a 1-year deadline for making the move at Government expense.

- ***Commissary, Post Exchange, and Theater Privileges.*** The unremarried widow of a service member who dies on active duty or after retirement is eligible for commissary and post exchange privileges. She is also entitled, with her unmarried minor children, to attend motion picture theaters at military installations.

- ***Legal Assistance.*** Legal assistance is available to an unremarried widow of a service member who dies on active duty and is normally available to an unremarried widow of a service member who dies after retirement. Unmarried legitimate children who have not attained the age of 21 (and in some cases 23) would also be eligible for this assistance.

- ***State Benefits.*** Many States have passed laws providing certain rights, benefits, and privileges to surviving spouses and children of deceased service personnel. These include bonuses, educational assistance, employment preferences, tax exemptions, and other benefits. Your family should be advised to explore these benefits in their State of residence, or you may want to enter this as a note on your Personal Affairs Record.

CIVIL RELIEF ACT



As a member of the Armed Forces on active duty, you are entitled to certain protection and benefits in connection with civil court actions and certain financial obligations.

The protection and benefits are provided by the Soldiers' and Sailors' Civil Relief Act, which applies specifically to persons in military service. This includes all persons on active duty serving with the Army, Navy, Air Force, Marine Corps, and Coast Guard, as well as Public Health Service officers detailed for duty with the Armed Services and persons training or studying under the supervision of the United States preliminary to induction into military service. In some instances, it affords certain benefits to the dependents of persons in military service and to persons who have guaranteed the financial obligations of servicemen.

The Act covers you while on active duty and, in most cases, for short periods after separation. Enlisted Reserve Corps personnel have an additional benefit in that they can ask for relief under the Act as soon as they receive orders to report for active duty. Any person who is ordered to report for induction is entitled to certain relief and benefits under the Act.

In regard to civil law, the Act (1) protects you against default judgment in a civil lawsuit in any court unless a certain definite procedure protecting your rights as a serviceman is followed; (2) allows you to ask a court to stay the proceedings at any stage of a lawsuit, thus stopping or delaying to a later date the proceedings of the suit; and (3) excludes the period you are in military service from running

or being counted under statutes which limit the time within which legal actions may be started in courts or administrative agencies.

Other provisions of the law allow you to pay only 6 percent interest per year on financial obligations *assumed before entering military service*. You must tell your creditors what you are going to do, citing the Act as your authority. A creditor can ask the proper court to require you to pay more than 6 percent, but he must show the court that your ability to pay a higher interest is not materially affected by reason of your military service. As defined in the Act, interest includes service charges, renewal charges, and fees or any charges in respect of such obligations except bona fide insurance.

If, because of reduced military income, you are unable to make payments when due on installment contracts, mortgages, or trust deeds *contracted for before you entered military service*, the seller cannot repossess or foreclose on the property without a court's permission. If after an investigation the court is satisfied that the reason for your failure to make payments when due is because of your military service, it will then do what it thinks is fair to both you and the seller. It may, for example, order you to return the property to the seller and the seller to return to you the amount you have already paid, or it may decide to let you keep the property and make smaller payments than called for in your contract.

The Act also allows you to cancel the lease on the house or apartment you occupy *if the lease was made before you went on active duty* and you give your landlord 30 days' written notice citing the Act as your authority. The 30-day period begins on the day your next monthly rent payment is due after this notice is given. There is also a provision for terminating leases under which rent is paid other than monthly; and your right to terminate a lease extends to property leased and occupied for "professional, business, agricultural, or similar purposes."

Note: The Act does not give you the right to terminate a lease made after you went on active duty. Thus, a lease made while you are in service should contain a clause, commonly known as military clause, providing for termination on 30 days' written notice if you receive transfer orders.

If your dependents—whether wife, children, or parents—are living in a house or apartment renting for $150 or less per month and the rent is not paid, the Act provides that they can be evicted only after a court has given its permission. *This is so whether your dependents began living there before or after you went on active duty.* If the landlord asks a court's permission to evict your dependents, the court may order your dependents evicted if it decides that the failure to pay rent is not due to your military service. Otherwise, the court will make the landlord wait not longer than 3 months before they may be evicted. This provides a reasonable time during which another place for your dependents to live can be found. The payment of all rents due is not thereby excused. The landlord is prohibited by the Act from holding your household effects as security for unpaid rent, unless permitted by the court.

You also are entitled to court protection *while you are on active duty* if you fail to pay storage charges on household or personal effects when due. The storage company cannot sell your property to cover charges without a court order. If your failure to pay is due to your military service, the court may stay the proceedings or enter a judgment that the court thinks is fair to both parties.

The law also authorizes the Veterans Administration, upon written application, to guarantee payments of premiums on up to $10,000 of commercial insurance on your life in effect when you entered active duty and if you are no longer able to pay the premiums while on active duty. This written application for protection is made by the insured. However, if he is overseas, a person designated by him or a beneficiary of the policy may make application for protection. You will have 2 years after separation to repay premiums and interest. This provision doesn't apply to commercial insurance contracted for while you are on active duty.

Taxes. The Soldiers' and Sailors' Civil Relief Act exempts your Service pay and personal property from taxation by a State in which you are stationed but which you do not claim as your permanent home (or domiciliary) State. It also lets you defer payment of Federal, State, or local tax on income for a period extending up to 6 months after your discharge if your ability to pay the tax is materially impaired by reason of your military service. You should make written request to the taxing authorities for such a deferment, but you would have to file tax returns by the due date.

Under the Act, the only State that has the right to tax your military pay and your personal property is the State of domicile when you are absent from it in compliance with military or naval orders. A domicile is defined legally as "that place where a man has his true, fixed, and permanent home and principal establishment and to which, whenever he is absent therefrom, he has the intention of returning." A residence, on the other hand, generally is defined as a "factual place of abode" at a particular time.

It is legally impossible not to have a domicile, and an old one is not lost until a new one is acquired. Actual residence or bodily presence in a new locality, an intention to remain there permanently or indefinitely, the establishment of a dwelling place with the intention of making it your home, and an intent to abandon the old domicile must all be present simultaneously in order for you to change your domicile. Some of the clearest indications that you consider a State your domicile are registering to vote and voting and paying income and personal property taxes required by the State.

Service personnel sometimes are tempted to change their domicile in order to gain apparent immediate advantages, such as a tax advantage. Before you attempt to do this take a good long look at the overall picture, which includes other equally important considerations. These can include liability for State inheritance taxes, will probate, laws determining who can act as executor of your estate and guardian of your minor children, resident and other voting requirements, bonuses for wartime service, the right to hold public office, the right to homestead, veterans claims, or tax exemptions. Whether you or your children can attend a State college without paying higher fees required of nonresidents is another consideration. Where you can obtain a divorce may also be affected by your choice of a State of legal residence.

Even though you may be paying a tax on all your income to your State of domicile, a State in which you are stationed can require you to pay a tax on *non*military income derived from sources within that State and on personal property used in private business activities in that State. These can be salaries from civilian employment or off-duty employment with a nonappropriated fund activity, rents from real property, and profits from the sale of such property. Real property, such as a house, is subject to local taxes, and the Act gives you no exemption from this tax. However, most States have tax agreements that prevent double taxation, that is, paying tax on any income or asset to two States for the same tax period.

The Act does not exempt any civilian member of your household from taxes by the State in which he or she is temporarily residing.

The Act allows you to retain your home State registration on your motor vehicle as long as you have paid the license fee or excise required by your home State. Since this applies only to you as a serviceman, the vehicle title must be in your name alone.

The Soldiers' and Sailors' Civil Relief Act is designed to deal fairly with you and with your creditors. While relief is very often available to you, you are expected and required to show good faith while on active duty by doing what you can to discharge your obligations.

MILITARY PERSONNEL CLAIMS ACT

Following necessary claims, you can be reimbursed for personal property that is lost, damaged, or destroyed when shipped under orders in connection with travel under orders or during the performance of military duty. But if you fail to protect your property while it is still in your possession, or if you neglect to file a claim as soon as possible, your right to repayment may be lost. Consult your claims officer (supply officer in the Navy) for detailed information on forms and filing procedure.

YOUR PART IN THE FUTURE

The efforts of many persons and organizations from the President and your Congressmen right on down to your own personnel and pay officers are devoted to giving you a good life in military service.

You can complete the effort by doing all you can to build family security and responsibility as the years pass. An important element of such security is personal and family thrift. Thrift, exercised judiciously and regularly now, will assure that later you have cold-cash assets required to educate your children (and perhaps pay for a college degree for yourself), buy a permanent home, supplement your retired pay, set yourself up in business after retirement, or any of the many long-range goals American families are able to achieve.

A wide variety of methods of investment is available to help you attain these objectives. Some of the more popular investments include stocks, bonds, mutual funds, savings accounts in banks, credit unions or savings and loan associations, or life insurance plans with investment features. Among these popular investments are a number of sound Government-endorsed savings programs.

U.S. Savings Bond Purchases. Under the military allotment plan you can buy United States Savings Bonds regularly. You can allot any amount you desire each payday toward the purchase of these bonds. Further, when you buy bonds you help your Government as well as yourself by making available money the Government might otherwise have to borrow at higher interest rates.

The decision to save through the payroll savings plan need be made only once, not every payday. Work out your budget on a realistic basis, allowing as much as you can manage for bonds. However, don't underestimate expenses and have too much deducted. This is as unwise as not arranging for any allotment at all.

Young people with families to rear and educate and their own retirement years to plan for usually invest in Series-E bonds, which grow in value over the years. These come in several denominations suitable for payroll deductions, beginning with a purchase value of $18.75 and a maturity value of $25. You can have as little as $3.75 deducted each payday toward bond purchase. United States Savings Bonds have become increasingly good investments because interest rates have been increased periodically and optional additional periods have been allowed. For example, an $18.75 bond purchased now and held an extra 10 years will be worth $37.50, twice the purchase price.

One thrift highlight about regular bond buying over a considerable number of years—in preparation for your child's college expenses, say—is that the bonds can be bought in a minor's name rather than in your own. Federal income tax on interest gained on bonds may be declared, and paid when required, annually. If the bonds are held in your child's name, tax returns would be filed in his name, and usually no tax would be due since the child would have little or no income over $600 a year. Then, when your child is ready for college, you have the money needed, and no tax must be deducted from the maturity value of the bonds. With the bonds in your name, some tax would probably have been due on the interest because of your other income each year. If bonds are bought in your child's name, procedures are available to cash them should the money be needed for the child's welfare.

Another helpful hint about regular bond buying over many years is that this is an ideal way to supplement your military retirement pay. At retirement you can convert your Series-E bonds to income-producing Series-H bonds, getting a known amount of additional income every 6 months. Series-H bonds come in denominations of $500, $1,000, $5,000, and $10,000 and pay an average annual yield of 4.15 percent. This can be a mighty handy "extra" to your retired pay.

Talking with persons in their 20s and 30s in terms of "years of bond buying" often sounds like too close and fearful a look into the future. Not true. The years have a way of marching off the calendar right before one's eyes. For this reason, persons in their 40s and 50s know—sometimes too late—that only a dime saved regularly usually adds up to more than $5 or $10 tucked away "when you can." Say you are 23 now. In 10 years, whether it seems possible or not, you will be 33. Meantime, you could put 120 months of solid payroll savings behind you—and play the game of "bond watching" while they grow into a green-tinted stack of guaranteed securities.

Uniformed Services Savings Deposit Program. Here is a real financial windfall for those years when you are assigned overseas. In 1966 the Soldiers', Sailors', and Airmen's Deposits program was replaced by a new 10-percent-interest-while-overseas program. Any money you deposit in the program—and you use a regular military allotment for deposit—earns 10 percent annual interest compounded quarterly. It continues to earn interest at this rate up to 90 days following your return to the United States. As much as $10,000 can draw interest at this rate. Members of the Armed Forces assigned to a duty station *outside* the 50 states, the Virgin Islands, the Canal Zone, Puerto Rico, Guam, or American Samoa can participate in the program throughout an oversea tour. It can be either permanent or temporary duty, duty with a ship or a unit, as long as assignment exceeds 90 days.

You may deposit any part of your *unallotted* current pay and allowances in increments of $5—including a reenlistment bonus received while overseas. Deposits can be made in cash or by allotment (Army—"S," Navy-Marine Corps—"J," and Air Force—"E"). In case you don't realize how many pays and allowances can be used for this program, here's a list: basic pay, special sea duty or other special location pay, proficiency pay, incentive pay, hostile fire pay, family separation allowance, and reenlistment bonus.

You normally will not be able to withdraw deposits and interest while you are overseas, except under specified emergency conditions. Upon your return to the United States all deposits, plus interest, will be paid immediately upon written request, at separation from active duty, or automatically no later than 90 days after return from overseas. Payment can be made at a debarkation port or at a new duty station.

As with payroll deductions for savings bonds, your regular participation in the Uniformed Services Savings Deposit Program helps you and your Government. Any money you save—rather than spend—while in a foreign country reduces the number of United States dollars that country has to use for buying gold from our reserve stocks. The matter of foreign purchase of United States gold reserves by other countries has become a significant national problem. You can do your part to solve it by limiting family spending while overseas—and come out a 10-percent winner through the Uniformed Services Savings Deposit Program.

Credit Union Membership. The Federal Credit Union Act, passed in 1934, provides for the establishment of cooperative associations for ". . . promoting thrift among its members and creating a source of credit for provident and productive purposes." Since this time, credit union membership has become one of the most popular methods of thrift for individuals having some common bond, such as occupation, association, or location. More than 450 credit unions now serve Department of Defense personnel. At many of the duty stations to which you will be assigned during military service there will be one in which you can participate. Some are chartered under State law, others under Federal law. Those chartered under Federal law are supervised and regulated by the Bureau of Federal Credit Unions, Department of Health, Education, and Welfare.

Opening an account in a Federal credit union involves an application, including payment of a nominal entrance fee, and purchase of at least one share, usually valued at $5. Purchasing shares from then on is similar to depositing savings in a bank, except that savers at a credit union are also its owners. Dividends paid on deposits vary with individual credit unions, but the majority pay between 4 percent and 4.9 percent annually. In addition to the opportunity to save regularly, membership in a credit union usually entitles you to other financial advantages, including loan privilege at relatively advantageous interest rates, life insurance in an amount equal to shares owned and up to a specified maximum, and loan protection insurance. Shares usually can be used as collateral for other loans. Joint or family accounts, as well as individual accounts, can be opened in most credit unions. A military allotment can be used for regular purchase of credit union shares. The credit union at a military installation or activity to which you are assigned would be listed in the local telephone directory.

EDUCATION AND TRAINING IN THE SERVICE



The man or woman who chooses a military career soon realizes that among its advantages is the almost unlimited opportunity for further education and training. This is as true for the service member who did not complete high school as it is for the member with a college degree.

The Services put heavy emphasis on both on-duty and off-duty training and education. Programs range from the initial training that gives a new member a military specialty to full-time university attendance to complete an initial college degree or get an advanced one. The more you learn early in your career about your Service's education and training activities, the better off you—and your Service—will be. The following paragraphs highlight the various types of programs offered. Visit your personnel and education offices soon to get details about how you can take advantage of those that best fit your needs.

Service School Courses. Each Service has its own well-rounded program of on-duty training and education. A network of specialized Service schools offers a variety of vocational and leadership training. Your Service publishes one or more booklets listing courses available. Usually one booklet covers enlisted courses and the other covers officer courses. Your personnel or training officer can provide you a copy or can give you current information about courses open to you.

When you are selected for a course, you are assigned on temporary duty to the Service school teaching the course. Such courses provide you the opportunity to gain additional skills or upgrade those you already have, or to prepare yourself for greater leadership or command responsibilities.

The Services also operate extension course programs. These courses make it possible for you to study Service-related subjects in your free time at your present duty station, wherever it may be—in the Continental United States or overseas.

Career Training in Critical Skills. Certain skills are always in great demand by the Armed Forces. To get and keep the people they need, the Services offer a variety of student programs leading to professional careers. Examples are medical, nursing, dietetic, and flight-training courses.

College Credit through Service Programs. The Services sponsor a variety of on-duty education programs for both officer and enlisted personnel.

The Army, Navy, and Air Force each have comprehensive programs through which selected enlisted personnel can complete college degrees under Service sponsoring. In the Navy, men with only a high school education can apply for the enlisted scientific education program, which can result in degrees in science or engineering. Army and Air Force programs allow full-time college attendance for up to 24 months. Get details about the program in your Service from your education counselor.

Each Service also has one or more programs through which career officers can complete bachelor degrees or

obtain advanced degrees. A year or more of resident study is included. Many of the country's leading colleges and universities work with the Services in managing these programs, and a variety of courses of benefit to individuals and the Services can be pursued through them.

More Education on Your Own. Basically there are two ways in which you can further your formal education during off-duty hours. These are through the in-service tuition assistance program and through your own eligibility for educational assistance under the GI Bill.

In the in-service tuition assistance program the Government pays 75 percent of tuition costs of courses you take in your spare time. Study can be through correspondence courses or through resident courses offered by colleges and universities near your duty station. Many vocational and technical courses, by correspondence or at night, also qualify for the program. Overseas, the University of Maryland, through its worldwide campus, conducts both undergraduate and graduate programs at 200 installations in 26 countries.

The education center that serves your installation can give you complete information about correspondence and resident courses available to you and can help you apply for in-service tuition assistance.

In addition, your active military service is, of course, building your eligibility for education assistance from the Veterans Administration under the GI Bill. Since so many other education opportunities are available to you while you are in active service, you may want to save this assistance until after you separate or retire. You have 8 years after your last separation from active service to take advantage of your GI Bill eligibility. If you do desire to use this eligibility while still in active service, any in-service tuition aid you may get does not reduce your rights.

The GI Bill provides monthly assistance payments for up to 36 months of college or one of the other approved kinds of training. While you are on active duty, payments are computed on the basis of school charges for tuition cost, not to exceed the full-time rate of $220 a month. After you leave the Service, your VA educational allowance can be $220 a month for full-time attendance if you are single. The allowance is increased if you have one or more dependents.

A 3-year period of active duty earns the 36 months, enough time to complete the usual 4-year degree. Other types of education and training also qualify you for this education assistance from the Veterans Administration. These include approved cooperative programs, apprentice or other on-job training, and flight training.

The 1967 GI Bill also authorized monthly payments to persons who must complete high school to qualify for admission to an appropriate higher educational institution.

Further, time spent taking high school courses is not charged against the person's basic GI Bill entitlement. This assistance is for the person who has not earned a high school diploma or needs certain additional courses or refresher training to qualify for a college course of his choice. This you could certainly get out of the way during your active military service, since any educational assistance payments you might get would not reduce the number of payments you could get later while attending college after active service.

The in-Service high school diploma program is called PREP—Predischarge Education Program. It is open to those with at least 181 days of active duty who need to take courses for a high school diploma or deficiency or refresher courses required in order to pursue an appropriate program of education or training. Consult your base education officer for details.

If you want to use your GI Bill eligibility while in active service, get details about your entitlement from your training or education officer. If you prefer to save this education assistance until after you separate or retire, remember that your time in active service now is building months of education entitlement for you later.

EMPLOYMENT AFTER SERVICE

If you worked before active military service, you will have certain reemployment rights should you return to civilian life 4 years or less after you held the civilian job.

In addition you can get various employment assistance regardless of your term of active military service.

So, while they are fresh in your mind, you may want to jot down in your Personal Affairs Record the dates of employment and the name and address of your last employer.

Reemployment Rights in Private Industry. You may have a legal right to your last job with private industry or to one like it with the same employer. This would include also any pay increases or promotions. You must have served no more than 5 years, but any service after 4 years must have been at the request and convenience of the Government. You must apply for your old job within 90 days after separation (or hospitalization of 1 year or less). Reservists and National Guardsmen with initial periods of 3 to 6 months of active duty for training must apply within 31 days. Apply direct to your former employer. If you have trouble, visit or write the nearest regional office of the Office of Veterans' Reemployment Rights, Department of Labor. The location of these offices is listed in the telephone directories of many large cities. The nearest State employment office can also give you the address, or you can write the national office in Washington, D.C. 20210.

Right to Return to a Federal Job. Under the Universal Military Training and Service Act of 1951, as amended, an ex-serviceman who left a nontemporary Federal Government job to enter military service has a legal claim to his former job following 4 years or less of satisfactory military service. In general, deadlines for applying are the same as for civilian job reemployment (see above). Make application directly to the agency where you were employed. If you are reemployed, you will get the advantage of promotions and raises you would have earned in the job. If difficulty gaining reemployment arises, write or visit the nearest Civil Service Commission regional office or the national headquarters in Washington, D.C. 20210.

Veterans' Preference in Employment. Job-finding help is provided by the veterans' employment program of the U.S. Department of Labor. This program is carried out by local veterans employment representatives at State employment services. Veterans with wartime or post-Korean service receive priority in referral to jobs or job training, with top priority given to disabled veterans. In addition, veterans may receive job counseling and testing when needed.

In Federal employment, veterans are also given certain preference. This applies both to those returning to Federal jobs and those applying for Federal employment for the first time. For full information on veterans' preference, visit or write the nearest office of the Civil Service Commission or the nearest large Federal agency or installation.

Many State, city, and local governments also offer certain employment preference to veterans, although government jobs at these levels (except in the District of Columbia) do not come under the Federal civil service system. You may want to investigate these opportunities while deciding on work after military service.

As part of an overall program to assure former Armed Forces members good civilian jobs in line with their experience and skills, persons now separating are required to complete a Department of Labor reemployment rights and employment data form (OVRR–2). The form is used by the State employment office serving the former member's home area to assist him or her in finding suitable employment.

When you leave active service, fill out your form carefully and completely. Be specific about the place where you will live and seek employment. Shortly after you leave active service a veterans' employment representative in your home area will contact you by phone or letter. He will offer job counseling, help with retraining needs, and assist in locating a job that will make the most of your skills, and in general put you on the road to realizing your after-service employment goals.

Unemployment Benefits. If you are able and ready to work but unemployed for a period after separation from active service, you may be entitled to unemployment benefits based on your military service. When you register for job openings at your local state employment service, ask about or register for unemployment compensation.

Equal Employment Opportunity Commission. This Federal agency can offer advice and assistance regarding job opportunities. In addition it will assist any person having job problems related to race, color, religion, sex, or national origin. Offices are located in Albuquerque, Atlanta, Austin, Chicago, Cleveland, Kansas City, Los Angeles, New Orleans, New York, San Francisco, and Washington. Call or write the office nearest your home.

WHEN YOU NEED HELP



If you have a sticky personal affairs problem, don't let it get you down. There are plenty of people who can help you. Usually you can get good advice from your immediate superior or your commanding officer. If neither of them can suggest a solution, they are likely to recommend that you take your problem to one of several knowledgeable staff specialists or supporting offices.

Your Legal Assistance Officer. Legal assistance officers are assigned to your military unit or at the military activity where you are assigned to aid you with civil legal problems that may arise during military service. These officers can review and help you revise your will. They can also advise you about such things as revoking a power of attorney, filing delayed income tax returns, contracts and other documents relating to a purchase of property, and other matters of a civil nature. They cannot act as your legal representative in criminal matters. But they often can work through local bar associations to help you obtain civilian counsel.

Your Chaplain. Here is a man who can help you solve many of your serious personal problems. For proof of this just ask any oldtimer in your Service.

All chaplains have a general understanding of the needs and rituals of the various faiths—Protestant, Catholic, and Jewish—and are ready to assist you or to try to obtain the assistance of a clergyman of your faith.

Your chaplain will advise you on religious or moral problems and will help you and your family solve other personal problems. He is usually familiar with the sources of information about all matters that may affect your well-being. He's a good man to consult if you are having domestic troubles. Naturally, anything you tell him will go no further.

Anyone planning marriage, especially in a foreign country, should talk with the chaplain and the legal assistance officer to make sure that all Service requirements and local laws have been complied with and to make other preparations.

Whenever possible, your chaplain will assist you or your family in making arrangements for a funeral.

Emergency Financial Assistance. If you are in real need of emergency financial assistance, you may be able to get it from the Red Cross or the relief society of your Service—Army Emergency Relief, Navy Relief (includes Marine Corps), Air Force Aid Society, and Coast Guard Welfare Association. This help may be warranted in case of death or serious illness in your family or in some other emergency situation that demands either your presence or the sending of money home. At such a time the Red Cross or the appropriate relief society may lend you the needed money. Outright grants are made in some instances. Naturally, if you receive a loan from any of these organizations, you are expected to repay it.

Your nearest Red Cross representative or your chaplain can explain the aid available to members of the Armed Forces in time of personal or family crisis.

Pre-Release Training

If you have from 1 to 6 months' service time remaining and wish in-service training or education to increase your opportunities for civilian employment before your release from active duty, see your local educational advisor or personnel officer about Project TRANSITION.

DON'T DELAY–ACT TODAY!

You—and you alone—are the one who can put your personal affairs in order. Of course, you EXPECT to be around for a long time, BUT . . .

Don't gamble with trouble for your loved ones!
Consider them by preparing your—

- **Necessary legal documents.**
- **Personal Affairs Record.**
- **Military history file.**
- **Record of Emergency Data:** DA 41, NAVPERS 601–2, AF 246, NAVMC 10526–PD, or CG 4133.

One final thought: Do these things TODAY!

SERVICEMEN'S CHILDREN BORN OVERSEAS

Although a child born overseas of two American parents is a U.S. citizen, proving it may become a somewhat slow and complicated process when the child enters school or the Armed Forces or seeks employment in this country—UNLESS the parents have taken the proper steps following birth and upon reentry into the United States.

Here's how to avoid future difficulties for yourself and your child born in a foreign country:

(1) Obtain at least eight copies of the birth certificate if the country issues birth certificates.

(2) Register the child's birth at the nearest American Consulate.

(3) Upon return to the United States, file Department of Justice Form N–600 ("Application for Certificate of Citizenship") with the Immigration and Naturalization Service, which will issue the requested documents upon verification of the facts.

For further information on this subject, consult your legal assistance officer.

THE SECRETARY OF DEFENSE
Washington

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