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Going back to civilian life.

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going back to

civilian life



This pamphlet supersedes WD Pamphlet No. 21-4, 20 August 1945, including C1, 16 November 1945; ND Pamphlet NAVPERS 15110, August 1945; Marine Corps Pamphlet NAVMC 1026-PD, August 1945; and Coast Guard Pamphlet NAVCG 142, August 1945.

GOING BACK TO CIVILIAN LIFE

WAR AND NAVY DEPARTMENTS • FEBRUARY 1946

WAR AND NAVY DEPARTMENTS

Washington 25, D. C., 1 February 1946

War Department Pamphlet 21-4, February 1946, Navy Department Pamphlet NAVPERS 15110, February 1946, Marine Corps Pamphlet NAVMC 1026-PD, February 1946, and Coast Guard Pamphlet NAVCG 142, February 1946, "Going Back to Civilian Life," has been prepared jointly by the War and Navy Departments and is published for the information and guidance of all concerned.

[AG 461 (21 Jan. 46)]

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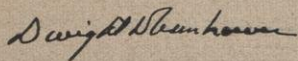
The Nation Salutes You

Our country was founded by men and women, like you, who were willing to fight for its freedom. It has remained free because, when the need arose, new generations were willing to fight and, if necessary, to die for what they loved.

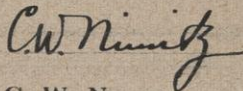
By your service in this war you have done your share to safeguard liberty for yourself, your family, and the Nation. You have helped to preserve that liberty for generations to come.

This booklet is for your guidance. It gives several sources of information and assistance for you. Numerous privileges are mentioned. They are yours. You have earned them, just as you have earned the respect and gratitude of your fellow citizens.

When you return to the duties and responsibilities of civilian life, you take with you the good wishes of those who were in the service with you. You can always be proud that you were once a member of America's armed forces.



DWIGHT D. EISENHOWER
Chief of Staff,
U. S. Army



C. W. NIMITZ
Chief of Naval Operations,
U. S. Navy



A. A. VANDEGRIFT
Commandant,
U. S. Marine Corps



J. F. FARLEY
Commandant,
U. S. Coast Guard

How to Use This Booklet

This booklet has been written for YOU. Its purpose is to help you to get yourself established again as a civilian. It won't answer ALL the questions that might arise because there are too many laws and regulations affecting veterans to include in a small booklet. Instead, it gives you the more important facts and tells you where to go for additional information.

It will be to your advantage to read this booklet through carefully now—then keep it in a handy place for future reference. If you don't happen to be in the mood for reading, your first impulse may be to throw it away. Don't make that mistake! Put it away in a safe place for the day when you're looking for the answer to a particularly tough problem. It will pay you dividends.

There are pages at the back of the book on which you can keep a convenient personal record of important numbers, dates, and addresses.

Going Home





Put Your Affairs in Order

When you entered the service, you were wise if you made sure that your civilian affairs were taken care of before you put on a uniform. Now that you are about to leave the service, it is equally wise to see that your military affairs are in order.

These are usually matters of routine but important just the same. Turn in clothing and equipment that must be returned to the supply officer. If you owe money at a club, mess, library, or other facility, see that these bills are settled. Turn over any public funds or property for which you are responsible. If in doubt, your commanding officer will put you straight. Doing these things will save you trouble in the long run.

Your Mail

It is probable that, for some time after your separation from active service, your mail will continue to be delivered to your last military

or naval address. To make sure that it is sent on to you as quickly as possible, file the address where you want your mail forwarded with the postal officer at your last station. Do not have your mail sent to you at a Separation Center or Reception Station. You won't be there long enough to get it.

You will not be entitled to use the free mailing privilege after your separation from active duty.

Your Bonds

If you have any questions about bonds which you purchased by allotment, write to the Service in which you served as follows:

Army—Army Central Adjustment Office, 4300 Goodfellow Blvd., St. Louis, Missouri.

Navy—Field Branch, Bureau of Supplies and Accounts (Bond Issuing Division), Navy Department, Cleveland 15, Ohio.

Marine Corps—War Bond Issuing Officer, Headquarters, U. S. Marine Corps, Washington 25, D. C.

Coast Guard—Commandant, U. S. Coast Guard, Washington 25, D. C.

In your letter put all information you have about the numbers and value of the bonds in question, the date and where you bought them, the service in which you served, organization and station or ship at the time of purchase, and your name and serial, service or file number.

A Helpful Record

During your final processing from the service, you will be interviewed and given a record (Army WD AGO Form 100, Separation Qualification Record; Navy and Coast Guard Description of Rating Booklet and Form Nav Pers 553 or Nav CG 553; or Marine Corps Form NAVMC 78-PD) prepared for you. This is a record of your civilian and military training and work experience and shows those civilian jobs to which your training and experience is most related. It is for your use in getting a job or applying for training. In addition, information about jobs, training, and opportunities is available through individual interview. You will be told what agencies in your community can be of service to you along these lines.

Your Certificate and Military Record

When you are discharged, you will receive a Discharge Certificate and the record mentioned above. Ordinarily, if you are only being returned to inactive duty, you will receive a certificate of service and/or release papers and will not receive a Discharge Certificate at this time. Whichever one you get will be very important to you. Be sure to keep it and know where to find it at all times.

Record Your Certificate

Since your Discharge Certificate (or certificate of service) is a valuable document, you will be wise to have it recorded. This means having an exact copy made in the official record books of the county in which you live. To do this, take your Discharge Certificate to the county clerk, county recorder, or other appropriate official at your local county courthouse. Most States will record your certificate. The majority of these States will do so without charge. Usually, the original certificate will be returned to you. Keep it in a safe place.

If you ever need a copy you can get a certified one from the recording official. In case you lose the original, you can replace it with a different certificate by applying to the service in which you served.

Your Serial, Service, or File Number

When you entered the service, you were given a number for identification purposes. That number, depending upon your branch of the service, is designated as a serial, service, or file number. Maybe you think you will never forget it. Don't take any chances. Keep a record of it where it won't be lost. You may need it on many future occasions. Some of the records concerning you are filed under that number, and if you forget it, you may be caused much unnecessary delay and "red tape."

Personal Problems

An officer will be found at most posts, camps, and stations or other service installations in the continental United States who is there to help you and your dependents after your separation from active mili-

tary service. He'll give you all the information he can concerning your personal problems and the rights, benefits, or privileges to which you or your dependents may be entitled. This officer will also furnish you with information about the agency or organization which takes care of the particular benefit in which you or your dependents may be interested. In the Army, these officers are known as Personal Affairs Officers; in the Navy and Coast Guard, as Civil Readjustment Officers; and in the Marine Corps, as Rehabilitation Officers.

Veterans' Information Center

In most communities there is a Veterans' Information Center which will get you to the agencies which can help you with problems. In addition, all local draft boards, United States Employment Service offices, and Veterans' Administration offices are Veterans' Information Centers.

Red Cross

After separation from the service, the nearest chapter of the Red Cross will assist you or your dependents on any personal or family problem or will put you in touch with the agency to handle your problem.

Legal Problems (Legal Assistance)

If you need legal advice or assistance about any personal legal problem, see the Legal Assistance Officer at your station *before* you leave the service. This officer will be glad to help you and will tell you what to do about the problem after you are separated from the service.

If you need legal advice *after* you leave the service, consult your own lawyer, if you have one. If not, see the Bar Association or Legal Aid Society in your locality. These can usually be located by inquiry at the local courthouse or through the agencies listed on page 77.

You should have legal advice about the following:

Your Will may not be valid in the State where you take up resi-

dence. The witnesses may not be available, or changes in your family such as death, marriage, divorce, or birth of children may require a new will.

Your Power of Attorney made while you were in the service should be canceled if no longer needed.

Other Matters may call for legal advice, such as your taxes or protection that may be available for a limited time under the Soldiers' and Sailors' Civil Relief Act, as to law suits, judgments, contracts, repossession of property, tax sales, evictions, rights in public lands, etc.

Your Taxes

In some cases, Federal and State laws provide for deferment or adjustment of tax payments owed by veterans. For information on Federal income tax and other Federal taxes, go or write to the office of the Collector of Internal Revenue nearest your home. Your own State Tax Commission at the State capital or State revenue office nearest your home will answer questions about State income and other State taxes. Property and school taxes are the concern of your

county, city, or township. You may avoid trouble and save money by looking after any delinquent tax matters as soon as possible after you leave the service.



Maternity and Child Care

If your wife was expecting a child at any time while you were in one of the lower four enlisted pay grades (or while you were an Army aviation cadet), your wife may file an application with your State Department of Health for maternity care under the Emergency Maternity and Infant Care Program. Medical care for the first year of your child's life may also be provided under the same program. If the child was conceived, born, or under 1 year of age while you were in one of the above pay grades, make application to your State Department of Health. Additional information may be secured from your State Department of Health.

If you were a member of one of the womens' services and were

discharged because of pregnancy, or found to be pregnant at the time of terminal physical examination, you are eligible for maternity care during pregnancy and confinement and some out-patient postnatal care at designated Army and Navy Hospitals.

Your Pay

You will be paid all pay and allowances due you before you leave the service. After separation from active service, questions concerning pay and allowances due you should be addressed to—

Army—Army Central Adjustment Office, 4300 Goodfellow Blvd., St. Louis, Missouri.

Navy—Field Branch, Bureau of Supplies and Accounts, Navy Department, Cleveland 15, Ohio.

Marine Corps—Paymaster General of the Marine Corps, Headquarters, U. S. Marine Corps, Washington 25, D. C.

Coast Guard—Commandant, U. S. Coast Guard, Washington 25, D. C.

Be sure to print full name and serial, service, or file number.

Family Allowances and Allotments

Family allowances and allotments are discontinued upon your separation from active service. If you have any questions about your family allowances or allotments, write—

Army—Army Central Adjustment Office, 4300 Goodfellow Blvd., St. Louis, Missouri.

Navy—Dependents Welfare Division, Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

Marine Corps—Commandant, U. S. Marine Corps, Washington 25, D. C.

Coast Guard—Commandant, U. S. Coast Guard, Washington 25, D. C.

Be sure to give your full name and serial, service, or file number and any other information on the subject which you may have.

Mustering-Out Payment

Upon your discharge or release from active duty under honorable conditions, you are entitled to receive a certain sum of money known

as the "mustering-out payment." Your length and place of service will determine how much you get.

If you have served less than 60 days, you will receive \$100 with your final pay; if you have served 60 or more days in the continental United States, you will receive a total of \$200, payable \$100 with your final pay and \$100 mailed to you 1 month after your release or discharge; if you have served 60 days or more and have served overseas or in Alaska, you will receive a total of \$300, payable \$100 with your final pay, \$100 mailed to you 1 month after your release or discharge, and 100 mailed to you 2 months after your release or discharge. You will receive this payment in addition to your regular pay and allowances.

You are *not* entitled to this payment if you receive a base pay of over \$200 per month, will receive adjustment pay, are discharged at your own request to take a job, have served only as a student in the Army Specialized Training Program or Navy College Training Program (while actually in college pursuing academic training), or left the service to enter the U. S. Military Academy, U. S. Naval

Academy, or the U. S. Coast Guard Academy, or your only service was as a student at these academies. If you *served overseas or in Alaska*, you will be entitled to the mustering-out payment even though you are being discharged at your own request.

Wearing Your Uniform

If you are separated under honorable conditions and are entitled to keep your uniform, you can wear it from the place where you are separated from active service to your home, provided that you go there within 3 months after the separation date. Remember that civilians may not be able to tell that you are no longer in active service, so continue to act in such a way as to reflect credit upon the uniform of your country. A lot of your buddies are still wearing it. Don't spoil things for them.

After you have arrived home, you are authorized to wear your uniform only on occasions of public ceremony, such as military or naval parades or meetings of veteran, military, or naval organizations. At such times, you are authorized to wear the uniform of the

highest grade or rank that you held during the war.

Officers on terminal leave may wear the uniform or civilian clothing, whichever they prefer



Discharge Emblem and Lapel Button

All persons discharged or separated from the service under honorable conditions are given, at the time of separation, a discharge emblem to be worn on the uniform and a lapel button or pin to be worn on civilian clothing. Persons who are transferred or returned to inactive duty or who enter the Reserves are given only the lapel button. Wear these symbols proudly. They signify to everyone that you have served honorably in the armed forces.

If you were honorably separated from active service and did not receive the discharge emblem and/or the lapel button or pin, you will be issued them free upon presentation of your Discharge Certificate (or certificate of service or release papers) at most military or naval installations.

Decorations and Service Ribbons

You may wear decorations and service ribbons which have been awarded to you, on your uniform or civilian clothing, after separation from the service. It is customary to wear only the highest award in miniature form on the lapel of civilian clothing. These decorations have been awarded you in recognition of honorable service, and you will want to wear them only on occasions which reflect credit on them and on yourself.

Return of Army Clothing

When you leave the service, you may want to keep your uniform for wear on ceremonial occasions. However, if you are an Army enlisted man and want to return it for further use in military operations, you may take it or express it to the nearest Army post, camp, or station. Simply put it in a container which, including the clothing, does not weigh more than 30 pounds and turn it over to the nearest railway express agency for *collect* shipment. Address the

package to that Army installation "Attention: Quartermaster, Clothing and Equipment Classification Officer."

If Discharged, Report to a Local Board

One thing that you must do after *discharge*, if you do not become a member of the Reserves, is to go to the Selective Service local (draft) board and report the fact that you are now discharged from the armed forces. You are required to do this within 10 days after discharge. If you were previously registered and your board is distant, write a brief letter telling them when and where you were discharged, the address where you can be reached, and your serial, service, or file number. If you were not previously registered, you must report *in person* to any local board and be registered. You will receive a classification card which will establish your identity and Selective Service status.

You must keep your local board advised of any change of address so that you may be notified of any change in classification or any

other event which concerns you officially or personally. Remember that you have the same obligations as any other civilian. Failure to register or to report changes of address is a Federal offense. Go to the nearest Selective Service local board for any additional information.

Members of the Reserves

Any enlisted man who is honorably discharged from the Army will be given the opportunity for voluntary enlistment in the Enlisted Reserve Corps within the prescribed time after discharge. Enlistment will be in the same grade or rating which he held at the time of discharge, provided he is otherwise qualified under AR 150-5. Such enlistee will not be called back to active duty except by order of the Secretary of War. It is not planned to recall these men to active duty during the present emergency.

If you are a member of the Reserves, the Service Command, Naval District, or Marine Reserve District of your place of permanent residence has jurisdiction over you. You will generally be told which

Service Command, Naval District, or Marine Reserve District you come under when you are released from active service. You must report any later change of address to that command. If you are not certain where to make that report, contact the nearest military or naval installation for information. For further information about the Reserves, write to the service of which you are a member.

As a member of the Reserves you will not be subject to induction as a registrant under the Selective Training and Service Act, and you will not have to report to a Selective Service Board so long as you remain in a reserve status. However, your local board can assist you in securing your old job if you experience any difficulty.

Women

If you are a woman, you don't have to register upon your separation from the service, but you may go to a local board if you want help in securing reemployment.

Keep them Protected





What to Do About Your Insurance

The chances are that you took out National Service Life Insurance when you joined the service and that you have been paying for it by having the premiums deducted from your monthly pay. If you possibly can, you should keep this insurance in force when you return to civil life. It is a valuable asset and provides protection for you and your family. If you let it lapse, you may have trouble reinstating it, and you may not be able to buy similar protection for the same cost.

To keep your National Service Life Insurance in force, you must do two things. First, pay the premiums direct. Second, convert it within a certain period, as explained below.

Pay Premiums Direct to Veterans' Administration

Ordinarily, a premium will be due the first of the month following your separation from the service. Since premiums can no longer

be deducted from your pay you must now pay them direct. To be safe, mail a premium by that date in the same amount as that which has been deducted from your pay. Make your check or money order payable to the Treasurer of the United States and mail it to the Collections Subdivision, Veterans' Administration, Washington 25, D. C. (See form of letter, page 85.) Continue to make this payment regularly the first of each month, whether or not you receive a notice. You are given, for an emergency, a 31-day period beyond the due date in which to make payment.

If you do not want to pay premiums monthly, you can arrange to pay quarterly, semiannually, or annually. The method of paying premiums may be changed at any time by notifying the Veterans' Administration in writing or by paying the correct premium required under the new method of payment you have selected.

If you wish, you can have the amount of your insurance reduced as long as the amount continued is in multiples of \$500 and is not less than \$1,000.

If you are receiving retirement pay, compensation, or pension

payments, you can, if you wish, have the premium for your Government life insurance deducted from your monthly payments.



Convert from "Term" to "Life?"

As originally issued to you, your insurance was known as 5-Year-Level Premium-Term Insurance. However, under an amendment to the law, this policy, if applied for and made effective on or before 31 December 1945 and not converted, is "good" for 8 years. Policies applied for or made effective after 31 December 1945 are "good" for 5 years. Before the 8- or 5-year term period is up, you must convert or, in other words, change over to Ordinary Life, 20-Payment Life, or 30-Payment Life if you desire continued coverage.

You can convert the policy while it is in force and at any time after you have had it 1 year, by applying to the Veterans' Administration. No medical examination is required. Although the

premiums you pay on your new policy will be larger than you now pay, it will be worth your while to convert, for your original 5-year term policy has no cash value. When you get your new policy, however, it will have cash value after the first policy year, against which you can borrow if necessary. A word of caution—ordinarily, it will be advisable for you to carry the 5-Year-Level Premium-Term Insurance for at least a few months after return to civilian life when you will have a more definite idea of the type and amount of permanent insurance you can afford.

Waiver of Premiums (Disability)

If you become totally disabled from illness or injury before reaching 60 years of age, continue to pay your insurance premiums. After 6 months of such continuous disability, file claim with the Veterans' Administration. If your claim is approved, further premiums will be waived so long as you remain totally disabled, and those you paid during the months of total disability will be refunded to you.

Getting Your Insurance Reinstated

If you have let your insurance lapse and wish to reinstate it, it will be necessary to submit an application, plus the necessary premiums (and interest as required) together with evidence to the Veterans' Administration that you are in satisfactory health. Remember to give the necessary identifying information, such as full name (printed); date and place of birth; grade, rate, or rank; and serial, service, or file number. You can get detailed instructions and forms from the Veterans' Administration.

Under certain conditions, you may have to pass a physical examination before the insurance can be reinstated. This may be had free of charge at Veterans' Administration offices.

Change of Beneficiaries

You can change your beneficiary or beneficiaries at any time, without their knowledge or consent, by sending a notice in writing, signed by you, to the Director of Insurance, Veterans' Administration,

Washington 25, D. C. (Whenever possible, such notice should be given on Veterans' Administration Insurance Form 336 "Change of Beneficiary—National Service Life Insurance.") Any beneficiary named must be within the following general classes: wife, husband, child or children, parents, or brothers and sisters of the insured. Changes of beneficiary cannot be made by will.

Private Life Insurance

If you have been paying private life insurance premiums by allotment, arrangements for making premium payments direct should be made with your private life insurance company as soon as possible.

You may have arranged to have premiums on your private life insurance guaranteed by the Government when you came into the service. If so, remember that payments must be brought up to date with interest within 2 years after your separation from active service. Your insurance company or the Veterans' Administration will answer any questions.

If your private insurance policies had any disability benefits or

double indemnity features which were discontinued while you were in the service and you wish to place them in effect again, request the private life insurance company which issued your policy to reestablish these features.

In a Nutshell

Don't let your Government insurance lapse. Pay premiums direct to the Collections Subdivision, Veterans' Administration, Washington 25, D. C. If it does lapse, get all or some of it reinstated if you possibly can. Be sure to keep the Veterans' Administration, Washington 25, D. C., advised of any change of permanent address. If you have any problems, contact the nearest office of the Veterans' Administration.

A sample copy of the letter which you should use to send your premium payments to the Veterans' Administration is shown on page 85.

Check on all private life insurance policies.

What about a job?





Getting a Job

Your first interest after being separated from active service will probably be to get a job. The Government has made a number of arrangements to help you do this. A form (see "A Helpful Record," page 6) is made up for you to use in finding a job. On it will be important information about you which an employer would like to have. **USE IT!**

Do You Want Your Old Job Back?

The Selective Training and Service Act provides reemployment rights for veterans. *To protect these rights, you must make application for reemployment within 90 days after the date of your separation from active service or your release from hospitalization, if this hospitalization continues after separation from active service and does not extend for more than a year.*

If you worked for a private employer, call on him as soon as possible, and tell him when you can report for work. In any case, make application for your old job, in writing, to your former employer and keep a copy of your letter. Your employer is required to give you back your old job (or its equivalent) if he possibly can at the same rate of pay and with appropriate seniority and privileges provided you—

1. Are able to perform the duties of the job;
2. Have completed your military or naval service satisfactorily (in the Army, this means separation from active service under honorable conditions);
3. Apply within 90 days; and,
4. The job you left was not temporary.

Moreover, the law says that he shall not discharge you without cause within 1 year of your reemployment. If you have difficulty, go to a member of your local draft board who will help you. If necessary, he can obtain the assistance of a United States attorney to present

the matter to a Federal District Court. This service is without charge.

If you were a Federal Civil Service employee when you entered the service, you should apply for your old job to the chief of the personnel branch in the agency in which you were employed within 90 days. If you are still qualified, you will get your job back or one of "like seniority, status, and pay." If the Federal agency for which you worked has been abolished, you should contact the U. S. Civil Service Commission, Washington 25, D. C., or one of its regional offices for information.

If you worked for a State, county, or city when you entered the service, these employers are not required by the Federal laws to provide for the reemployment of veterans. However, most States follow the recommendations of Congress, and many States have passed laws which guarantee you your old job or a job of "similar seniority, status, and pay." See a member of your local draft board as soon as possible for advice in your particular case.

Do You Want a New Job?

If so, the United States Employment Service (U. S. E. S.) is ready to assist you. The U. S. E. S. is a Nation-wide organization that helps people get jobs. Its services are free. An important part of the U. S. E. S. is its Veterans' Employment Service and employment counseling service. In each local U. S. E. S. office, there is maintained a Veterans' Employment Representative who gives special attention to the employment of veterans. Get in touch with any one of its local offices when you leave the service. You will be helped in getting a job in your own community or in any place where there may be a need for a person of your abilities.

Do You Want a Government Job?

In seeking a new civil service job, veterans separated under honorable conditions are entitled to special consideration and preference. This applies, in some cases, to the wives of disabled veterans and, provided they have not remarried, to the widows of veterans. There

are local civil service secretaries located in all the larger (first- and second-class) post offices, who can advise you concerning Government employment. Also, the nearest United States Employment Service office will obtain full details for you or put you in touch with the proper authorities.

Do You Want Apprentice Training?

Almost all of the apprentice-training programs in the United States offer opportunities to returning veterans. You may be employed as an apprentice and be paid as you learn (in some instances, additional payments may be paid under the "G. I. Bill of Rights"), getting not only a steady job, but training which prepares you for skilled jobs. Age restrictions and other limitations are lifted for you in many cases. Information may be obtained through the nearest United States Employment Service office or the nearest office of the Veterans' Administration.

Your "G. I. Bill of Rights"

G.I. BILL OF RIGHTS





General

This law, known as the "Servicemen's Readjustment Act of 1944" or Public Law 346, 78th Congress, as amended, affects your rights as a veteran in many ways. For example, it authorizes the construction of additional hospital facilities for veterans and provides that there shall be an effective employment placement service for veterans. However, this booklet will give you only a brief summary of its more important provisions which you, as a veteran, should know. These are the education, guarantee of loans, readjustment allowances, and review of discharge provisions.

Basic Requirements

To be entitled to the education or training, guarantee of loans, and the readjustment allowance provisions of the "G. I. Bill of Rights," you must meet two general requirements. These are—

1. You must have been separated from active service under conditions other than dishonorable; *and*,
2. You must have had at least 90 days of active service, part of which occurred on or after 16 September 1940 and before the end of the war, *or if you had less than 90 days of service, you must have been discharged due to a service incurred injury or disability.*

Education or Training

Provided you meet the basic requirements given above, you are entitled to education or training under the "G. I. Bill of Rights," for a period of 1 year plus the time you were in active service after 15 September 1940 and before the end of the war. You must initiate such education or training not later than 4 years after your separation from active service, or 4 years after the end of the war, whichever date is the later (if you enlist or reenlist before 6 October 1946, for you "the end of the war" means the end of that enlistment). No course of education or training can exceed 48 months in length (this

may mean as much as 5½ ordinary school years of education for you), nor can it extend beyond 9 years after the end of the war. Such course of education or training may be full time or the equivalent thereof in part-time training, as you may elect. Education or training may also be afforded to service persons on terminal leave or while hospitalized pending final discharge subject to all of the above conditions except actual discharge, but no subsistence allowance is payable in such cases.

Time spent in active service in the Army Specialized Training Program or the Navy College Training Program while enrolled in courses continuing civilian courses and which were pursued to completion, or time spent as a cadet or a midshipman in one of the service academies can *not* be counted toward the 90 days of service required for eligibility or in determining the period of education or training to which you may be entitled.

Choice of School. You may select any course at any educational or training institution in this country or abroad which accepts you as qualified, provided the institution is on the list of approved institu-

tions. Included on this list are public, private, elementary, secondary, and other schools furnishing education for adults; business schools and colleges; scientific and technical institutions; colleges, vocational schools, junior colleges, teachers' colleges, normal schools, professional schools, universities, and other educational and training institutions including industrial establishments providing apprentice or other training on the job. Correspondence course may also be taken but no subsistence allowance will be paid, and the total amount payable for a correspondence course or courses is limited to \$500.

Tuition and Other School Expenses. The Veterans' Administration will pay to the educational or training institution the customary cost of tuition and such laboratory, library, infirmary, and similar payments as are customarily charged. They may pay for books, supplies, equipment, and such other necessary expenses as are generally required. Such payments cannot exceed the rate of \$500 for an ordinary *school* year unless you elect to have an additional charge made against your period of eligibility on account of such excess fees. The government will not pay for board, lodging, other living expenses, or travel.

Subsistence Allowances. The Veterans' Administration will, in most cases, provide a subsistence allowance during the education or training period, of \$65 a month if you have no dependents, \$90 if you have one or more dependents. This subsistence allowance may be eliminated or reduced, however, if you are working full time, attend on a part-time basis, or receive pay for work done as part of your training. If husband and wife are both veterans, then *both* are entitled to a subsistence allowance. The husband will receive \$90 a month and the wife \$65 a month.



Guarantee of Loans for Homes, Farms, and Business

You may be eligible for the guarantee of a loan under the law if you can meet the basic requirements (see page 40) and if your application is made within 10 years after the end of the war.

Provided certain requirements are met, loans can be guaranteed if

they are made for the following purposes:

1. Buying residential property; building a home; making repairs, alterations, or improvements in your home; or paying special assessments on your home.
2. Buying land, buildings, livestock, equipment, machinery, supplies, or tools for your use in farming; or for repairing, altering, constructing, or improving any land, equipment, or building, including the farm house, used in farming; or for working capital requirements necessary in farming operations.
3. Buying a business; or buying land, buildings, supplies, equipment, machinery, tools, inventory, and stock-in-trade for your use in business or the pursuit of a gainful occupation; or for the cost of construction, repair, alteration, or improvement of any property used for such purpose, or to provide funds needed for working capital.

General Requirements. Although the conditions vary somewhat for each type of loan, the general requirements are that—

1. The loan must be used for the purpose specified;

2. The purchase price does not exceed a reasonable value;
3. The property be useful and reasonably necessary;
4. The terms of payment for the purchase or improvement of a home can be met from your expected income; and,
5. For farms or business loans, you have enough ability and experience to provide a reasonable chance for you to succeed.

Refinance Delinquent Debts. You may be able to get a loan under the law to refinance debts and back taxes owed on your home, property used for farming purposes, or debts contracted in your business if the following requirements are met:

1. The loan becomes delinquent not later than 10 years after the end of the war;
2. The refinancing will aid you in your economic readjustment; and,
3. The amount of the guaranteed loan does not exceed the reasonable value of the property or business as determined by proper appraisal.

Amount of Loan. If you are eligible, the Administrator of Veterans' Affairs can guarantee up to 50 percent of any loan made to you. In

certain cases of second loans made to cover the balance of a loan made by a Federal agency, he may guarantee up to 100 percent of the amount. In *neither* event can he guarantee more than \$2,000 for nonreal estate loans, or \$4,000 for real estate loans (or a prorated portion on loans of both types or combination thereof). Such loans cannot bear interest of more than 4 percent a year. The Administrator will pay an amount equal to 4 percent of the amount originally *guaranteed*. Loans are to be paid back in full in not more than 10 years on nonreal estate loans; 25 years on real estate loans other than for the purchase of farm real estate; and 40 years on farm realty. Loans also may be paid back at any earlier time, without penalty, if the veteran wishes.

From Whom You May Borrow. If the loan meets the requirements of the law and the regulations of the Veterans' Administration you can borrow from *any* individual or *any* firm or corporation. Loans made by lending agencies supervised by State of Federal laws may be automatically guaranteed. Loans by other lenders must be approved in advance by the Administrator of Veterans' Affairs to qualify for a guarantee. However, you should remember that these

loans are not made by the Government, nor are they gifts or grants. As a result, you will have to satisfy the lender that you will be able to pay back the loan with interest as it becomes due. Naturally, under such conditions, not all the loans applied for will be approved.

Detailed information concerning guarantee of loans is available at any office of the Veterans' Administration or at most banks and lending agencies.

Readjustment Allowances

Money payments called "readjustment allowances" are provided to help veterans of World War II become readjusted in gainful civilian occupations. You may claim them at any time within two years after the date of your discharge or the end of the war (whichever date is the later) whether you are unemployed or self-employed. To receive them in either case, you must meet the basic requirements (see page 40). You must be living in the United States, its territories or possessions at the time you file your claims and must make claims in the way the law directs. Claims are not payable, however, while

you are receiving increased pension or subsistence allowances under the educational provisions of the G. I. Bill.

Who Is Eligible. To be eligible for readjustment allowances for *unemployment* you must be—

1. Able to work and available for suitable work. In case you become ill or disabled, this requirement will not stop you from collecting allowances, providing, of course, you were unemployed and were claiming allowances at the time you became sick or disabled;
2. Totally or partially unemployed; and,
3. Registered for work with a public employment office.

Readjustment allowances for *self-employment* are paid only for full calendar months during which you were fully engaged in self-employment for profit in an independent business, trade, profession, or occupation under your own direction and management.

Amount and Duration of Payments. You may receive 8 weeks of allowances for each month of your first 3 months of active service and 4 weeks of allowances for each additional month of active service

between 16 September 1940 and the end of the war, up to a total limit of 52 weeks (10 $\frac{2}{5}$ months if self-employed).

If you are *totally* unemployed, your allowance is \$20 a week. In no case will your payment be greater than \$20 a week, but if you are *partially* unemployed, the payment will make up the difference between your earnings and \$23 for any given week. If you are self-employed, the amount will be \$100 for a calendar month, less your net earnings.

Disqualifications for Allowances for Unemployment. You will be disqualified for 1 week or more if—

1. You leave suitable work voluntarily and without good cause;
2. You are suspended or discharged for misconduct;
3. You fail, without good cause, to apply for suitable work to which you have been referred by a public employment office;
4. You fail, without good cause, to accept suitable work when offered; or,
5. You fail, without good cause, to attend a free training course, if required by regulations.

You may also be disqualified from receiving an allowance for any week in which your unemployment is due to a stoppage of work by a labor dispute.

Any periods for which you have been declared ineligible or disqualified will not be counted against the total remaining payments to which you may be entitled.

Where to Apply. To claim allowances or to get the facts about your eligibility, apply at the nearest local office of the United States Employment Service or at a local office of the unemployment compensation agency of the State where you live. Decisions on your eligibility are made by the unemployment compensation agencies of the various States. If you should feel that any decisions made by an agency are in error, you are fully protected by the right of appeal. Final authority rests with the Administrator of Veterans' Affairs.

State Employment Compensation

If you worked in certain industries before you entered the service,

you may be eligible for unemployment compensation from the State where you worked. State laws differ widely, however, and for information on this, you should consult the unemployment compensation agency of that State. Unemployment compensation provided by the various States is not included in the G. I. Bill but is mentioned here merely to point out a possible additional benefit which may be available to you. If you receive State or Federal unemployment compensation for any week for which you also claim a veteran's readjustment allowance, the amount of the former will be deducted from your readjustment allowance payment.

Review of Discharge

If you feel that your military or naval service justified a more favorable discharge or dismissal than you received, you may at any time within 15 years after your separation from the service request and receive a review of it, unless you were discharged or dismissed by a general court-martial sentence. Subject to approval by the Secretary of War, the Secretary of the Navy, or the Secretary of the Treasury,

Additional facts for your future



the reviewing board may change or modify a discharge or issue a new one, if evidence warrants. Apply to the service in which you served.

Surplus Government Property

Preference on surplus government property is given to you for business, professional, or agricultural use if you were separated from active service under honorable conditions. For further information, you should go or write to the nearest office of the Reconstruction Finance Corporation.

Federal Regulations

As long as the emergency lasts, there will be regulations of the Office of Price Administration, Office of War Mobilization and Reconversion, the Department of Labor, the Office of Defense Transportation, the Department of Agriculture, or other Federal agencies which may affect you.

However, in some cases, special exceptions are made for the veteran.

Before trying to secure a loan, build a home, start a business, or make any other commitment, you should determine the special restrictions or advantages applying to your case by contacting the nearest office of the appropriate Federal agency. Further information is available through the local offices of most Federal agencies.

Social Security Card

You will need a Social Security Card if you take a job that is covered by unemployment insurance. Most jobs in private business and industry are covered. If you had a card before entering the service, locate it now so you will have it ready to show your employer. If you had a card but cannot find it, apply for a duplicate at the nearest Social Security Board office.

School or College Credit

You may wish to apply for school or college credit for courses you took, service schools you attended, or jobs you held while in the

armed forces. Write directly to the school or college you want to attend. Inclose with your letter a certified copy of one of the following forms, depending upon the service in which you served—

Army—W. D., A. G. O. Form 100, Separation Qualification Record.

Navy—Notice of separation from the U. S. Naval Service, Nav Pers 553.

Marine Corps—U. S. Marine Corps Report of Separation NAVMC 78-PD.

Coast Guard—Notice of Separation from the U. S. Naval Service—Coast Guard, Nav CG 553.

If You Become Disabled

If your disability is due to service, read "What the Disabled Veteran Should Know," page 61.

If your disability is *not* due to active service and it is a *permanent* and *total* disability, you may be entitled to a pension. This is

known as a non-service-connected pension. In order to be entitled to this type of pension—

1. You must have been separated from active service under conditions other than dishonorable; and,
2. You must have had 90 days or more of active service, part of which occurred on or after 7 December 1941 and before the end of the war, *or if you have less than 90 days of service, you must have been separated from active service for a disability incurred in service.*

The amount of this pension is \$50 monthly; when you have received a pension for 10 years or reach the age of 65, the amount is increased to \$60. No such pension can be paid when **you do not** have a wife or minor child and your income exceeds \$1,000 a year. Similarly, no pension can be paid when you have a wife or minor child and your income exceeds \$2,500. Applications for such pensions are properly made to any office of the Veterans' Administration. Veterans with vocational handicaps not due to active service

should apply to their State Board of Education for training and assistance.

Hospital Treatment and Veterans' Administration Homes

If you are separated from the service under conditions other than dishonorable and your illness is *not* due to service, hospital treatment and care in a Veterans' Administration Home are provided by the Veterans' Administration if you are not able to pay. You will be required to file an application setting out the facts, and your sworn statement that you cannot pay for the care will be accepted as sufficient evidence by the Veterans' Administration.

State Benefits

Most States have passed laws granting rights, benefits, or privileges to veterans. These are in addition to those provided by the Federal Government. The benefits range all the way from bonuses, educational aid, vocational training, employment preferences, and

guarantee of loans to official recording of separation records, exemptions from taxes and license fees, assistance in securing benefits, preservation of unemployment benefits, medals, and legal aid, depending upon the individual State. Most States have a service officer or veterans' commission located at the State capital to help you in determining the State benefits to which you may be entitled. Such information will also be available at your Veterans' Information Center.

When Writing

In correspondence with the service in which you served or with the Veterans' Administration or other organizations, your full name; date and place of birth; grade, rate, or rank; and serial, service, or file number should be given as well as any other information that will be helpful, such as the number of your insurance policy if the correspondence concerns insurance. This will result in faster action for all concerned.

What the disabled veteran
should know



General



If you are discharged or separated from active service with a disability due to service, you may be entitled to disability benefits, including a pension. (See "If You Become Disabled," page 57, if your disability is not due to service.)

The Veterans' Administration

Benefits and pensions for veterans are the responsibility of the Veterans' Administration. It is this Government agency that will settle your pension claims, decide the amount of the pension, and handle details of many of the benefits to which you and your dependents may be entitled. You should write directly to the Veterans' Administration and not to the service in which you served about these matters. Offices of the Veterans' Administration are maintained in most large cities. Ask at your post office for the nearest location.

Filing Your Claim

When you are being separated from active service, you will be advised of your right to file a claim for pension and, if you wish, helped in making application for this benefit before you leave the service.

The proper form for making application for disability pension is V. A. 526. You can make a claim on this form *at any time* after discharge or release from active duty. Copies of it can be obtained at any military or naval installation, office of the Veterans' Administration, or Red Cross chapter. You can get whatever help you need in filling out the form at any of these places.

Even though you sign a statement at the time of your separation from the service saying that you do not desire to file application for pension, this will not prevent you from filing a claim at any later date.



Handling Your Claim

If you need advice or aid in connection with the handling of your claim for a pension or other disability benefit, you may obtain such assistance without charge from the nearest office of the Veterans' Administration, your local Red Cross chapter, or any of the organizations recognized by the Veterans' Administration.

If you wish, you can get the help and advice of legal counsel. Ordinarily, such assistance will not be necessary. However, if you do employ a lawyer, remember that fees for legal services in connection with pension claims are limited by law.

Your "C" Number

The first claim filed by a veteran is assigned a claim number. This is commonly referred to as a "C" number. It never changes. All later claims will come under this "C" number regardless of when the disability arises. The Veterans' Administration thus keeps a continuous record in one file. Further claims should never be

submitted as if they were original applications. Always identify any claim by using the first "C" number assigned to you. To save time and trouble in handling your papers, keep a record of your "C" number just as you do your serial, service, or file number.

Power of Attorney

If you want, you may appoint an authorized representative of one of the organizations recognized by the Veterans' Administration to prepare, present, or appeal your pension claim. Upon your request at the Separation Center or hospital, you will be given a list of recognized organizations and will be assisted in preparing the necessary power of attorney.

Veterans' Administration Makes Final Decision— Not the Services

Your medical board makes a report on your disability, but the final decision as to whether or not you get a pension rests with the Veterans' Administration. If you disagree with the medical board and believe

that you are entitled to disability benefits, you have the privilege of filing a claim directly with the Veterans' Administration. Make application when you believe that your claim is *fair and proper*.

Pensions Based on Degree of Disability

Pensions are based upon the percentage of disability and run from 10 percent to 100 percent in multiples of 10. For instance, a veteran with a 10 percent disability receives \$11.50 monthly, which is 10 percent of the total disability award of \$115. In addition, there are special rates and allowances for specific injuries and more seriously disabling conditions. No additional disability pension is payable for dependents.

Pensions Are Safeguarded

Pension payments to you or to your beneficiaries are not assignable and are exempt from taxation (including income tax), attachment, levy, or seizure, either before or after you get them. These provisions do not apply to property purchased with these payments.

Free Training

If you have a service-connected disability, you may be trained to return to your old job in spite of your disability. If your disability prevents you from working at your old job, you can be taught a new occupation in which your disability will not hinder you. Such teaching is called vocational training, and it is enabling many veterans to overcome physical handicaps, to adjust themselves to civil life, and to regain their earning power.

Expenses for tuition, books, supplies, and equipment are paid by the Government. During training, and for 2 months thereafter, you will receive a subsistence allowance in addition to any pension to which you are entitled. You will receive a *minimum* payment of pension and subsistence allowance of \$105 a month if you have no dependents, and a *minimum* of \$115 a month if you have a dependent. These minimum rates are increased by an added allowance of \$10 a month for a child; \$7 a month for each additional child; and \$15 a month for a dependent parent.

Insurance

Provisions for waiver of insurance premiums for totally disabled veterans are discussed under the title "Waiver of Premiums", page 27.

Hospital Treatment, Medical Service, Veterans' Administration Homes, etc.

If you should ever need further hospital care for a service-connected disability, it will be provided upon request to the Veterans' Administration. You will be given proper hospitalization and free transportation (when authorized by the Veterans' Administration) to the appropriate hospital. Your own ability to pay has no bearing on this service.

Medical service or dental care not requiring hospitalization, will also be provided. This service includes medicine, appliances, bridge-work, etc. Of course, the condition must have been caused or aggravated by your military service.

If you are so disabled as to be unable to earn a living and are without adequate means of support, you can apply to the Veterans' Administration for admission to one of the many Veterans' Administration Homes located throughout the country.

Review of Retirement

If you are an officer or former officer who has been retired or released to inactive service without pay pursuant to the decision of a retiring board, board of medical survey, or disposition board, because of physical disability, you have the right (within 15 years) to request review of the board's decision. Application should be made to the service in which you served.

Emergency Financial Assistance

If you should need emergency financial assistance between the time you are separated from the service and the time your claim is decided by the Veterans' Administration, you may be able to get it through your local chapter of the Red Cross. Assistance may be by

grant or by loan, depending upon your apparent ability to repay. It is made for such needs as shelter, food, clothing, and fuel. Application for such assistance should be made to the local chapter of Red Cross. Help in securing benefits to which you or your family may be entitled is also provided.

Benefits for Dependents





Government Insurance

When a veteran dies, dependents should immediately notify the Director of Dependents and Beneficiaries Claim Service, Veterans' Administration, Washington 25, D. C., so that his Government insurance can be settled promptly.

Upon the death of a person who carried Government insurance, the Veterans' Administration, when notified, will send the necessary blanks to the beneficiary. National Service Life Insurance payments may not be made by the Veterans' Administration in one lump sum, but must be paid in equal monthly payments.

Jobs for Dependents

In some cases, the wives of disabled veterans and, provided they have not remarried, the widows of veterans are given certain preferences for positions in the United States Civil Service.

Disabled Dependents

Any dependent with a vocational handicap and who is of employable age may get special training and other services necessary to prepare him for a job through the State Rehabilitation Agency. Apply to your State Board of Education, or inquire at the nearest United States Employment Service office for the location of the State Rehabilitation Agency.

Pensions for Dependents

A veteran's own pension for disability is not continued after his death.

When a former member of the armed forces dies of a service-connected disability, his widow, child or children, and dependent parents may be entitled to receive a pension.

When a former member of the armed forces dies not as a result of service but at the time of his death had a disability due to service, his widow and child or children may be entitled to a pension if the income of the widow (or child) does not exceed \$1,000 a year, or if

the income of a widow with a child or children does not exceed \$2,500 a year. Parents are not entitled to pensions when the veteran's death is not the result of service.

All applications for pension should be filed with the nearest office of the Veterans' Administration.

Social Security Benefits

In the event of the death of a former member of the armed forces who was employed in private business or industry, survivors' insurance benefits may be payable on his social security account. The next of kin should inquire at the nearest Social Security Board office.

Burial Benefits

Any veteran whose last active service terminated honorably (and the veteran's wife and certain members of his family) may be buried in any national cemetery. Requests for burial should be directed to the Superintendent of the national cemetery chosen.

An American flag may be secured by the next of kin for draping the casket of a deceased veteran separated from the service under conditions other than dishonorable, through the nearest office of the Veterans' Administration or the county seat postmaster.

Headstones are supplied without charge for the unmarked graves of veterans separated from any of the armed services under honorable conditions upon application to the Memorial Division, Quartermaster General, U. S. Army, Washington 25, D. C.

Dependents of deceased veterans separated from the service under conditions other than dishonorable, may file claim for burial expenses not to exceed \$100 with the Veterans' Administration within 2 years from the date of the veteran's burial.

Special Assistance

Assistance is provided to the dependents of deceased veterans in securing any benefits to which they may be entitled by most of the organizations which assist the veteran.

For Further Details as to:

Apply to:

General Information	Veterans' Information Center Red Cross Army Personal Affairs Officers Navy and Coast Guard Civil Readjustment Officers Marine Corps Rehabilitation Officers
Legal Assistance	Before Discharge—Legal Assistance Officer After Discharge—Your Lawyer, Bar Association (City, County, or State), Legal Aid Society
Emergency Financial Assistance	Red Cross
Registration and Reclassification	Your Local Selective Service (Draft) Board
Insurance	Government Insurance—Veterans' Administration Commercial Insurance—Your Insurance Company

Employment	Old Job—Your Local Selective Service Board New Job—United States Employment Service Government Job—U. S. Civil Service Commission
Vocational Training	When Disability Due to Service—Veterans' Administration When Disability Not Due to Service—Department of Education in Your State
Education	Veterans' Administration School or College Which You Wish to Attend Department of Education in Your State
Guarantee of Loans	Veterans' Administration Agency from Which You Intend to Borrow
Readjustment Allowances	United States Employment Service State Unemployment Compensation Commission
Pensions, Hospitalization, Medical Care, and Veterans' Homes	Veterans' Administration

Personal Record

Name _____

Highest Grade, Rate, or Rank _____

Serial, Service, or File Number _____

Dates of Promotion _____

Social Security Number _____

Entry into Service:

Place _____

Date _____

Branch _____

Commission:

Date of Appointment _____

Reported for Duty _____

Separation:

Place _____

Date of Separation from Active Service _____

Date of Retirement _____

Military Assignments:

Organization _____

Place _____ Date _____

Commanding Officer _____

Organization _____

Place _____ Date _____

Commanding Officer _____

Organization _____

Place _____ Date _____

Commanding Officer _____

Service Schools Attended:

Date _____ Place _____

Date _____ Place _____

Date _____ Place _____

Battles and Campaigns:

Decorations, Citations, etc.:

Service Wounds:

Selective Service Information:

Local Board Number _____

Local Board Address _____

Induction Order Number _____

Date of Report after Separation _____

National Life Insurance:

Number of Policy _____

Date of Policy _____

Amount of Policy _____

Date Premium Due _____

Amount of Monthly Premium _____

Policy Must Be Converted Before _____

Pension:

Date of Claim _____

"C" Number of Claim _____

Other Addresses:

Veterans' Administration _____

Veterans' Information Center _____

Red Cross _____

United States Employment Service Office _____

State Service Officer _____

Bar Association (city, county or State) _____

Legal Aid Society _____

My Own Lawyer _____

My Own Doctor _____

Letter Referred to on Pages 25 and 30

COLLECTIONS SUBDIVISION,
Veterans' Administration,
Washington 25, D. C.

GENTLEMEN:

Inclosed is remittance in the amount of \$ _____
(state amount)

in payment of the premium due _____ on National Service
(date)

Life Insurance _____
(policy or certificate number or numbers, if known)

on the life of _____
(print full name of policy holder)

(serial, service, or file number)

Please send future communications and premium notices to the
insured at the following address: _____
(street and number)

(town or city, county, and State)

(signature)

In an Emergency

Notify _____

My records can be found _____

My will can be found _____

Distribution:

A copy will be distributed to every individual separated from active service in the Armed Forces.

ARMY: Same as W. D. circulars.

NAVY: Personnel Separation Points.

MARINE CORPS: Separation Points.

COAST GUARD: Authorized Separation Points.

Memoranda

66.00	79.20
<u> .20</u>	18.75
132.00	<u>60.45</u>
<u>66.00</u>	6.40
<u>79.20</u>	\$54.05 MAY
	<u>37.80</u> June
	\$91.85
100.00	54.00
<u>\$191.85</u>	30.60
	<u>84.60</u>

Memoranda

	1.80
	<u>21</u>
30	<u>180</u>
	54.050
	<u>20</u>
	240
	<u>240</u>
	50
	1.80
	<u>17</u>
	1260
	<u>180</u>
	30.60

180
12

192
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WAR DEPARTMENT PAMPHLET NO. 21-4



NAVY DEPARTMENT PAMPHLET NAVPERS 15110



MARINE CORPS PAMPHLET NAVMC 1026-PD



COAST GUARD PAMPHLET NAVCG-142