



# INFORMATION



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This book was prepared to assist all servicemen with their post-war plans; it contains facts and information that are for your benefit. No doubt you have or will have problems concerning your personal and financial affairs. There are many advantages that are yours as a veteran. It is advisable to keep this book for future reference in solving your problems either as soldier or civilian.

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## *SECTION I: GENERAL*

### **Put Your Affairs In Order**

When you entered the Army you took care to see that your civilian affairs were taken care of before you put on a uniform. Now that the process is reversed and you are about to leave the Army, it is equally wise to see that your military affairs are in order.

### **Your Mail**

It is probably true that for some time after discharge from active service, mail will continue to be received at your last military address. To permit prompt delivery of such mail, advise the postal officer at your last station of the civilian address to which you desire mail to be forwarded.

### **Your Bonds**

If you have been buying bonds by allotment, you can arrange to have them sent to your permanent address (as shown on your bond application) or you may leave them with the Government for safekeeping. In the latter case, the Treasury will send you a receipt for them. If you have paid for only part of a bond, your money will be refunded. If you bought bonds by allotment between April 1942 and 31 August 1944, and have any questions about them, write Army Bond Office, 366 West Adams Street, Chicago Illinois. If your bonds were purchased after 1 September 1944, or if you paid cash for them, write the Commanding Officer of the organization to which you were attached at the time of such purchases. Put in your letter all the information you have about the number and value of the bonds, the date and where you bought them, your organization and status, and your name and serial number.

## **Complete Military Record and Discharge Certificate — Discharge**

Upon being discharged, you will receive your Discharge Certificate and a record carrying full details of your Military Service. If you are being returned to inactive status, you will receive a Certificate of Service instead of a Discharge Certificate.

## **Form 100 and Job Counseling**

During your final processing for separation from the Army you will be interviewed and a record (WD AGO Form 100 — Separation Classification Record) will be prepared for you. This is a record of your civilian and military training and work experience and indicates those civilian jobs to which your training and experience is most related. This record is for your own use in getting a job or applying for training.

## **Wearing Your Uniform After Discharge**

You are entitled to wear your uniform from the place where you receive your discharge to your home, provided you go there within 3 months after the date of your discharge, but it is unlawful to wear your uniform after reaching home. You may, however, wear your uniform on occasions of public ceremony, such as parades or meetings of veterans or other military organizations. In such cases you may wear the uniform of the highest rank or grade that you held during the war.

## **Return of Army Clothing**

When you leave the Service, you will probably want to keep your uniform clothing for wear on ceremonial occasions, as mentioned above. However, if you want to return



it to the Army, you may do so in person, or by other means available to you.

### **Lapel Button**

All those who served honorably in the Armed Forces of the United States at any time after 8 September 1939 are entitled to wear the lapel button that signifies such honorable service. If you did not get this button when discharged, it will be issued to you, free, upon presentation of your Discharge Certificate (Certificate of Service) at any Army installation other than the Port of Embarkation.

### **Wearing of Decorations and Service Ribbons After Discharge**

You may wear decorations and service ribbons, which have been awarded to you, on your uniform on occasions of public ceremony, or on your civilian clothes when desired. These have been awarded you in recognition of honorable service you have rendered and you will want to wear them only on occasions which will reflect credit on them and yourself.

### **Report to a Local Board**

One thing you must do immediately after discharge on separation from the Service is to go to the Local Draft Board (Selective Service Local Board), whether or not you have registered previously, and report the fact that you are now separated from the Armed Forces. You are required to do this within 10 days after discharge. If the board is distant, write a brief letter telling them when and where you were discharged, the address where you can be reached, and your army serial number. 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 you may be advised of any change of classification or any other event that may concern you officially or

personally. Failure to register or to report change of address is a Federal offense. Later on you may change your residence and may wish to use the employment facilities on the local board in your new community, which you may do by presenting to them your copy WD AGO Form 53 (Report of Separation). Go to the nearest Selective Service Board for any additional information.

### **Record Your Discharge**

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 of it made in the official record books of the County. To do this, you may take it to the county clerk, county recorder, or other appropriate official at your local county courthouse. In most states, it will be recorded without charge. The original will be returned to you, and then, if you ever need a copy, you can get a certified one from this official which will be legally usable.

### **Your Army Serial Number**

Perhaps you think you will never forget it, but don't take any chances, keep a record of it where it won't be lost. You may need it on many future occasions.

### **If You are Put in the Enlisted Reserve Corps**

If that happens to you, you will receive a Certificate of Service instead of a Discharge Certificate. You will go back to civilian life just like a man who is discharged, with a few exceptions. You can be ordered back into uniform and active duty at any time by order of the Service Command having jurisdiction over you. The Service Command having jurisdiction over you is determined by your place of residence. You must report any change of address to that command.

### **ORC (Officers Reserve Corps)**

If you are an officer and retain your commission after



relief from active duty, you must promptly report any change in your permanent address, through Commanding General of the Service Command in which you maintain your permanent address, to the Adjutant General, Washington, D. C. State your prior permanent address, your current permanent address, and your Army Serial Number. You will not be subject to induction as a registrant under the Selective Training and Service Act as long as you hold your commission, but you should advise your local draft board that you have been relieved from active duty and that you retain your commission status.

### **Getting a Job**

Unless you are disabled, your first intent after being discharged will probably be to get yourself a job. The Government has made a number of arrangements to help you do this. Form 100 is made up for you to use in finding a job. On it will be all the important information about you which an employer would like to have. *Use it.*

### **Meet Your Re-employment Committeeman**

The Selective Service System maintains a Veterans' Re-Employment Program. This program has been organized so that it works in Washington, in your state capitol, and in your own community. On your own Selective Service Board there is a man who has been assigned to advise you, about getting a job. He is known as a Re-employment Committeeman, when you report to your local board after discharge, be sure to meet him. He will want to go over your Form 100 with you. Information on this form becomes useful to him in helping you get your old job back or a new job in time with your special training.

### **If You Want Your Old Job Back**

If you worked for a private employer and can not call on him immediately, make application in writing to him at

the earliest possible time and keep a copy of your letter. Tell him when you can possibly return to work but remember you must make application for employment within 90 days after the date of your discharge.

Your former employer is required to give you your old job back (or its equivalent) if he possibly can, at the same rate of pay and with the same seniority and privileges you previously had, provided you apply within 90 days after your separation from active military service. Moreover, the law says he shall not discharge you without cause within one (1) year of your re-employment.

If you have difficulty, go to your Re-employment Committeeman who will do his best to help you. If necessary, he can obtain the assistance of the United States District Courts and the Federal District Attorneys. This service is free.

### **If You Want a New Job — or — If You Were Not Previously Employed**

In such a case the United States Employment Service (USES) is ready and anxious to assist you. The USES is a nation-wide Federal organization that helps people get jobs. Its services are free. An important part of the USES is its veterans' Employment Service. In each local employment office there is maintained a Veterans' Employment Division which gives special attention to the employment of veterans. Get in touch with anyone of its 1,500 local offices when you leave the Army. 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.

### **Apprentice Training**

Virtually all of the 30,207 apprentice-training programs in the United States extend opportunities to returning veterans. Veterans may be employed as apprentices and be paid as they learn, getting not only a steady job but training



that prepares them for skilled jobs. Age restrictions and other limitations are lifted for them in many cases. Information may be obtained through your nearest U.S. Employment Service Office, or the nearest facility of the Veteran's Administration.

*Note: See list of Regional Offices, Page 32.*

### **If You Worked for State, County or City**

States, counties and municipal governments are not subject to the laws of Congress on re-employment of veterans but many states have passed laws which will guarantee your old job when possible. Most states follow the recommendation of Congress and your local re-employment committeeman may be able to get your job back for you or a job of "similar seniority status and pay".

### **Civil Service Jobs**

If you were a civil service employee when you entered the Army, you should apply for your old job within 90 days after your discharge. If you do, and are still qualified, you will get your job back or one of "like seniority status and pay".

In seeking a new civil service job, veterans are entitled to special consideration and preference, and this applies, also, in some cases, to the wives and widows of veterans. The Re-employment Committeeman attached to any local board or the Veteran's Employment Representative in the United States Employment Service office will obtain full details for you or put you in touch with the proper authorities.

### **What To Do About Your Insurance**

The chances are that you took National Service Life Insurance when you joined the Army 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 in-

surance in force when you return to civilian life. If you let it lapse you may have trouble reinstating it, and you will not be able to buy similar protection for the same cost.

To keep your National Service 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 Veteran's Administration. Since premiums can no longer be deducted from your Army pay, you must now pay them direct. Make your check or money order payable to the Treasurer of the United States and mail it to the Collections Sub-division, Veteran's Administration, Washington, D.C. It is important to give your full name, with date, present address, policy number, (if known) and your Army Serial number.

If you do not want to pay premiums monthly, you can arrange to pay quarterly, semi-annually or annually. In other words, if your premiums have been payable monthly, you must continue to pay them at the monthly rates, until you have arranged with the Veteran's Administration to pay them on a quarterly, semi-annual, or annual basis; otherwise, your policy may lapse. If you wish, you can have the amount of insurance reduced, as long as the amount continued is in multiples of 500 dollars and not less than 1,000 dollars.

### **Convert From "Term" to "Life"**

As originally issued to you, your insurance was known as 5-year-Level Premium-Term Insurance. This policy was "good" for only 5 years after it was issued. Congress on 2 July 1945 approved extending the 5 year level premium term National Service Life Insurance policies issued on or before 31 December 1945 for an additional (3) year period with no change in the premiums charged. So before the 8 years are up you should convert or in other words change over, to Ordinary Life, 20 Payment Life, or 30 Payment Life. You can do this while the policy is in force if you have had

it one year by applying to the Veteran's Administration. No medical examination is required, provided it has been converted within 6 months after you have been discharged. 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 policy has no cash value. When you get your new policy, however, it will have regular cash value, after the first policy year, against which you can borrow if necessary.

### **Ordinary Life Policy**

The Ordinary Life Policy provides the maximum amount of permanent protection for the minimum level premium payment, which is payable throughout the life time of the insured.

### **20 Payment Life and 30 Payment Life**

The 20 Payment Life Policy provides that premiums shall be payable for 20 years. At the end of this period premium payment ceases and the insurance becomes paid up for the remainder of the insured's life for the face amount of the policy. The same is true for 30 Payment Life except you pay premiums for 30 years instead of 20 years.

If you choose either a 20 or 30-year-pay-life policy, you may collect in lump sum the money paid in when your policy matures.

*(SEE CHARTS FOR EXAMPLES!)*



### 5-year Level Premium Term

Extend 3 years on policies issued before 31 December 1945

*Premiums per 1,000 dollars of Insurance:*

Age	Monthly	Quarterly	Semi-Annually	Annual
21	.65	1.95	3.88	7.70
22	.66	1.98	3.94	7.81
23	.66	1.98	3.94	7.81
24	.67	2.01	4.00	7.93
25	.67	2.01	4.00	7.93
26	.68	2.03	4.05	8.05
27	.69	2.06	4.11	8.17
28	.69	2.06	4.11	8.17
29	.70	2.09	4.17	8.29
30	.71	2.12	4.23	8.41
31	.72	2.15	4.29	8.52

### Ordinary Life

*Premiums per 1,000 dollars of Insurance:*

Age	Monthly	Quarterly	Semi-Annually	Annual
21	1.25	3.74	7.45	14.80
22	1.28	3.83	7.63	15.15
23	1.31	3.92	7.81	15.51
24	1.34	4.01	7.99	15.86
25	1.37	4.10	8.17	16.22
26	1.41	4.22	8.41	16.69
27	1.44	4.31	8.59	17.05
28	1.48	4.43	8.83	17.52
29	1.52	4.55	9.06	18.00
30	1.56	4.67	9.30	18.47
31	1.60	4.79	9.54	18.94



## 20-Payment Life

*Premiums per 1,000 dollars of Insurance:*

Age	Monthly	Quarterly	Semi-Annually	Annual
21	1.99	5.96	11.87	23.56
22	2.02	6.05	12.05	23.91
23	2.05	6.13	12.22	24.27
24	2.08	6.22	12.40	24.63
25	2.12	6.34	12.64	25.10
26	2.15	6.43	12.82	25.45
27	2.19	6.55	13.06	25.93
28	2.23	6.67	13.30	26.40
29	2.27	6.79	13.54	26.87
30	2.31	6.91	13.78	27.35
31	2.35	7.03	14.01	27.82

## 30-Payment Life

*Premiums per 1,000 dollars of Insurance:*

Age	Monthly	Quarterly	Semi-Annually	Annual
21	1.56	4.67	9.30	18.47
22	1.59	4.76	9.48	18.82
23	1.61	4.82	9.60	19.06
24	1.64	4.91	9.78	19.42
25	1.67	5.00	9.96	19.77
26	1.70	5.09	10.14	20.13
27	1.73	5.18	10.32	20.48
28	1.76	5.27	10.50	20.84
29	1.79	5.36	10.67	21.19
30	1.83	5.48	10.91	21.67
31	1.87	5.60	11.15	22.14

Examples of how to convert from Premium Term Insurance to Ordinary Life, 20 Payment Life, and 30 Payment Life.

These examples are based on 5,000 dollar policy. Age 25 years. Paying monthly:

1. Premium Term Insurance .67 per \$ 1,000. insurance or \$ 3.35 for \$ 5,000	2. 20- Payment Life 2.12 per \$ 1,000 insurance or \$ 10.66 for \$ 5,000
3. 30- Payment Life 1.67 per \$ 1,000. insurance or \$ 8.35 for \$ 5,000.	4. Ordinary Life 1.37 per \$ 1,000. insurance or \$ 6.85 for \$ 5,000

You may convert your GI policy (Premium Term Insurance) into any one of the above policies, and have the starting date the same as your GI policy. That is, you may convert your policy as of the day your original policy was taken out or on any month thereafter. This can be done by paying the difference in premiums of the two policies.

Example: Pvt. Jones has a 5,000 dollar GI policy (Premium Term Insurance), he is 25 years old, and took his policy out 1 January 1943. He wants to convert it into a 20 Payment Life effective 1 January 1943. He is converting it on 30 August 1945:

Premiums on 20 Payment Life	10.60 monthly
Premium on GI Policy	<u>3.35 monthly</u>

7.25  $\times$  32 months that he

has held his GI policy (Premium Term Insurance)  
= \$ 232.00.

### In a Nutshell

Don't let your insurance lapse. Pay premiums due on your insurance to the Veteran's Administration, Washington, D. C. If it does lapse get all or some of it reinstated if you possibly can. If you have any problems contact the nearest office of the Veteran's Administration. A sample copy of the

letter which you should use to send your premium payments to the Veteran's Administration is shown on page 36.

*Note: See list of Regional Offices, Page 32.*

### **Private Life Insurance**

You may have arranged to have premiums on your private life insurance guaranteed by the government when you came into the Service. If such was the case, remember that payments must be brought up to date within 2 years after your discharge.

### **Mustering-Out Payments**

Upon your discharge or release from active duty in the Army, you are entitled to receive a certain sum of money known as "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 \$100.00, if you have served 60 or more days in the continental United States, you will receive a total of \$200.00, payable \$100.00 one month later. If you have served 60 days or more and have served overseas, or in Alaska, you will receive a total of \$300.00 payable \$100.00 when you leave the service and \$100.00 one month later and \$100.00 2 (two) months later. You will receive this payment in addition to whatever pay and allowances may be due.

You are not entitled to this payment if you receive a base pay of over \$200.00 per month, or will receive retirement pay, or are discharged at your own request to take a job, or have served only as a student in the Army Education Training Program (ASTP), or if you left the Army to enter West Point or Annapolis. However, if you have served overseas you will be entitled to "Mustering-out Payment" even though you are being discharged at your own request.

The money you get from "Mustering-out Payments" will not be taxable or subject to the claims of your auditors.



## SECTION II: G I BILL OF RIGHTS

The GI Bill of Rights can best be explained by breaking it down into the following four general sections:

1. Education or Job Training.
2. Guarantee of loans.
3. Unemployment allowance including aid for self-employed.
4. Job finding assistance.

### 1. Education or Job Training

#### A. EDUCATION

One year's free training or education is available to all honorably discharged veterans (men or women) who served at least 90 days or, if less than 90 days, were discharged because of some disability suffered in the line of duty. The course must be begun within 2 years after date of discharge.

Additional free schooling up to (3) years (making a total of 4 years) is offered to honorably discharged veterans whose education was interrupted or delayed by reason of entering service. Eligibility is automatic for all veterans who joined the Army on or before 25th birthday.

The total number of years of schooling to which you are

TIME IN ARMED FORCES		TOTAL SCHOOL TIME ALLOWED
Applies to all veterans of any age.	Under 90 days, but disabled	12 months
	90 days or more of service	12 months
Applies for veterans who qualify for additional training because they were 25 or under when they entered the service, or if over, had their education interrupted.	6 months	18 months
	1 year	24 months
	1½ years	30 months
	2 years	36 months
	2½ years	42 months
	3 years	48 months



entitled depends on your length of service. One extra year at school is allowed for each year of service.

### Who Pays the Bill?

The Government will pay all your scholastic expenses (tuition, books, equipment and supplies, as well as laboratory, library, health and special fees), up to 500 dollars each school year. Travel and living expenses are not included. While attending classes an unmarried veteran is entitled to a subsistence allowance of 50 dollars a month, and a veteran with one or more dependents is entitled to a monthly allowance of 75 dollars.

#### B. JOB TRAINING

(1) Any discharged service man may utilize the free schooling on a part-time schedule. If at night school it will take you two years to complete the courses that could normally be finished in a year of daytime study, the Government will pay your tuition and other fees (up to 500 dollars) over the two-year period. In this case you would not be entitled to a subsistence allowance because of fulltime employment.

(2) On the same basis you may arrange to take a part-time training course during the day. Your school expenses will be paid and you will also be eligible for a partial subsistence allowance.

(a) High school, trade, etc. (Based on weekly clock hours attended.)

(Proportionate part of the regular 50 dollars for single persons and 75 dollars for those with dependents.)

	Subsistence
0 hours up to but less than 6 hours . . . . .	0
6 hours up to but less than 12 hours . . . . .	$\frac{1}{4}$
12 hours up to but less than 18 hours . . . . .	$\frac{1}{2}$
18 hours up to but less than 25 hours . . . . .	$\frac{3}{4}$
25 hours and over . . . . .	Full

(b) Undergraduate College Course. (Based on semester hours attended.)

	Subsistence
0 hours up to but less than 3 hours . . . . .	0
3 hours up to but less than 6 hours . . . . .	$\frac{1}{4}$
6 hours up to but less than 9 hours . . . . .	$\frac{1}{2}$
9 hours up to but less than 12 hours . . . . .	$\frac{3}{4}$
12 hours and over . . . . .	Full

(c) Graduate College or advanced Professional School.

The College will certify whether the course you follow is full,  $\frac{3}{4}$ ,  $\frac{1}{2}$ , or  $\frac{1}{4}$  course, and subsistence will be paid accordingly.

(d) Full-Time Employment

No subsistence allowance is granted regardless of the number of hours spent in school each day.

(e) Apprentice or On-the-Job Training.

(When no wages are received.)

Weekly hours worked	Subsistence
0 hours up to but less than 9 hours . . . . .	0
9 hours up to but less than 18 hours . . . . .	$\frac{1}{4}$
18 hours up to but less than 27 hours . . . . .	$\frac{1}{2}$
27 hours up to but less than 36 hours . . . . .	$\frac{3}{4}$
36 hours and over . . . . .	Full

(f) Apprentice or On-the-Job Training. (When wages are received.)

If you are paid for work performed as part of your apprenticeship or training, the amount of subsistence you receive when added to the wages received cannot be in excess of the standard beginning wages paid a regular workman in the same trade or occupation.

For information on your education or applying for schools, write your nearest Veteran's Administration Representative.

*Note: See list on page 31.*

(g) Accreditation

The Army will also help you get school or college credit for what you may have learned while in the service, no matter how you learned it. To make this possible, the United States Armed Forces Institute will prepare for you a



record of the courses you may have studied, the service schools you attended, and the service jobs you had.

On request it will forward a report of educational achievement to the school or college of your choice and will obtain for you a statement of the amount of academic credit which will be granted you.

This is called accreditation service and is obtainable by writing to the United States Armed Forces Institute, Madison, Wisconsin, and asking for the proper application form. Service is free to enlisted men previously enrolled with institute. To others, including officer personnel, the fee is 2 dollars.

#### (h) Application

Upon honorable discharge you should obtain Form 1950, "Veteran's Application for a Course in Education and Training", from the Veteran's Administration office in the state in which you live. Fill out the form and return directly to the Veteran's Administration. You will be advised by that office as to the amount of education to which you will be entitled and you will receive an official authorization of entitlement to attend college in accordance with the provisions of the appropriate law. You should also consult with the appropriate officers at the point of discharge concerning all educational privileges to which you are entitled or in which you are interested. (Many institutions, especially colleges and universities, can help you in preparing this form, so that you may either obtain Form 1950 from the Veteran's Administration or from the institution you plan to attend.)

#### (i) Pension or Retirement Pay

If you have a service incurred disability for which you have received a pension or retirement pay, you are entitled to the full amount of subsistence in addition to your pension and retirement pay, provided you have a vocational handicap, and provided further that you are not in need of vocational rehabilitation.

## *2. GUARANTEE OF LOANS*

*A.* The G.I. Bill of Rights does not offer veterans an outright loan of money. It simply provides a means by which ex-servicemen who want to borrow money for buying buildings or remodeling a home, for purchasing or improving a farm, or for investing in a business enterprise, may be able to arrange a loan under more favorable conditions than an ordinary civilian.

Any veteran wishing a loan must first convince the lending agency that he wants the loan for a sound project and that he is a good financial risk. Only then does the Government agree to back-up, or guarantee, part of the loan.

The G.I. Bill of Rights does not force any agency to make a loan to a veteran. The fact that the Government will guarantee the repayment of part of the loan gives the veteran a comfortable headstart in establishing his financial integrity.

*B.* Under the G.I. Bill of Rights the Government will guarantee 50 % of the veteran's loan (maximum: 2,000 dollars or a 4,000 dollar loan) provided the loan is to be used for the purchase or the improvement of a home, farm or business.

No Government-Guaranteed loan can bear an interest rate in excess of 4 % per year. During the first year the Government will pay the interest on the portion of the loan that it guarantees. After that, you pay the interest on the guaranteed and the unguaranteed portions. All loans guaranteed by the G.I. Bill of Rights must be repaid in full within 20 years.

### *C. JOINT-APPLICATION FOR LOANS*

Two or more veterans wishing to go in business as partners can apply together for a loan. If accepted by the lending agency, the Government guarantee can be up to 2,000 dollars for each veteran, provided the total sum does not exceed 50 % of the total loan.



### 3. *UNEMPLOYMENT ALLOWANCES*

*A.* The G. I. Bill of Rights provides unemployment benefits payable weekly for as long as 52 weeks depending on length of service, to all eligible veterans. The jobless veteran is entitled to 20 dollars a week as long as he is eligible for the allotments — which in most cases is a year. The set-up is broad enough to include not only veterans who lack jobs but also those (1) who have a poorly-paid part-time job or (2) who work for themselves but have difficulty getting started — for example, lawyers and farmers.

The veterans can collect full or partial allowances only if this need for compensation occurs within two years after he is discharged or within two years after the war.

#### *B. WHO IS ELIGIBLE?*

(1) A veteran must have been honorably discharged after at least 90 days of service or, if less, was discharged because of a disability suffered in line of duty.

(2) He must be completely unemployed, or, if partially employed, earning not more than 3 dollars weekly in order to collect the full benefit of 20 dollars.

(3) He must be registered with a public employment agency and continue to report regularly — in other words, he has to be looking for a job and ready to work.

(4) He must be willing and able to take suitable work, unless he is ill or unable to work through no fault of his own. (Benefits are paid to eligible veterans unemployed by reason of illness.)

#### *C. HOW BENEFITS ARE FIGURED*

A totally unemployed veteran gets 20 dollars a week as long as he is eligible, which will be a year for most veterans. Partially unemployed veterans get the difference between their part-time earnings and the allotment figure of 20 dollars.

#### *D. SELF-EMPLOYED VETERANS*

Gets the difference between his net earnings for a month

and 100 dollars. This can go on for as many months as he is eligible for the benefits. Such help is open to all professional men, tradesmen, and merchants in business for themselves. It is also open to farmers who are just starting in.

#### *E. STATE COMPENSATION*

Some veterans will find they are covered by state unemployment compensations laws either:

- (1) Because of the jobs they held before entering the service.
- (2) Because the job they took after their discharge came under such a system.

If so, they cannot accept both state compensation and benefits under the G.I. Bill of Rights at the same time — unless the state compensation is lower than 20 dollars a week provided by the G.I. Bill of Rights.

#### *F. HOW MANY WEEKS YOU CAN COLLECT*

The number of weeks the veteran has been in the service determines the duration of his compensation for unemployment.

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Time in Armed Forces	Period of Payment
90 days or disabled prior to 90 days	24 weeks
4 months	28 weeks
5 months	32 weeks
6 months	36 weeks
7 months	40 weeks
8 months	44 weeks
9 months	48 weeks
10 months	52 weeks

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Veterans can apply for these unemployment benefits at (1) established public employment offices such as maintained by the U.S. Employment Service and by the various state agencies or, (2) at state unemployment compensation agencies. If a veteran has any trouble, he can appeal to

the regional office of the Veteran's Administration to clear up his problem.

*Note: See list of Regional Offices, Page 32.*

#### *G. WHEN YOU MAY NOT COLLECT*

Even though a veteran meets all the other requirements, he can be ruled out for unemployment benefits if:

- (1) He fails, without cause, to attend a free training course when it is offered to him.
- (2) He leaves suitable work without good cause.
- (3) He loses his job because of misconduct.
- (4) He fails, without good cause, to apply for suitable work to which he has been referred by a public employment office.
- (5) He fails, without good cause, to accept suitable work when it is offered.

#### *H. HOSPITALIZATION*

In case of illness due to your service, hospital treatments or care in a Veteran's Home are provided regardless of your ability to pay. In case of illness not due to service, hospital treatments and care are provided by the Veteran's Administration only on condition that you are not able to pay.

#### *I. BURIAL*

A sum not exceeding 100 dollars may be allowed in the burial, funeral, and transportation expenses of an honorably discharged veteran. Claim must be filed with the Veteran's Administration within 2 years from the date of burial.

#### *J. LEGAL MATTERS*

The Soldier's and Civil Relief Act of 1940, as amended, is designed to protect Servicemen, under certain conditions, in regard to such legal matters as:

Law suits, Collection of Certain Taxes, Judgments, Rates of Interest, Contracts, Sale of Property for Taxes, Repossession of Property, Eviction of Dependents for non-payment of rent, Insurance Premiums, Rights in Public Lands, and Extension of Periods of Limitations.



As a former soldier you may be entitled to legal protection under the acts regarding these matters. Consult your Personal Affairs Officer, Legal Assistance Officer, Local Selective Service Board, Red Cross, Legal Aid Society, or Bar Association representative for advice.

#### *K. TAXES*

In some cases, Federal and State Laws provide for deferment or adjustment of tax payment by veterans. For information on Federal Income Tax and other Federal taxes go to the nearest office of the collector of Internal Revenue. Your own State Tax Commission at the State Capitol will answer questions about state income and other state taxes.

*L.* When a member or former member of the Armed Forces dies of a service-connected disability, his widow, children, and dependent parents may file a claim for pension with the Veteran's Administration. A Veteran's own pension for disability is not continued after his death.

#### *4. JOB FINDING ASSISTANCE*

*A.* Any man or woman who wishes to return to the job he has left has a good chance of doing so. The Draft Law (Selective Service and Training Act of 1940) promises this privilege — within reasonable limits.

In every case, you are required to be able to show a certificate of Honorable Discharge and must be well qualified to perform your former duties. You must also return to your employment within 90 days after demobilization from the Army.

#### *B. JOBS FOR DEPENDENTS*

Special attention and assistance will be given by the local offices of the United States Employment Service and local Veteran's Employment Representative to members of veteran's families seeking suitable employment. Wives and widows of disabled veterans are given certain preferences for positions in the United States Civil Service.

## *SECTION III: ENLISTMENTS AND REENLISTMENTS IN THE REGULAR ARMY*

### *A. GENERAL*

If you desire to enlist in the Regular Army and have served honorably and faithfully, are physically qualified, and have not enlisted or reenlisted in the Regular Army since 1 June 1945, you will be afforded the opportunity of applying for discharge from your enlisted status for the purpose of enlisting or reenlisting in the Regular Army. First enlistments in the Regular Army are limited to citizens of the United States.

### *B. PERIODS OF ENLISTMENTS*

You may enlist for a period of three years, two years, or eighteen months. In addition, if you have performed active service in the Army for at least six months, you may enlist for a period of one year (plus the period of any reenlistment furlough granted at the beginning of such enlistment).

If you enlist or reenlist for a period of three years, you will be assigned according to the following procedure:

- (1) Your present organization, or at your option,
- (2) Any arm or service of your choice, and
- (3) Any of the following overseas theaters:
  - (a) European
  - (b) Pacific
  - (c) China
  - (d) Caribbean Defense Command
  - (e) Alaskan Department

If you enlist or reenlist for any period less than three years, you will be enlisted in the Regular Army, "unassigned", and you will not be given your choice of arm or service, or theater.

### *C. GRADE IN WHICH ENLISTED*

If you are honorably discharged and enlist or reenlist within 20 days, you will be enlisted in the grade held at the time of your discharge, permanent or temporary, which ever is higher. You will be given the same date of rank as that held at your time of discharge.

If you are honorably discharged from the grade of private and have had at least six months active service in the Army, you will be enlisted in grade six (private first class).

### *D. FINANCIAL ASPECTS*

#### *(1) Mustering-out payment*

Your discharge for the purpose of enlisting in the Regular Army does not disqualify you from collecting any mustering-out payment to which you are otherwise entitled. At your election you will receive 300 dollars in one lump sum, rather than in installments, at the time of discharge preceding your immediate enlistment in the Regular Army.

#### *(2) Travel Pay*

At the time your reenlistment furlough becomes effective you will receive a furlough travel allowance of 5 cents per mile for the distance to your home, and 5 cents per mile for the distance from your home to the place to which you are ordered to report for duty at the end of your reenlistment furlough.

#### *(3) Enlistment Allowance*

If you enlist or reenlist in the Regular Army within a period of three months from the date of your discharge, you will receive an enlistment allowance of 50 dollars for each full year of previous honorable service.

### *E. REENLISTMENT FURLOUGHS*

If you enlist or reenlist in the Regular Army within 20 days of the date of your discharge and have had at least 6 months active service, and have not been granted a reenlistment furlough within the immediately preceding 3 years, you



will be granted a reenlistment furlough according to the following table:

<b>Length of Continuous Active enlisted Service</b>	<b>Period of Reenlistment Furlough</b>
6 months, under 18 months	30 days
18 months, under 30 months	60 days
30 months, and over	90 days

In computing total service your overseas service will be counted as double time.

In the Continental United States reenlistment furloughs will be granted immediately upon enlistment; outside the Continental United States they will be granted at the discretion of the overseas commander.

#### *F. FREE MAIL; VETERAN'S BENEFITS:*

The present first-class free mail privilege for members of the military forces of the United States, while on active duty or in the active military service of the United States, has been continued to and including 31 December 1947.

If you are serving under a first period of enlistment or reenlistment contracted within 1 year after 6 October 1945, you are eligible to apply for the educational, loan, and readjustment allowance benefits provided by the G.I. Bill of Rights.

## *SECTION IV: ASSISTANCE*

### *A. PERSONAL AFFAIRS OFFICER*

A Personal Affairs Officer will be found at every post, camp, and station or other Army installation in the Continental United States, who is prepared to assist you and your dependents, either during service or after discharge. He will provide information and guidance concerning your personal problems, and rights and privileges to which you, as a present or former member of the Armed Forces (or they, as your dependents), may be entitled.

### *B. RED CROSS*

A Red Cross representative will be found at each camp and station, and you may consult him at your convenience concerning your personal problems.

### *C. LEGAL ASSISTANCE*

If you need legal advice and assistance concerning any legal problems, see the Legal Assistance Officer or Staff Judge Advocate at your station, or the Bar Association or Legal Aid Society in your community.

### *D. ASSISTANCE WITH SPECIAL PROBLEMS*

There are agencies organized in most communities to meet special needs which arise from time to time for financial assistance, medical care, legal aid, or other personal problems. For advice in such situations apply to your County Welfare Office, the local chapter of the Red Cross, or the Veteran's Information Service Center.

### *E. VETERAN'S ADMINISTRATION*

(1) Veteran's Guidance Centers have been established in 50 educational institutions throughout the States, and it is expected that the total number of centers will eventually reach a hundred. The purpose of these centers is to give advice and guidance to veteran's who have suffered service-

connected disabilities and are pensionable and constitute vocational handicaps.

Veterans who undertake educational courses under the G.I. Bill of Rights are not required to accept guidance or direction in selecting their courses. The services of experts in these centers are, however, also available to veterans undertaking education under this act. The Veteran's Administration urges that those planning to return to school under the G.I. Bill take advantage of this opportunity, so that they may be assured of getting the greatest benefit from their education.

The guidance centers have been established in the following institutions:

College of the City of New York New York City	Rutgers College New Brunswick, N. J.
Rensselaer Polytechnic Institute Troy, N. Y.	University of Minnesota Minneapolis, Minn.
University of Pittsburgh Pittsburgh, Penna.	University of Buffalo Buffalo, N. Y.
University of Wisconsin Madison, Wisconsin	Brown University Providence, R. I.
University of North Carolina Chapel Hill, N. C.	University of Richmond Richmond, Va.
University of Omaha Omaha, Nebraska	University of Cincinnati Cincinnati, Ohio
Cornell University Ithaca, N. Y.	Fenn College Cleveland, Ohio
Phoenix Union High Schools and Junior College Districts, Phoenix, Arizona	University of Toledo Toledo, Ohio
Ohio State University Columbus, Ohio	Youngstown College Youngstown, Ohio
Syracuse University Syracuse, N. Y.	University of Arkansas Fayetteville, Ark.
Sacramento College Sacramento, Calif.	University of Louisville Louisville, Ky.
Newark (N. J.) College of Engineering, Newark, N. J.	University of Vermont and State Agricultural College, Burlington, Vt.



Fresno Junior College Fresno, Calif.	University of Kansas Lawrence, Kansas
State Teachers College Eau Claire, Wisc.	New Mexico State Teachers College, Silver City, N. Mex.
Harvard College Cambridge, Mass.	University of Utah Salt Lake City, Utah
University of South Carolina Columbia, 19, S. C.	Southern University and A & M College, Scotlandville, La.
Louisiana State University Baton Rouge, La.	University of Illinois Urbana, Ill.
University of Chicago Chicago, Illinois	Arkansas State College Jonesboro, Ark.
Georgia School of Technology Atlanta, Georgia	University of Oregon Eugene, Ore.
Allegheny College Meadville, Pa.	North Dakota Agricultural College, Fargo, N. Dak.
Marquette University Milwaukee, Wisc.	Utah State Agricultural College Logan, Utah
Rochester Institute of Technology, Rochester, N. Y.	Utah State Board of Education for Weber College, Ogden, Utah
University of Florida Gainesville, Florida	Brigham Young University Provo, Utah
Pennsylvania State College State College, Penna.	University of Idaho Moscow, Idaho
Bucknell Junior College Wilkes-Barre, Penna.	

## (2) Regional Offices.

Veteran's Administration Regional Offices and combined facilities having Regional Office activities are located as follows:

Alabama	§ Montgomery 10
Arizona	§ Tucson
Arkansas	+ Little Rock, Federal Bldg.
California	§ Los Angeles 25
	§ San Francisco 21
Colorado	+ Denver 2, Old Custom House
Connecticut	§ Newington
District of Columbia	+ Washington 25
	300 Indiana Ave, N. W.

Florida	§ Bay Pines
Georgia	§ Atlanta
Idaho	§ Boise
Illinois	§ Hines
Indiana	§ Indianapolis 44
Iowa	§ Des Moines 10
Kansas	§ Wichita 2
Kentucky	§ Lexington
Louisiana	+ New Orleans 12 333 St. Charles St.
Maine	§ Togus
Maryland	+ Baltimore + Baltimore 2, 1315 St. Paul Street
Michigan	§ Dearborn
Minnesota	§ Minneapolis 6
Mississippi	+ Jackson 107, Federal Bldg.
Missouri	+ Kansas City 6, 1009 Wyandotte St. + St. Louis 1, 707 Market St.
Montana	§ Fort Harrison
Nebraska	§ Lincoln 1
Nevada	§ Reno
New Hampshire	+ Manchester, Federal Bldg.
New Jersey	§ Lyons
New Mexico	§ Albuquerque
New York	§ Batavia + New York City 11, 215 West Twenty- Fourth Street
North Carolina	§ Fayetteville
North Dakota	§ Fargo
Ohio	§ Brecksville § Dayton
Oklahoma	§ Muskogee
Oregon	§ Portland 7
Pennsylvania	+ Philadelphia 6, New Custom House + Pittsburgh 22, 1001 Liberty Ave.
Rhode Island	+ Providence 2, United States Post Office Annex
South Carolina	§ Columbia
South Dakota	+ Sioux Falls
Tennessee	§ Murfreesboro
Texas	§ Waco

Utah	§ Salt Lake City 3
Vermont	§ White River Junction
Virginia	§ Roanoke
Washington	+ Seattle 4, Federal Office Bldg.
West Virginia	§ Huntington 1
Wisconsin	§ Wood
Wyoming	§ Cheyenne

All of the field stations listed above have Regional Office activities, but those marked (§) furnish also hospital care and/or domiciliary care to veterans being known as Facilities. The places in the foregoing list marked (+) are the location of Regional Offices.



FOR YOUR CONVENIENCE

Name .....

Army Serial Number .....

Highest Grade .....

Selective Service Information

Local Board Number .....

Induction Order Number .....

Date of Report after Separation .....

Reemployment Committeeman .....

National Life Information

Number of Policy .....

Date of Policy .....

Date Premium Due .....

Amount of Monthly Premium .....

Policy must be converted before .....

Entry Into Service .....

Place .....

Date .....

Branch of Service .....

In an Emergency

Notify .....

My Records Can Be Found .....

My Will .....

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LETTER REFERRED TO ON PAGE 17

Collection Subdivision

Veterans' Administration

Washington 25, DC

Inclosed is remittance in the amount of ..... in payment  
(State Amount)

of the next premium due on National Life Insurance .....

.....  
(Policy or Certificate Number or Numbers, If Known)

of the life of .....

(Print full name of Policy Holder)

.....  
(Army Serial Number)

Please send future communications and premium notices to the  
insured at the following address.....

(Street and Number)

.....  
(Town or City, County or State)

.....  
(Signature)

(WD Cir 135, 1944, as amended)





