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# VETERAN'S GUIDE

BY DALLAS JOHNSON




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# VETERAN'S GUIDE

## By DALLAS JOHNSON

### What Happens When You Are Discharged

You will be sent to the Army Separation Center or to the Navy Discharge Center nearest your home town, unless you are in a hospital—in which case your discharge will be completed at the hospital. In either event, you will go through a process that is the reverse of what you went through when you joined the service. This will probably take about two days.

You will get a final medical examination, be advised of your rights and benefits, receive your discharge papers, your pay, traveling expenses—and go home. This is the sum and substance of what happens to you. However, there are some "extras" that you might like to know about.

After you are informed of your rights and benefits, you will probably talk to a service counselor whose job it is to advise you on your own individual problems—whatever they are.

The counselor will be able to give you help with all kinds of problems. For example, he can tell you where to go for legal or psychiatric aid. He can arrange to have you take a General Educational Development Test to find your educational level. He can give you full information on the kinds of civilian jobs you should look for in order to make use of what you learned in the service.

In Army Separation and Navy Discharge Centers, as well as at hospitals, there are other advisers to aid you. A liaison officer from Selective Service Headquarters is assigned to each Separation Cen-

The facts contained in this booklet have been carefully checked with the government and private agencies concerned with the activities described. It must be realized, however, that facilities for discharged service men and women are constantly being improved.

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ter, available to advise you in case you want to go back to your old job—and on other matters, if desired. A notice will be sent to your old employer, notifying him when you are about to leave the service. In addition, of course, you must make a personal application within ninety days after your discharge if you want the job back. This can be in writing. (See page 16.) Representatives of the United States Employment Service and the Civil Service Commission will give you help if you are looking for a new job in private industry or in the government. The Veterans Administration, the Red Cross, and representatives of veterans' organizations will assist you in making out pension and other claims. It will pay you to take time to talk with these counselors freely, even though you have to stay in the Separation Center an extra day. They are there to help you, but they can't help you unless you take time to tell them your problems.

## Your Discharge and Other Papers

Hold on to your discharge certificate. You will need it for the rest of your life. It is a good idea to have several photostatic copies made. Have the original recorded in the county records. In most states, this service is free.

When you receive an honorable discharge, you have met the first requirement for all of the rights and benefits accorded veterans by the government. If you receive a dishonorable discharge, you are automatically barred from all benefits. If you receive either the Army's blue discharge or the Navy's yellow "undesirable" discharge, you may or may not be eligible for the veterans' rights and benefits described in this pamphlet.

It all depends on the conditions under which you receive one of these forms of discharge, and it is up to the Veterans Administration to decide on eligibility in each individual case. So, if you have either of these types of discharge, go ahead and apply for your benefits. If you feel that you have been given the wrong kind of discharge, you can apply to your own branch of the service for a review of your case any time within fifteen years.

At the Separation Center, you will also be given a *Report of Separation,* summing up your military experience. Copies of this are sent to the Veterans Administration, Selective Service, and the United States Employment Service.

## Pay, As You Go

When you get your discharge, your pay and any allotments for dependents will stop. However, the law requires that all back pay be given to you at the time of your discharge. Should there be any difficulty, you can make inquiries through the Finance Office of your Separation Center if you are in the Army; in the Navy, Marine



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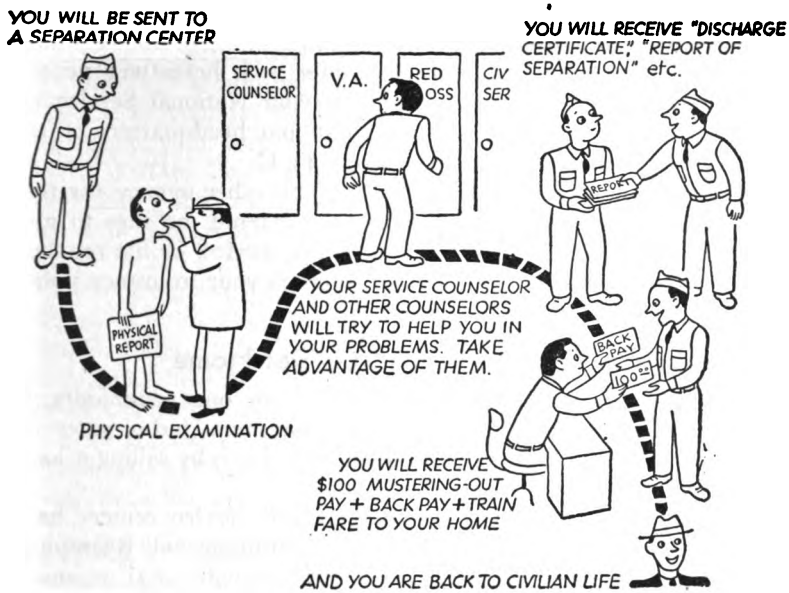


*The Separation Center is like this*

Corps, or Coast Guard, inquiries should be addressed to the Claims Division, General Accounting Office, Washington, D. C.

If you leave the armed services with an honorable discharge, you will be given $100 mustering-out pay. If you have been in the service for more than sixty days, a month later you will get another $100. If you have been overseas or in Alaska, you will receive a third $100 the next month.

This money will be paid to you automatically, unless you happen to have received your discharge before February, 1944 when the Mustering-out Pay Act was passed. In that case, you must make application for the money (preferably by registered mail), sending your serial number, your address, and your original discharge certificate to your own branch of the armed forces.

As a service man or woman you will also be entitled to five cents a mile for transportation from the place of your discharge to the place of your enlistment, and you get the money whether you make the trip or not. If you are an enlisted man, you also get one uniform, one pair of army shoes, your socks and underclothes, and a service emblem to insert in your lapel.

Service men must report to their Selective Service Board in person or by letter within ten days after discharge. If you report by mail, you must state when and where you were discharged and how you can be reached. You must give your serial number. In return, your Local Board will send you a classification card.

Aside from employment matters, nearly all your problems as a

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veteran can be handled by the Veterans Administration. You will do most of your business with the regional office of the Veterans Administration (or V.A., as we will refer to it hereafter) nearest your home town. The single exception, your National Service insurance, is handled by mail at the national headquarters of the Veterans Administration in Washington, D. C.

Whenever writing to the V.A., or to any other agency for that matter, in regard to your problems as a veteran, be sure to give your full name, rank, or rating, and serial, service, or file number. Also give any pertinent information, such as your insurance policy number, your pension "C" number, etc.

## Where to Go for Help When You Get Home

Although the veterans' set-up varies from one community to another, a great many cities and towns have some kind of veterans' information center. You can find out where this is by calling a local newspaper.

In some cities, veterans' information and service centers have been set up by the U. S. Government's Retraining and Reemployment Administration, working in cooperation with local organizations. In other towns, veterans' centers are sponsored by mayor's committees or local groups including veterans' organizations, trade associations, labor unions, women's clubs, and churches.

Some veterans' service centers have representatives of agencies that are in a position to do something for the veteran—such as the V.A., the Veterans' Employment Service, and Civil Service—working right on the spot. For example, veterans who live in New York City may have many problems solved at the New York Veterans Service Center, 10 East Fortieth Street.

While most centers make an effort to give you general information, they may refer you for specific problems to agencies specializing in the handling of those problems. Here are some tips on where to look:

If you want to find out about your educational, borrowing, hospital, vocational rehabilitation, or pension rights, you should go directly to the V.A.—if there is a branch office near your town. Or you could go to the local Red Cross or one of the veterans' organizations such as the Veterans of Foreign Wars, the American Legion, the Disabled American Veterans, and eventually World War II groups, as indicated by the new American Veterans Committee. All of these organizations and others can file claims for you, at no cost, if you want to turn that job over to them.

If you want to find out how to get your old job back, you should go to the Reemployment Committeeman of your Selective Service Board, and then, if necessary, to your old employer or to your labor



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union. (See page 15.) If it is a new job you want, the United States Employment Service (see page 13) or a Civil Service representative (see page 14) should be able to help you.

If you or your family are short of money and need some in an emergency, your best bet is the Red Cross, Navy Relief, or Coast Guard Welfare. Later, it is possible that Army Relief and the Army Air Forces Aid Society will be in a position to render assistance. You can also go to community welfare groups, or the Salvation Army.

There are many other agencies that will be anxious to help you in various ways. These include the Defense and War Councils and Civilian Defense; the Y.M.C.A. and the Y.W.C.A.; Travelers Aid; the U.S.O., the A.W.V.S., and individual women's clubs; the Chamber of Commerce and other businessmen's groups; the C.I.O., the A. F. of L., and individual trade unions; Protestant, Catholic, and Jewish organizations. Some local newspapers have also set up veterans' departments.

## Keeping Up Your Life Insurance

You probably took out a National Service Life Insurance policy when you joined the armed forces, and have been paying premiums by automatic monthly deductions from your pay. So if you want to hold onto your insurance—and this is advisable, particularly if you are a disabled veteran who might never be able to obtain other life insurance protection—don't forget to send a check or money order to the V.A. in Washington, D. C. On your discharge papers you will find the date your next premium is due; you have thirty days after that in which to pay.

You may decide that you want to carry less insurance, now that the war risk is past. In that case, you can have the amount of your policy reduced simply by writing to the V.A. The amount you decide on must be a multiple of $500, however, and it can't be any less than $1,000. If you authorize such a change, it's a good idea to enclose a money order or check for your next payment with the request. (Don't send cash.)

Since your present National Service insurance is limited to a five-year "term," you will have to do something about converting your policy either to government Ordinary Life, 20-Payment Life, or 30-Payment Life, before the five years are up.

The advantage of "term" insurance is its extremely low cost. Ordinary Life insurance costs more because it provides a saving feature whereby you lay aside money to pay the higher cost of insurance as you get older. You can borrow on it or turn it in for cash. As a way to save, however, you might be better off to buy "term" insurance and put the difference in war bonds.


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Since there is no *renewable* "term" insurance for World War II veterans, you must eventually convert to government Ordinary Life, 20-Payment Life, or 30-Payment Life. You can do this simply by filling out V.A. Form 1535. You don't even have to take a physical examination. Whether you get Ordinary Life which you pay continuously, or 20-Payment Life which is paid up in twenty years —this government insurance is better and cheaper than any private insurance you could buy.




*When you come back, your prewar headache will still be around to welcome you*

You can have your insurance payments automatically deducted from your pension, if you are drawing one. And if you become totally disabled before you are sixty years old, your insurance payments will be waived after six months of such total disability. If your policy does lapse, you can have it reinstated anytime within six months by paying back premiums and filing a statement that you are in as good health as you were at the time of discharge. If you let it go longer than six months, you must pass a physical examination.

## Postponed Private Insurance

You may be one of the veterans who arranged to postpone payments on your private insurance when you entered the service. If you did, remember that you must bring your payments up to date within two years after your discharge if you want to go on with your private insurance. Before doing this, of course, you will want to examine government insurance possibilities and make comparisons. You will probably find that the government insurance will give your family more protection at less cost.

## Paying Your Taxes

Even though you don't think you owe any back taxes, you had better consult a government income tax collector when you get home. For most service men and women, the entire 1942 federal tax was cancelled out, but there are exceptions. If you paid federal taxes in 1942–43, you may even have a refund coming to you.

Unless you were a commissioned officer or had a private income, you probably won't owe any federal taxes for the time you were in service, since, from 1943 on, there has been no tax on the first $1,500 of annual service pay,* or on the government's contribution

*Prior to 1943, the exemption was granted only to enlisted men and was $250 for a single person and $300 for a married person.



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to monthly family allowances. Neither is there a federal tax on mustering-out pay, pensions or disability retirement pay, gratuity pay, war risk insurance proceeds, or on veterans' educational and vocational rehabilitation allowances. The place to get information and to file a federal return is the nearest office of the Collector of Internal Revenue.

You may be one of those service men or women who got permission to postpone payment of taxes on income earned before you joined up. If so, remember that you have only until six months after your discharge to make some arrangement to pay. You can apply to court to be allowed to pay in equal instalments over a period equal to your full period of service, if you want to.

If you didn't pay your taxes on real estate or other properties while you were in service, you will probably find that in addition to back taxes you owe interest charges and in some cases penalties. If the court allowed your property to be seized for taxes while you were away, the Soldiers and Sailors Civil Relief Act gives you a chance to get it back up to six months after your discharge.

## Your Debts, Old Business, Legal Aid

While you are in the service, the Soldiers and Sailors Civil Relief Act gives you protection in regard to lawsuits and contracts, foreclosures and repossession, seizure and family eviction. Of course, if you want to keep your property after you get out, you will be expected to make arrangements to pay what you owe. Your mustering-out pay, death gratuities, or insurance payments cannot be claimed by creditors or attached by court procedure.

If there has been a lawsuit against you while you were away, you will probably find that the court has postponed the case until six months after your discharge. If by any chance a judgment was rendered against you, and you can show that your absence hurt your case, you can reopen it anytime up to ninety days after you leave the service.

You have until six months after you get out to apply to the court to postpone payment of your debts. You must be able to show that being in the service seriously interfered with your ability to pay. If the court approves your application, you can pay off your debts in equal instalments over a period equal to your full time in the armed forces. A longer time is allowed on real estate mortgages.

If you need legal advice, you may be able to get it free through the lawyer assigned to the Advisory Committee of your draft board, or from the veterans' committee of the American Bar Association, the National Lawyers Guild, or a local bar association. Sometimes veterans' organizations arrange for free legal aid, and of course there is the Legal Aid Society.


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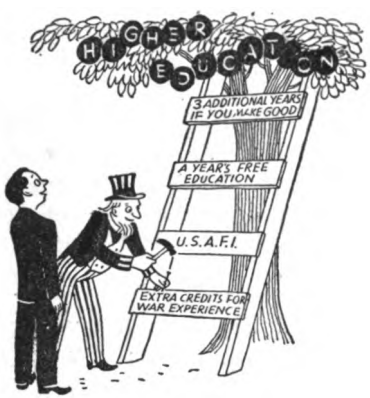
# YOUR EDUCATION AFTER THE WAR

A YEAR'S free education—or its part-time equivalent—is one of the benefits that the "GI Bill of Rights" gives you as a veteran. You can choose any approved school and your courses just exactly as if you were footing the bill. In fact, you are not even limited to the United States, but can go to a school in another country if it is recognized and approved by the Administrator of Veterans' Affairs.

The V.A. will pay tuition and fees, cost of books, supplies, and equipment up to $500 for an ordinary school year. In addition, you will be given $50 a month living expenses if you are single, and $75 if you are married or have a dependent. This includes regular holidays and a month's vacation a year.

If you want to learn a trade instead of going to school, the V.A. will pay for that in the same way. You can either go to trade school, or you can learn as an apprentice in the business of a private employer who is qualified and equipped to teach you. You get the same living allowance except in on-the-job training where there is some salary. Then the V.A. makes a deduction.




*Education is a lot easier for you*

You can have up to three *additional* years — dependent on total service—of free education or training, provided you make a good scholastic record, and were less than twenty-five years of age when you entered the service. If you were more than twenty-five, to get the *additional* years, you have to show that your education was interfered with or delayed when you joined up.

You must, of course, be able to meet the academic requirements of the school and the course you decide upon. And the school must be accredited. But you have a wide choice. There are public or private elementary, secondary, and other schools furnishing education for adults, business schools and colleges, scientific and technical institutions, vocational and professional schools, normal schools and teachers colleges, junior colleges, colleges, and universities. Or if you want to, you can take on-the-job training.

Many of these schools will give you credit for what you learned in the armed forces, and this applies to your practical military experience as well as to extension courses and service courses. The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best way to get such credit is to fill out a *Request for Report of Educational Achievement,* which you can get either from your education officer or from the United States Armed Forces Institute—before you leave the service. USAFI will send the completed report to the school you plan to attend. However, such a report is not always necessary. For example, many colleges are automatically planning to give half-semester credit for basic training.

To apply for free education or apprentice training under the "GI Bill," you must fill out V.A. Rehabilitation Form 1950. You can get this from any V.A. office, or from the school you are going to attend. You must send the application, with a certified copy of your discharge or release from the service, to the V.A. Regional Office in your home state or the state where the school is located. If the V.A. approves your application, you will be sent a Certificate of Eligibility, and once you have this you can attend any approved school or training institution.

There are two over-all eligibility requirements. You must have been discharged under conditions other than dishonorable, and you must have spent at least ninety days in the service, not counting time in an Army Specialized Training program or Navy College Training program or as a Cadet or Midshipman in a Service Academy. If you were discharged for a service-incurred injury or disability—no matter how long you were in the service—you are eligible. However, in this case, you should compare the benefits of the "GI Bill" with those of the Vocational Rehabilitation program (see page 9) before making any decision.

Think twice before turning down this GI education offer. It is open for only two years after your discharge or two years after the end of the war, whichever is later. This may be your "great chance." And remember, if you can't make arrangements to go to school full-time, you can still take part-time training.

## Vocational Rehabilitation for Disabled Veterans

If you are a disabled veteran with a service-connected vocational handicap that prevents you from working on your old job, you are almost sure to be eligible for training or instruction under the Vocational Rehabilitation program. To be eligible, you must have been discharged under conditions other than dishonorable, and you must be entitled to a pension. Since you must be eligible for a pension before you can get vocational rehabilitation from the V.A., it is important that you apply for your pension as early as possible (see page 28). At the same time that you are notified concerning your pension, you will be told whether you are considered to have a vocational handicap. If so, you apply for vocational rehabilitation on V.A. Form 1900, sending the application to the V.A. regional


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office nearest your home. All courses must be completed six years after the war.

This means that you can go to school or take on-the-job training for up to four years absolutely free. The government pays for tuition, fees, books, supplies—even equipment and tools. You get your transportation to and from school, and medical care and treatment for any illness or injury that interferes with your training.

For living allowance, if your basic pension (see page 28) is less than $92 a month and you are single, it will be increased to that amount. If you are married, it will be increased to $103.50, plus $5.75 for each dependent child and $11.50 for each dependent parent. You receive this for the entire period of your training, including one month out of every twelve as vacation. It continues for two months after your course is completely finished and you are considered to be "employable."

If your basic pension is larger than these minimums, you will continue to get it throughout your training period. If you are taking on-the-job training or apprentice training and get pay for your work, your living allowance will be cut only if your pay and your living allowance together come to more than a qualified employee working at the job you are learning, would earn. Even then, the Veterans Administration will never cut you to less than the amount of your basic pension.

Rehabilitation courses are given in four major fields: trade and industry, sales and service, professional and scientific, and agriculture. As under the "GI Bill," the training is given in regularly established schools and apprentice-training institutions. Because of your handicap, you would be encouraged to take your training in your own home town.

In choosing your course, you would have the help of a vocational adviser from the V.A. or one of the vocational guidance centers sponsored by the V.A. at colleges and universities. Of most importance would be the job-in-view. Before you start your training, a medical officer from the V.A. checks your application to be sure you are in condition to undertake the course you have selected.

When your school and course have been selected, a V.A. training officer helps you enroll, and pays tuition and fees. If you need extra money, you can borrow up to $100 when you start your training. When you complete your course, or perhaps before, you will be given help in finding a job.

## Rehabilitation Courses

As a veteran with a vocational handicap, you can also apply to the Rehabilitation Division of your State Board for Vocational Education for training. This is the place to go if the V.A. turns down


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your application for vocational rehabilitation, and if for some reason you don't want or can't get the rehabilitation you need under the regular "GI Bill of Rights" educational benefits. Members of the Merchant Marine as well as civilians are eligible for State Vocational Rehabilitation. You can find out more about this program by writing to your State Board for Vocational Education—which is probably located in the capital city of your state.

# GETTING A JOB

## What Your Chances Are

Whether you get a job as soon as you get out depends on a lot of things. You may come back in the midst of "reconversion," and if you do, you will probably have to wait around awhile for a job. During that time, since you are a veteran, you can either go to school free (see page 8) or you can collect unemployment insurance (see page 19). Merchant seamen and workers in war plants do not have the same educational opportunities nor the same unemployment protection. They have higher pay than the men in the services and are expected to buy war bonds as a protection against the uncertainties of the postwar period.




*If your plant should close for reconversion, you are better protected than others*

The wages you will be offered are primarily dependent on whether there is a manpower shortage when you get back. The chances are that you will get better wages than before you went away, but taxes and the cost-of-living will have increased too.

You have been hearing a lot about "big wartime wages." Let's look at the average wage rate in manufacturing industries, where increases are supposed to have been highest.* By January, 1945, three years after the start of the war, the average wage rate for all factory workmen had increased 35 per cent; for the workmen who had not changed jobs since the beginning of the war, the increase was only 20 per cent. Compare these figures with the cost-of-living increase during the same period of time, of nearly 30 per cent. Al-

*These figures are based primarily on corresponding figures for January, 1941—April, 1944, *Monthly Labor Review,* October, 1944, U. S. Department of Labor.



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though the above wage increases do not include overtime—and there is plenty of that now—neither do they take income taxes into account.

When you look for a job you should be realistic. If you are unskilled and have never worked before, it usually means that you must start at a beginner's wage—say, fifty to seventy cents an hour. You can't get a welder's pay without learning to be a welder, although you may be able to shorten your period of training by making use of some of the skills you learned while you were in the armed forces (see below). You must remember that some of the high war wages—say $75 to $125 a week—come as the result of skilled work and overtime. This may mean seven days a week, twelve hours a day.

Your next question may be, "If I get a job, will I be able to keep it?" The answer to that depends on how quickly and how fully the country swings from wartime to peacetime production. It depends on whether peacetime production is large enough to give jobs to the increased numbers of people who want and need jobs. In the long run, it depends on whether the people in this country and abroad can buy enough of the things they need to keep everybody busy producing them.

## What Kind of Job Do You Want?

Before you start looking for a job, it is a good idea to decide what kind of work you would like to do. You may have come into the services from one kind of work, and are leaving with new interests and skills that make you want to turn to something new. A man who has learned to take apart and put together bomber engines may not want to go back to being a stock clerk in a department store.

It is very possible that you will have made your decision by the time you are on your way home. Certainly the Army with its education program is planning it that way. (See page 2.) There may be opportunities—either overseas, or on shipboard, or in the Army Separation Center or the Navy Discharge Center in the U. S.—for you to consult a vocational guidance adviser.

At the Separation and Discharge Centers in the U. S., you may be given a form describing the kinds of civilian jobs you should look for in order to make use of what you learned in the service (see page 13). If you don't get this information automatically, ask for it. Either your service counselor or the United States Employment Service representative can look it up for you in the references *Special Aids for Placing Military Personnel in Civilian Jobs* and *Special Aids for Placing Navy Personnel in Civilian Jobs.*

For example, there are forty-two different civilian jobs listed for



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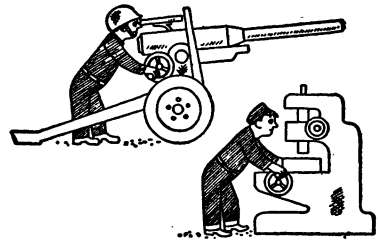
men who handled automatic weapons such as machine guns and mortars, and these range from oilers and lock assemblers to factory inspectors. The hundred jobs for gunners range from automatic punch-operators to metal furniture assemblers and bulldozer operators. Most of these jobs, of course, require some training.

If you are not given this information before you leave the service, you can get it from the United States Employment Service office located nearest your home town. You can also arrange through USES to take occupational tests that will indicate the types of work you are best fitted to do. There are also state and local vocational guidance groups, including colleges and public school systems, that offer free service to veterans.



*Your war experience may come in handy after the war*

## Looking for a New Job

If you are looking for a new job, the Veterans Employment Representative of the USES may be able to help you. Representatives are stationed at most Army and Navy Separation and Discharge Centers and at military hospitals. If you register for a job there, your registration card will be sent to the USES office nearest your home town. By the time you get home, there may be a job for you. USES representatives can tell you, by consulting their *Labor Market Information for U. S. Employment Service Counseling,* what the job situation is in your home district, and can give you information on the major industries, the largest firms, present and future job possibilities, beginners' wages and hours, and housing and living conditions.

Each local office of the USES (there are 1,500 of them throughout the country) has lists of available jobs in its locality. An effort is made to match the veteran to the job, and to make appointments with employers who are hiring.

If you are looking for a job on a farm, USES will refer you to the County Agricultural Agent of the district. Under the U. S. Department of Agriculture, county agents have set up farmers' committees to help returning veterans find work. The county agent should know of openings or of farms for rent or sale (see page 26).

The USES tries to do a special job for disabled and handicapped veterans. Where it is possible, jobs are analyzed for specific physical requirements, as well as working conditions. If the USES is not sure that a veteran can stand the strain of a particular job, a physical



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examination is arranged. Blind veterans can also get help finding jobs from the State Commission for the Blind.

## Getting a Civil Service Job

You have the inside track on a government job if you are an honorably discharged veteran.* Civil Service gives you an even better break if you are a veteran who has been disabled in the service. Widows of veterans and wives of some disabled veterans also get preference. This is the way it works:




*If you are a veteran, you will have a head start in Civil Service*

Almost all appointive jobs in the executive branch of the U. S. Government come under Civil Service, which means that to be eligible for them it is necessary to take and pass a Civil Service examination. Normally, appointments to jobs are made on the basis of grades received in the exams. But veterans get special advantages.

As a veteran you are given an extra five points on your examination grade. As a disabled veteran, you get ten additional points. Ten points are also given to the widows of disabled veterans, and to the wives of disabled veterans who can't apply because their physical condition won't allow them to do the work.

Normally, Civil Service applicants are placed on a "List of Eligibles" from which they are hired in the order of the grades they received in their examinations. This means that the extra points given to you as a veteran put you higher on the list. In addition, after the points are added, if you receive the *same grade* as a non-veteran, you will be recommended for a job ahead of the non-veteran.

If you are a disabled veteran, you get even greater preference. Just so long as you pass the examination, your name automatically goes to the top of the list, regardless of what grade you make. This applies to all Civil Service jobs except scientific and professional jobs where the starting salary is more than $3,000.

In all Civil Service exams where past experience counts, as a veteran you will be given credit for time spent in the armed forces. You can also get credit for *volunteer* work in civic, church, labor, and welfare organizations. Age, height, weight, and physical and educational requirements will be waived for most jobs, as will rules

*See page 16 for getting back your old Civil Service job.



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limiting Civil Service jobs to two in a family, and requiring apportionment of jobs among the states according to population.

Some Civil Service jobs are limited entirely to veterans, as long as there are enough veterans to fill them. These include jobs as guards, elevator operators, messengers, and janitors.

There are too many kinds of jobs in government service to list them here. For full information, you should go to one of the regional Civil Service offices, or to one of the larger USES offices where a Civil Service representative is stationed. Civil Service representatives are also stationed at most Separation Centers and military hospitals.

Of particular interest is the Civil Service program to place the physically handicapped in jobs. An *Operations Manual for Placement of the Physically Handicapped* has been given to all Civil Service representatives, and this lists literally thousands of jobs that can be held by people who have physical difficulties.

If you want to take a Civil Service exam, you can find out when an exam is going to be held, and get an application blank, Civil Service Preference Form 14, at any first or second class post office. Since veterans can often arrange to take exams at special times, it would be a good idea for you to find out about this by reading the booklet *From Military Service to Civil Service.* You can get a free copy from the U. S. Civil Service Commission in Washington, D. C. State and City Civil Service also grant points on examinations, and give other benefits to returning service men and women.

## Getting Your Old Job Back

As an honorably discharged veteran, you have a legal claim on your old job if it was other than a temporary job and if you were the first employee to leave that particular job to join the armed forces. If you were the second or third employee to be drafted from a particular job, you cannot force your old employer to rehire you, even though the original employee no longer wants the job. The Selective Service System classifies this first group of employees as "permanent," the others as "temporary."

If you are physically handicapped and cannot perform your old job, you have no claim on your old employer for any job. However, as long as there is any question as to whether you can do the same work as you did before you left, you are entitled to a chance to prove it. Your old employer does not have to rehire you if his situation is such that it is "impossible or unreasonable" to expect him to do so. That it would be "impossible" to get your old job back if your employer had gone out of business is a certainty. Just when it would be "unreasonable" is questionable. This, the Selective Service says, will be a matter for the courts to decide.

By the time all the above conditions are met, only about one



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out of every five veterans will be eligible to demand reemployment as provided by the Selective Service Act. If you are one of the five, you are entitled to your old job, or an equally good one in the company, even if it means displacing somebody else to give it to you.

You can't be kept out of your job by any new conditions of employment such as health standards required for company insurance. If wages have gone up for men doing your kind of work in the plant, you are entitled to a pay raise too; if wages have gone down, yours go down. Your seniority is increased by your years in the armed forces, and you can't be fired for one year without cause.

To get your old job back, you must apply for it within ninety days after discharge, or after release from hospitalization—if this occurs within one year. Confirm your application by registered mail, keeping a carbon copy in case of controversy.

If you have any trouble getting your old job back, the Reemployment Committeeman of your Selective Service Local Board will help you. If he can't persuade your old employer to rehire you, he can refer the case to the State Director of Selective Service who, in turn, may ask a U. S. District Attorney to take it to court for you free.

If you worked in the federal government before "joining up," you stand a better chance of going back to your old job, or to one like it, than in private industry. Congress was able to make more extensive provisions for government workers, because the rules didn't have to apply to so many different employment situations.

If your government agency was abolished while you were away, the agency that has taken over its activities must find a job for you. If no agency has taken over, then Civil Service will place you on a reemployment list to be given first consideration whenever there is an opening for a person doing your kind of work at your salary level. If you were a war-service rather than a permanent Civil Service employee when you joined up, you also have a claim on your old job, but only for the length of time of your original appointment (war-service appointments were usually for the duration of the war and six months thereafter).

In government, there is also probably a better chance that you will get any grade salary raises which you would have received had you remained on the job. You can also claim any back promotions to which you think you were entitled. State and municipal Civil Service jobs are not protected by the Selective Service Act. However, some states have passed laws to protect the jobs of their employees.

Even though you do not qualify for reemployment under the Selective Service Act, this does not mean that you have no chance of being rehired. As long as there are plenty of jobs, and the feeling of gratitude toward the veterans is what it is, you can be pretty



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sure that your old employer will rehire you, if possible. In addition, many returning veterans, although classified as "temporary" employees, will be granted reemployment as a result of seniority clauses in labor union contracts.

Seniority is a system in effect in many plants that grants certain preferences—in the matter of rehiring, protection against layoffs, etc.—to the workers who have been on the job the longest time. *Since time in the service counts as time on the job for veterans,* even a veteran classed as a "temporary" employee may find that when years and months in the service are added to years and months on the old job, he or she will have enough seniority either to be rehired immediately or to be high up on the list for rehiring.

## What Business and Labor Will Do for You

Many unions and employers have also moved to grant seniority equal to their years in service to veterans who are starting to work for the first time on jobs. *This will give these veterans an advantage* over men hired while the veterans were in the armed forces. In case of layoffs, for example, the veteran would have more seniority; thus, he would hold onto his job longer.

In addition to seniority protection, business and labor are making other plans to aid the returning veteran. It is impossible to give a full description, because every individual company and every local labor union has its own program. The National Association of Manufacturers has recommended that all companies find jobs for disabled veterans. The C.I.O. and the A. F. of L. have urged member unions to admit all veterans to membership, to waive initiation fees, and to cooperate in providing on-the-job training. But in the last analysis, acceptance of these recommendations depends on the situation in the local plant or union.

Some corporations, such as Westinghouse for example, have surveyed their plants to find out the exact physical movements required in each job, in order to place disabled veterans in jobs. Westinghouse found that 83 per cent of the jobs in some units were suitable for handicapped workers. Other big firms placing handicapped veterans in suitable jobs include Kaiser Shipyards, Western Electric, Caterpillar Tractor, Sperry Gyroscope, United Drug, General Motors, Ford, Bell Aircraft, and Curtiss Wright.

Recently, employers have been encouraged to hire more handicapped persons by the establishment in many states of "second injury funds" in connection with workmen's compensation legislation. Heretofore, workmen's compensation laws have been known to influence employers against hiring disabled persons. Under these laws, employers must pay benefits to workers injured on the job. If a worker with a previous handicap is injured again



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and this adds up to "permanent total disability," the benefit is higher than if the second injury is considered by itself.

However, in the twenty or more states where "second injury funds" have been established, the excess cost of the second injury is paid out of the funds, instead of being charged to the employer's account. This removes any financial risk an employer might feel he is taking when he hires a disabled war veteran.

The C.I.O., the A. F. of L., and the Railway Brotherhoods have moved to protect the disabled veteran who wants to go back to his old company but is physically unable to do his old job. They have recommended that their national and local unions make every effort to incorporate in their contracts provisions guaranteeing the rights of these veterans to reemployment at their old plants in new jobs they can do—and at the regular wage rate for the new jobs. This is to protect disabled veterans from being paid less than other workers on the same job.

While many unions have merely reaffirmed the recommendations of the parent C.I.O. and A. F. of L. groups, others have gone much further. C.I.O.'s United Electrical, Radio and Machine Workers have launched a campaign to guarantee the right of the disabled vet to a job in his old plant *at his old salary,* plus any general increases. A. F. of L.'s International Association of Machinists has directed all its locals to set up veterans' rehabilitation committees to help train disabled veterans. These two unions and many others including A. F. of L.'s United Brotherhood of Carpenters and Joiners, and the United Textile Workers of America, and C.I.O.'s United Automobile Workers, and Textile Workers Union, have waived all initiation fees for returning veterans.

Other unions are offering other benefits. The best way to find out what you have coming to you is to go directly to your local and find out what provisions have been made for veterans. Check against this list to find out what rights and benefits your union offers to returning veterans: (1) Members in service kept in good standing without paying dues; (2) Bonuses for returning members or widows of members; (3) Seeing that returning veterans who missed out on general wage increases get them on return; (4) Severance pay for members prevented from returning to work because of disabilities; (5) Admission to union and waiving of initiation fees; (6) Seniority credit for years in service; (7) Apprenticeship and training programs for inexperienced veterans and disabled veterans; (8) Guarantee of job to returning handicapped veteran at equal salary.

Suppose you can't find a job. What happens then? Well, under the "GI Bill of Rights," you are eligible for a federal unemployment allowance. For most veterans, this means getting $20 a week for a maximum of fifty-two weeks. For some, the time will be shorter.



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## Unemployment Allowance

To draw the allowance, you must either have been in the armed forces for ninety days or been discharged for a service-incurred disability. If you served just ninety days, you can get up to twenty-four weeks of unemployment payments. For every month over ninety days, this is increased by an extra four weeks of payments up to a final limit of fifty-two weeks.

You don't have to take all of this at once. If you are unemployed at two or three different times, you can reapply for an unemployment allowance each time until you have received all that you have coming to you. However, you must apply within two years after your discharge or two years after the end of the war, whichever is later.

To collect unemployment payments, you needn't be fully unemployed. You can make up to $3 a week for odd jobs—and still get your full $20. Or, if you make less than $23 a week at your job—or jobs—you are considered to be partially unemployed and can apply for the difference between what you are earning and $23. Or, if you are self-employed, say in a trade or profession, and your net earnings are less than $100 a month, you can draw the difference in unemployment payments. But remember that if you use up all your time drawing $3 or $4 a week partial unemployment payments, you are entitled to nothing if you become fully unemployed.

You are not qualified to receive a federal unemployment allowance if you are already receiving a living allowance from the V.A. in connection with education or vocational rehabilitation (see pages 8 and 9). Neither are you eligible if you leave "suitable" work without any good cause, or are laid off or fired for misconduct. A job is considered "unsuitable" if the wages, hours, and working conditions are not so good as those generally in effect for the same kind of work in your town.

You must be physically able to work when you apply for unemployment payments, although you can continue to collect if you get sick or become disabled after your payments start. Your payments may stop, however, if you don't report weekly to your employment office, or fail to apply for "suitable" jobs to which it refers you.

You don't have to take a job if it is vacant because of a strike or lock-out or some other kind of labor dispute. On the other hand, you can't collect unemployment payments if your reason for being out of a job is direct participation in a strike. Normally, this disqualification won't last more than four weeks.

Application for federal unemployment allowance is made on V.A. Form No. 1389 at the nearest public employment agency. Usually this is a United States Employment Service office. If you don't get a suitable job immediately after discharge, you should file a claim.



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If for some reason you can't draw federal payments—say you weren't in the armed forces ninety days—you may be able to get state unemployment insurance. Eligibility for state unemployment compensation is based on previous employment in jobs that were "covered" by unemployment insurance. You can find out whether you are eligible in your state from the local USES office.

# BORROWING MONEY

## The Government "Guarantees" Your Loan

If you are under the impression that the $2,000 loan guarantee provided for in the "GI Bill of Rights" is some kind of handout or bonus, you are mistaken. It is not even a loan in the strict sense. It is simply a government guarantee that should make it easier for you as a veteran to borrow money if you need it for housing, farming, a profession, or business. If you have ever had the experience of trying to borrow money, and didn't have some kind of a guarantee—perhaps in the form of property, or the signature of a friend—you know how hard it is.

What the government does in effect is to say to prospective lenders: "If you will let this veteran borrow money for a house, a farm, an office, a shop, or a business, the government through the V.A. will guarantee a part of the loan." If a veteran fails to repay such a loan, the government makes good to the lender on at least part of it. Thus, with some of the risk removed, lenders will be more willing to let veterans have money.

The extent to which the V.A. guarantees your loan depends on how much money you want, and whether you do your borrowing through a private moneylender or a government lending agency. Private lenders include banks, insurance companies, building and loan associations, and individuals. Among the federal government lending agencies are Federal Housing Administration, Reconstruction Finance Corporation, the Smaller War Plants Corporation, and the Federal Farm Mortgage Corporation. There are also state lending agencies.

So if you want to borrow money to buy, build, repair, or improve a house, or to pay delinquent indebtedness, taxes, or special assessments on your home; or if you want to buy land, buildings, livestock, equipment, machinery, implements, or repair or alter buildings and equipment for a farm or for setting up an office or a shop; or if you want to purchase a business, land, buildings, supplies, equipment, machinery, or tools to be used for earning a living—you can apply for a "loan guarantee" under the "GI Bill of Rights."

Before giving the guarantee, the V.A. will check to see that you are using the loan for the purpose claimed, that the terms of the


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payments are in proper relation to your income, and that the price of any property you are buying does not exceed "reasonable normal value" as determined by proper appraisal. If you are borrowing money for a farm or business, the V.A. must also be satisfied that your ability and experience and the proposed nature of your operations suggest a reasonable likelihood of success.

"Reasonable normal value," incidentally, does not necessarily mean prewar values. If the V.A. were only to O.K. loans on the basis of prewar costs, many veterans wouldn't be able to get loans because very little property is being sold at its prewar price. The market value of houses, farms, and businesses has gone up anywhere from 20 per cent to 50 per cent or more.

So, since you are going to be paying a high price for what you buy, when you get back you should double-check any housing, farming, or business investment you make, by seeking the advice of an impartial expert. Don't get sucked in. In the case of housing, consult an architect.

In the same way, you should investigate to be sure that the loan you are making is the best possible kind of loan. You will find that some lenders offer lower interest rates than others, and that some give more time to pay, and that others have special payment plans.*

There is also the problem of picking the lender who will give you the most protection when it comes to seeing that you get your money's worth in the property you buy. As you know, there are unscrupulous persons who would lend you money on your V.A. loan guarantee in order to sell you a "gold brick." They should worry if you don't keep up your payments; they expect to make their profit by collecting the V.A. guarantee. And in turn, the V.A. will collect from you—and you'll have nothing to show for your money. The V.A. is going to try to take precautions to see that this sort of thing doesn't happen. But it is also up to you to see that nobody plays you for a sucker!

To qualify for a V.A. loan guarantee, you must have been discharged after having been in the service for ninety days, or because of a service-connected disability. Your application must come into the V.A. within two years after your discharge or two years after the end of the war, whichever is later.

## Borrowing from a Private Lender

If you get your money from a *private* lender, a bank for example, the V.A. will guarantee 50 per cent of the loan—up to a maximum amount to be guaranteed of $2,000. This is the way it works:

*See *Credit for Consumers* by LeBaron R. Foster, Public Affairs Pamphlet No. 5. Revised Edition, 1945.


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| *Amount of Loan* | *Guaranteed Portion* |
|---|---|
| $1,000 | $ 500 |
| $4,000 | $2,000 |
| $5,000 | $2,000 |

If you were to borrow $10,000, the guarantee would still be $2,000. There's no legal limit on the amount you can borrow. However, your banker might have some qualms about letting you have too much money, since $2,000 is the absolute top he can collect in case you don't pay your debt.

If a private lender does agree to lend you money on a V.A. guarantee, the loan must be payable in twenty years or less and the interest charges can't exceed 4 per cent a year. On a $5,000 house, this is the way it would figure out:

| | *Loan* | *Annual Interest* | |
|---|---|---|---|
| Portion of private loan not guaranteed ..... | $3,000 | 4% | $120 |
| Portion of private loan guaranteed by V.A. ..... | $2,000 | 4% | $ 80 |
| | | Total | $200 |

The first year the V.A. pays the interest on its portion for you, in this case $80.

The first place to go, if you want to borrow money on your loan guarantee, is not to the V.A. but to your banker or other lender. If he decides to let you have the money, he checks with the V.A. to be sure your service record makes you eligible for a guarantee. His next step is to prepare the application for the guarantee, find out what your credit rating is, and have an appraisal made of the property you are buying.

The law provides that any property you buy with this money must be of reasonable normal value "as determined by proper appraisal." It is important to you that the appraiser be trustworthy. In the case of private loans, appraisers are determined by the Veterans Administration. After the appraisal is made, the lender sends all the papers to the V.A. and they are examined. If the V.A. is satisfied that everything is in order, the loan guarantee is granted, the lender is informed, and you get your money.

Since your loan is secured by a mortgage on the property, if you should default, the mortgage can be foreclosed after a certain period. In that case, you would lose your house or farm or business. This would not wipe out your debt to the V.A., however, which would be



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equal to the amount that the V.A. lost on its guarantee when all accounts were settled.

## Borrowing through a Government Lending Agency

You may decide to use your V.A. loan guarantee in connection with borrowing money through one of the government lending agencies. Of these, the Federal Housing Administration insures housing loans.* Certain lending agencies supervised by the Farm Credit Administration make farm loans, the Reconstruction Finance Corporation handles business loans, and the Smaller War Plants Corporation lends money for war production and for the purchase and operation in any kind of business using government war surpluses.

This is the way the V.A. loan guarantee works in connection with another government agency loan. The V.A. guarantees a loan for you up to a maximum of 20 percent of the purchase price of the house, the farm, or the business you want to buy. You get the rest of the money, or as much as you can of it, through the other government lending agency. For example, you could borrow 20 per cent of the cost of a house on a V.A. guaranteed loan, and 80 per cent of its cost on an FHA insured loan, and between the two of them you would have enough to pay for the house without making any down payment out of your own money.

Since FHA maximum loan rates are 5 per cent, and V.A. interest rates are 4 per cent, this is the way your $5,000 house would figure out:

| | *Loan* | *Annual Interest* | |
|---|---|---|---|
| FHA insured loan ..... | $4,000 | 5% | $200 |
| V.A. guaranteed loan ..... | $1,000 | 4% | $ 40 |
| | | Total | $240 |

As in the case of private loans, the V.A. pays the first year's interest on its guaranteed portion, in this case $40.

Each government lending agency has its own rules in regard to making loans, and they all don't work out on the same 100 per cent basis as is the case of the FHA. For example, the Federal Farm Mortgage Corporation is limited by law to loans that do not exceed 75 per cent of the appraisal value of the farm. Even with the full guarantee by the Veterans Administration of the purchase price, you would still have to put up some money of your own.

A government lending agency that is especially recommended to veterans seeking loans for farms is the Farm Security Administra-

*In the case of an FHA loan, the money is actually borrowed from private agencies but is *insured* by the FHA.



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tion. You do not need your V.A. loan guarantee when you get a Farm Security loan because FSA lends up to the full purchase price of a farm on just a mortgage.

Under FSA's Tenant Purchase Plan, you can borrow up to $10,000 to buy a farm, at 3 per cent interest, and with forty years to pay. With this you receive practical guidance in farm and home management from FSA farm and home supervisors. This means help in planning your farm and home operations, improving crop methods, keeping workable records. FSA has a second type of lending operation, a Rehabilitation Plan that provides five-year loans for machinery and livestock, and one-year loans for such items as seed and labor. The interest charge is 5 per cent, and the loans are secured by crops and chattels.

## Getting a House Now or Later?

It is doubtful whether there could be a worse time to build or buy a house than just after the war. Real estate values and labor will still be high and material scarce. However, if you are going to take advantage of your V.A. loan guarantee, you must do it within two years.

But even this time limit gives you some leeway. If you are discharged at the end of the European war, for example, you still have until two years after the end of the war in the Pacific before you must take advantage of the loan guarantee. If you want to wait longer than that, you can forget about the veterans' loan guarantee and get one of the regular Federal Housing Administration insured loans at straight 5 per cent interest. Without the veterans' loan guarantee, however, you would have to make a down payment on your house out of your own pocket. On a $5,000 house, this would be $500.

One of the advantages of a straight *private* housing loan made with your V.A. guarantee, for example, is that the maximum interest rate is 4 per cent. If you get your money on an FHA insured loan, you pay 5 per cent. On the other hand, you would have twenty-five years to pay an FHA loan of this size, whereas such private loans are limited to twenty years. You must also decide whether this interest saving is offset by the protection FHA gives you against bad neighborhood planning and zoning, poor architecture, and faulty construction.

Incidentally, if you are building or remodeling your own home and find that there is a shortage of the kind of material and equipment you want to put in it, as a veteran you can apply for priorities for the purchase of materials by filing WPB Form 2896 with the nearest office of the Federal Housing Administration.


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As a veteran you also have preference in buying government equipment disposed of under the Surplus Properties Act. Don't make the mistake of thinking that this is limited to filing cabinets, machine guns, and war plants; it also includes a lot of goods that range from building materials to plumbing and heating equipment, from refrigerators to electric fans and blankets. The sale of such goods in your community will probably be advertised.

## Getting a Farm

As a would-be farmer, the problem of the returning veteran who wants to till land of his own is quite frankly this: In the first place, there isn't enough good farming land in the United States right now to supply all the people who want to buy farms. In the second, with farm values inflated on an average of 42 per cent by the war, the veteran is going to have to look carefully to find a farm that can be bought at a sufficiently low price to let him pay for the farm and earn a living at the same time in postwar years.

The first source of farmlands is the 200,000-or-so private farmers who will retire as soon as the war is over. Prices for many of these farms are sure to be high. You may have difficulty borrowing enough money to buy one of them, *solely* on the basis of your V.A. loan guarantee. Of course, if you have some money of your own to invest, it won't be so hard.

As a second source, around 150,000 farms will be provided by the 350,000,000 acres of agricultural land that will be available when the government disposes of its wartime holdings. Veterans have first choice of this land, if the original owners do not want it back. Prices will be held down either to what the government paid originally or the present market price—whichever is lower. The land will be divided into family-sized farms, and there will be publicity to notify veterans as to their availability. If more than one veteran applies to buy a farm, the buyer will be chosen by lot. Veterans also have preference in the purchase of farm machinery, tractors, etc., disposed of under the Surplus Properties Act.

The third land possibility is homesteading. However, just about the only public land suitable for farming is located in Alaska. As a veteran, you have first choice of this, and in addition get up to two years' credit for your time in the service, on the residence and cultivation requirements of the homestead law. The way this works out is: If you've been in the service two years or more, you have to live on the land only seven months before you own it. If your service is limited to a year, then you must live on the land *and cultivate it* for seven months before owning it. The maximum amount of land you can apply for is 160 acres.


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Without any doubt, the land of greatest promise to today's veteran is the rich and fertile acreage that will be made available when and if the great reclaimed land programs of the U. S. Department of the Interior go into effect. Veterans' preference is suggested, if not assured, for farms in the Columbia River basin in the Northwest, the Central Valley water project in California, and the Gila project in Arizona. To these millions of acres may eventually be added the farmlands that will be reclaimed if the Missouri River and Mississippi Delta projects are approved by Congress.

The fact that there is a time limit on using your V.A. loan guarantee to get loans will not prevent you from spending at least the first year after you get out of service getting experience that will help you decide whether you really want to be a farmer, and what kind of farming you want to do. A good start would be to read the short booklet, *Shall I Be a Farmer?*, which you can get free from the U. S. Department of Agriculture. Certainly you should talk to the Department of Agriculture's county agent in your section.

Since you can't get a V.A. farm loan either without practical experience of agricultural training, you might also want to consider using your veterans' education benefits (see page 8) to go to agricultural school. Or you might want to work on a farm for a year.

## Going into Business

If you are planning to start a little business of your own after the war, probably the most important thing for you to find out is how to *stay* in business. The rate of turnover in small businesses is alarming. Around 250,000 concerns start each year and nearly the same number stop. It's small comfort to know that the *total number* of businesses declined 17 per cent since Pearl Harbor, chiefly because of shortages of manpower and goods. This means that there should be at least that many openings for the returning veteran after the war.

Before you borrow to start a business, you ought to know something about the trade you are entering, the kind and sources of the goods you are going to handle, the competitive and other hazards, and how to overcome them. If you can take advantage of the V.A. education loan and go to school for a year to learn these things, so much the better. If not, there's a short-cut provided by a series of books that the experts in the Department of Commerce are preparing for use as part of the Army's post-hostilities program. These books should be ready in time to be used in the battalion schools that the services plan to set up overseas to fill the time after the fighting stops and before demobilization begins. These books cover just about all the angles on how-to-run-a-successful-business in everything from auto repair and painting to dry cleaning and apparel. If you miss out on the battalion school, you can get a



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copy of the book covering the field you are interested in by writing to the United States Armed Forces Institute at Madison, Wisconsin.

## IF SOMETHING HAPPENS TO YOU

SOME veterans are discharged directly from military hospitals into veterans' hospitals. This happens when army or navy doctors decide that the trouble is chronic and is going to need continuous treatment, as in the case of severe heart trouble, for example, or tuberculosis, or insanity. Such hospital transfers are arranged so that there is no interruption of care.

Other disabled veterans are told upon discharge from military hospitals to report to V.A. hospitals for further service in connection with their disease or injury. For example, an amputee gets an additional supply of "stump socks" at the V.A., and when there is no longer need for an adjustable artificial limb, is supplied with a permanent—or nonadjustable limb. Artificial limbs are repaired through the V.A., and from time to time replaced. The deaf get hearing aids through the V.A.; the blind are given leader dogs and mechanical electronic equipment if they need and want them. The V.A. also supplies vocational rehabilitation when necessary (see page 9).

### Medical Care

Any veteran can get free medical or dental care for a service-connected disease or injury at any time through the V.A. The veteran can either visit a V.A. medical center to get the care, or he can enter a V.A. hospital. In a real emergency, a veteran can get home treatment for a service-connected disability, or if there is no V.A. hospital in the community, he can get treatment at a private hospital. Application in such cases should be by telephone or telegraph to the nearest V.A. regional office.

All veterans, whether or not their injuries or ailments are service-connected, are entitled to free hospitalization if they need such care and can't afford it—unless, of course, there isn't enough hospital space. In that case, veterans with service-connected disabilities get preference.

The V.A. maintains medical and diagnostic centers, as well as general hospitals, and neuropsychiatric and tuberculosis hospitals throughout the country. There are also ten veterans' homes, where veterans who can't support themselves because they are disabled—either by injury or illness or old age—can go to live. When veterans have to travel to get to the nearest V.A. hospital or home, transportation is paid. However, while veterans without dependents are inmates of hospitals or homes, their pensions are sometimes reduced.



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Applications for medical or hospital or home care are made on V.A. Form P-10 to V.A. regional offices or to V.A. hospitals. To be eligible, you must have been discharged under conditions other than dishonorable.

## Disability Pensions

As a disabled war veteran, you may be eligible for one of two types of pensions paid by the V.A. The first is for disabilities resulting from injuries or disease received while in the service in line of duty and not as a result of your own misconduct. The second is for permanent and total disabilities that have no connection with having been in the service, excepting misconduct.

Monthly pensions for service-connected wartime disabilities start at $11.50 a month for a 10 per cent disability. The most you can receive is $115 for a 100 per cent disability, unless you have suffered the loss of eyesight or limbs or are so badly off as to need somebody to take care of you. If you have lost a foot, or a hand, or the sight in one eye, for example, you would get a total of $140 a month; for the most serious of all total disabilities, blindness with loss of two limbs, the maximum is $265.

The second type of disability pension, for veterans who are permanently and totally disabled, but whose injury is not service-connected, amounts to a straight $50 a month. This is increased to $60 when such veterans have been on the rolls ten consecutive years or reach the age of sixty-five.

These nonservice-connected pensions are payable only to veterans who served ninety days or more, or if less than ninety days, were discharged for some service-connected disability. For example, a veteran discharged after sixty days in the service for shrapnel wounds, who eventually suffered permanent and total disablement in an automobile accident, would be entitled to the pension. A single veteran cannot receive this pension if he has an income of more than $1,000 a year. If a veteran is married or has minor children, he is eligible only if his income is less than $2,500.

If you are receiving a pension and enter a V.A. hospital or home, your pension will be cut to $20 a month if service-connected, or $8 a month if for a condition not due to service, unless you have dependents to support. It will be restored to the full amount when you leave the hospital or home.

Application for the first of these two disability pensions is made to your V.A. regional office on V.A. Form 526. For the second type of pension, use V.A. Form 526B.

When in doubt about your pension rights, ask questions. There are lots of ways you can get what you want and need, if you only know how to go about it. You can depend on the V.A. to resolve



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any doubts in your favor. Organizations such as the Veterans of Foreign Wars, the American Legion, the Disabled American Veterans, the Red Cross, and others, will file your claim for you, speed it up, and appeal it if the award is not satisfactory. The service is free. You may appeal a decision rendered by a Rating Board.

## Death Benefits

When a member of the armed forces dies, the person designated as his or her next of kin receives a lump-sum gift from the government, equal to six months of the deceased person's pay. In order to get the money, the wife or child or other designated dependent must file out a standard claim form that will be sent to him automatically by the Army or Navy. This is called an *Application for Death Gratuity.* If no beneficiary was named, then a qualified relative may address inquiries to the particular branch of the service of which the deceased was a member: Army, Navy, Marine Corps, or Coast Guard.

If the deceased held National Service Life Insurance (see page 5), the beneficiary will receive regular monthly insurance payments, the amount depending on the quantity of insurance carried and the age of the beneficiary at the time when the service man died.

The most important death benefit is the death pension, for which application must be made to the V.A. This is paid to the families of service men or veterans who die from disease or injuries incurred while in service in line of duty. The following are the monthly rates:

| | |
|---|---|
| Widow but no child | $50 |
| Widow with one child | 65 |
| For each additional child | 13 |
| No widow but one child | 25 |
| No widow but two children | 38 |
| Each additional child | 10 |
| Dependent mother or father | 45 |
| Dependent mother and father | 50 |

To be eligible, parents need not have been dependent on a son or daughter during his or her period of service. They can apply whenever they need the pension for living expenses. Payments to widows stop if they remarry. Payments are made to children to the age of eighteen, but continue to the age of twenty-one if the children are unmarried and attending school.

If a veteran has been getting a service-connected disability pension and dies, his dependents must file a claim for a death pension. If the claim is filed within one year from date of death, payments begin from date of death; after that, they start the date the claim


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is filed. Claims are filed with the V.A. Widows and children use V.A. Form 534; dependent parents use Form 535.

There is a second type of death pension, paid to the families of veterans who had service-connected disabilities but died of other causes. The monthly rates are:

| | |
|---|---|
| Widow but no child | $35 |
| Widow with one child | 45 |
| For each additional child | 5 |
| No widow but one child | 18 |
| No widow but two children | 27 |
| No widow but three children | 36 |
| Each additional child | 4 |

These nonservice-connected death pensions cannot be paid to a widow with a child or children whose income exceeds $2,500; or to a widow alone or an orphan whose income exceeds $1,000. Parents of deceased service men are not eligible. Qualified applicants should apply to the V.A. on V.A. Form 534.

### Burial Arrangements

A veteran may be buried either in one of the National Cemeteries or in a Veterans Administration Cemetery, and so may certain members of his or her immediate family. Requests regarding the former should be directed to the Superintendent of the National Cemetery selected; the V.A. regional office can tell you about the latter. All veterans are also eligible for up to $100 burial expenses. Application should be made to any V.A. regional office on V.A. Form 530.

## IF YOU ARE IN THE MERCHANT MARINE

### Your Rights and Benefits

As a merchant seaman you are not considered a member of the armed forces, and you are not eligible for most of the rights and benefits that regular war veterans receive. As a matter of fact, merchant seamen aren't even eligible for unemployment insurance provided under state laws. If you need money to tide you over while you are looking for a new job, you'll have to borrow it through the United Seamen's Service, or your union.

Although you are excepted from a dozen other veteran benefits, including release from War Manpower Controls, there are four important fields in which as a merchant seaman you do have benefits. These are vocational rehabilitation, reemployment rights, medical



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care, and war risk insurance. If you are disabled while a merchant seaman, and as a result are handicapped in doing your job, you are eligible for vocational rehabilitation under the State Vocational Rehabilitation programs.

If you want to go back to the job you held before you entered the merchant marine, you are entitled to the same reemployment rights as a member of the armed forces (see page 15). To be eligible, however, you must get a certificate from the War Shipping Administration, showing that you've been in "substantially continuous service in the merchant marine" in wartime.

As a merchant seaman, you get free hospital care. You can go to the United Seamen's Service if you have minor health problems or need to go to one of the United Seamen's Service rest centers which are located in or near the chief U. S. ports. Or if you need medical and hospital care, you can enter one of the Marine Hospitals operated in most big port cities by the U. S. Public Health Service. To get this care you should apply within sixty days after your last trip, and should have identifying papers. This sixty-day limitation is a regulation, but exceptions are made.

As a merchant seaman, you get compensation in case of property loss, capture, injury, or death—resulting even indirectly from war operations. This is the War Risk Insurance provided free by the War Shipping Administration. This is over and above the personal insurance that you pay fifty cents per month per thousand for, while you are on board ship. (Compare with service men's "term" insurance, page 5.)

Under War Risk Insurance, if your personal belongings are destroyed at sea, you get $300 if you are a crew member, and $500 if you are an officer, with something extra added if you lose your sextant or similar professional equipment. You can get more if you furnish a list of your possessions to the company before sailing. If you lose your personal effects in a second sinking while being repatriated, the regular payment is $50.

If you are taken prisoner of war or are missing in action, your salary is continued either until you return, or are presumed to be dead. In case of your death, your wife or other close relative receives $5,000 in a lump sum, or this may be divided into monthly instalments; for example, $100 a month for about four years. Since merchant seamen are covered by Social Security, your wife may also be entitled to receive a lump-sum death benefit or monthly payments from that agency.

If you are totally disabled, you receive $100 a month while you are in a hospital, and $150 a month after you get out. You receive this as long as you are totally disabled, up to a limit of $7,500. If the War Shipping Administration decides that your total dis-



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ability is from causes related to war service, you may receive payments for life. If you are partially disabled, you draw a percentage of the total disability payment, based on the extent of your loss.

As a merchant seaman, you and your heirs are entitled to sue your employer for injury or death resulting from negligence on his part, which is something that a member of the armed forces cannot do. "Negligence" is a very hard thing to prove, though, in wartime.

## KEEP TRACK OF WHAT'S HAPPENING

IN collecting and presenting facts and tips for veterans, this pamphlet attempts to be realistic. It tells you how to get the most out of your rights and benefits, and how to avoid red tape. One thing it can't do, and that is to predict what is going to happen to veterans' rights and benefits after the pamphlet goes to press—which, for your information, is April, 1945. You will have to find out about the latest developments when you get home.

Years after the last war, laws were still being passed to aid the returned veterans. This time Congress has put a catch-clause in the "GI Bill of Rights"; it provides that if any future bonus is voted to veterans, individual deductions will be made to the same extent that the veteran took advantage of the earlier benefits provided in the "GI Bill of Rights."

But bonuses are not the only possibility. There might be special insurance offers, or more generous medical care, or new types of pensions. So, keep your eyes open and your ears peeled.

And above all—you must realize that while you are returning to a civilian community grateful to you and inclined to help—you are now a civilian and as such have your share of responsibilities as well as privileges.



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