

*1<sup>st</sup> Battalion*  
*398<sup>th</sup> Infantry Regiment*

PERSONAL  
AFFAIRS  
PAMPHLET

---

1 SEPTEMBER, 1945



PREPARED BY  
INFORMATION & EDUCATION OFFICE  
398TH INFANTRY REGIMENT

COMPILED

FROM

*W. D. Pamphlet No. 21-4*

*G. J. Bill of Rights*

*Army Talks*

*Veterans' Administration Insurance Form 398*



PRINTED BY REGIMENTAL PRINTING SCHOOL

---

---

This booklet was prepared to help those about to be honorably discharged from the service; it contains facts and information that are for YOUR benefit. No doubt you have or will have problems concerning your personal and financial affairs, then read this book over carefully. There are many advantages that are yours as a veteran. Do you know what they are? Of course not, you never took time out to investigate—then we suggest you read this book—and take full advantage of your rights. It is suggested that you keep this book as reference. It will be one of the most valuable books in your library and will solve many of your problems.

---

---

## **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 our 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, Ill. If your bonds were bought 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 numbers and value of the bonds, the date and where you bought them, your organ-



ization 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 W. D. AGO Form 100**

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.

### **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.

## **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.

## **Legal Assistance**

If you need legal advice or 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.

## **Wearing Your Uniform After Discharge**

You are entitled to wear your uniform from the place where you receive your discharge to your home, provided that you go there within 3 months of the discharge date. You may also 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 a 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 reflect credit on them and yourself.

### **Report to A Local Board**

One thing that 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 that you may be notified of any change in classification or any other event



which concerns you officially or personally. Failure to register or to report changes of address is a Federal offense. Later on you may change your residence and may wish to use the employment facilities of the local board in your new community, which you may do by presenting to them your copy W.D. A.G.O. Form 53 (Report of Separation). Go to the nearest Selective Service Local 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 should 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 Reserves Corps**

If that happens to you, you will receive a Certificate of Service instead of Discharge Certificate. You will go back to civilian life just like the 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 permanent residence. You must report any change of address to that command.

### O. R. C. (Officers Reserve Corps)

If you are an officer and retain your commission after relief from active duty, you should 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 so long as you hold your commission, but you should advise your local board that you have been relieved from active duty and that you retain your commissioned 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 capital, and in your own community. On your local 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 cannot 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 probably return to work but remember that 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 that he shall not discharge you without cause within one (1) year of your re-employment.

If you have difficulty, go to your local 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 (U.S.E.S.) is ready and anxious to assist you. The U.S.E.S. is a nation-wide Federal organization that helps people get jobs. Its services are free. An important part of the U.S.E.S. 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 any one 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 which 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 34.)*



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

States, counties, and municipal governments are not subject to the laws of Congress on reemployment 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 Veterans' 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 out 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 insurance in force when you return to civil 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 Veterans' 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 Subdivision, Veterans 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 Veterans' 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 three (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 any time if you have had it one (1) year, by applying to the Veterans' Administration. No medical examination is required, provided it is converted within six 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 payments cease 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.

**SEE CHARTS FOR EXAMPLES.**



# 5-Yr Level Premium Term

Extend 3 years on policies  
issued before 31 December, 1945

Premiums per 1,000 Dollars Ins.

Age	Mon- thly	Quar- terly	Semi- Annual	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 Ins.

Age	Mon- thly	Quar- terly	Semi- Annual	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 Ins.

Age	Mon- thly	Quar- terly	Semi- Annual	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 Ins.

Age	Mon- thly	Quar- terly	Semi- Annual	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 yrs. Paying monthly.*

1 Premium Term Insur. .67 per 1,000 Ins. or 3.35 for 5,000	2 20 Payment Life 2.12 per 1,000 Ins. or 10.60 for 5,000
3 30 Payment Life 1.67 per 1,000 Ins. or 8.35 for 5,000	4 Ordinary Life 1.37 per 1,000 Ins. or 6.85 for 5,000

You may convert your G. I. policy (Premium Term Insurance) into any one of the above policies, and have the starting date the same as your G. I. 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. Smith has a 5,000-dollar G. I. policy (Premium Term Insurance), he is 25 years old, and took his policy out January 1, 1943. He wants to convert it into a 20 Payment Life effective January 1, 1943, he is converting it on August 30, 1945.

Premium on 20 Payment Life	10.60 monthly
Premium on G. I. Policy	3.35 monthly
	<u>7.25 x 32 months</u> that

he has held his G. I. policy (Premium Term Insurance) = 232.00.

## In a Nutshell

Don't let your insurance lapse. Pay premiums due on your insurance to the Veterans' 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 Veterans Administration. A sample copy of the letter which you should use to send your premium payments to the Veterans Administration is shown on Page 53.

*(Note: See list of Regional Offices, on Page 34.)*

## 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 two years after your discharge.

## Mustering-Out Payment

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 dollars; if you have served 60 or more days in the continental United States, you will receive a total of 200 dollars, payable 100 dollars when you leave the Service and 100 dollars 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 dollars, payable 100 dollars

when you leave the service and 100 dollars one month later and 100 dollars two months later. You will receive this payment in addition to whatever regular pay and allowances may be due.

You are not entitled to this payment if you receive a base pay of over 200 dollars 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 Payment" will not be taxable or subject to the claims of your auditors.





# G. I. Bill of Rights

---

The G. I. 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 a disability suffered in line of duty. The course must be begun within two years after date of discharge.

Additional free schooling up to three years (making a total of four 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 25<sup>th</sup> birthday.

The total number of years of schooling to which you are entitled depends on your length of service. One extra year at school is allowed for each year of service.

Time in Armed Force		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 to veterans who qualify for additional training because they were 25 or under when they entered 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

### Who Pays the Bill

The Government will pay all your regular 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 full-time 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. (See Chart below.)

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

(Proportionate part of the regular 50 dollars for single and 75 dollars for 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	- - - - -	$\frac{3}{4}$

(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	- - - - -	$\frac{3}{4}$

(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 - - - - -	$\frac{3}{4}$

(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 Veterans' Administration Representative.

*(Note: See list on Page 34.)*

(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 Force 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, Wis., 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, "Veterans' Application for a Course in Education or Training", from the Veterans' Administration office in the state in which you live. Fill out the form and return directly to the Veterans' 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 Veterans' Administration or from the institution you plan to attend.)

(i). Pension or Retirement Pay: If you have a service incurred disability for which you received a pension or retirement pay, you are entitled to the full

amount of subsistence in addition to your pension or retirement pay, provided you have a vocational handicap and provided further that you are not in need of vocation 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 a 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 of a 4,000 dollar loan) provided the loan is to be used for the purchase or improvement of a home, farm or business.

No Government-Guaranteed loan can bear an interest rate in excess of four percent 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 both the guaranteed and unguaranteed portions. All loans guaranteed by the O. I. Bill of Rights must be repaid in full within 20 years.

### *C. Joint Application for Loans*

Two or more veterans wishing to go into business as partners can apply together for an 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 entirely but also those (1) who may have only a poorly-paid part-time job or (2) who may work for themselves but have a tough time getting started - for example, lawyers and farmers.

The veteran 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 Veteran*

Gets the difference between his net earnings for an 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 Staate Unemployment compensation laws either



1) because of the jobs they held before entering the service or 2) because of the job they took after their discharge came under such a system. If so, they cannot accept both state compensations 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.

---

<i>Time in Armed Forces</i>	<i>Period of Payment</i>
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

---

Veterans can apply for these unemployment benefits at 1) established public employment offices such as those 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 Veterans' Administration to clear up his problem.

*(Note: See list of Regional Offices, on Page 34.)*

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

## *I. Burial*

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

## *J. Legal Matters*

The Soldiers 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 Nonpayment 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 act 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. Pensions for Dependents*

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 Veterans' 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. For further information see section Getting a Job on Page 8.

### *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 veterans' families seeking suitable employment. Wives and widows of disabled veterans are given certain preferences for positions in the United States Civil Service.

## General

### A. Assistance with Special Problems

There are agencies organized in most communities to met 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 Veterans' Information Service Center.



## B. Veterans 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 veterans who have suffered service-connected disabilities and are pensionable and constitute vocational handicaps.

Veterans who undertake educational courses under the GI 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 Veterans' Administration urges that those planning to return to school under the GI 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  
Rensselaer Polytechnic Institute  
Troy, N. Y.  
University of Pittsburgh  
Pittsburgh, Pa.  
University of Pennsylvania  
Philadelphia, Pa.  
University of Wisconsin  
Madison, Wis.  
University of North Carolina  
Chapel Hill, N. C.  
University of Omaha  
Omaha, Nebr.

Cornell University  
Ithaca, N. Y.  
Phoenix Union High Schools and Junior  
College Districts, Phoenix, Arizona  
Ohio State University  
Columbus, Ohio  
Syracuse University  
Syracuse, N. Y.  
Sacramento College  
Sacramento, Calif.  
Newark (N. J.) College of Engineering  
Newark, N. J.  
Rutgers College  
New Brunswick, N. J.  
University of Minnesota  
Minneapolis, Minn.  
University of Buffalo  
Buffalo, N. Y.  
Brown University  
Providence, R. I.  
University of Richmond  
Richmond, Va.  
University of Cincinnati  
Cincinnati, Ohio  
Fenn College  
Cleveland, Ohio  
University of Toledo  
Toledo, Ohio  
Youngstown College  
Youngstown, Ohio  
University of Arkansas  
Fayetteville, Ark.  
University of Louisville  
Louisville, Ky.  
University of Vermont and State  
Agricultural College, Burlington, Vt.  
Fresno, Junior College  
Fresno, Calif.  
State Teachers College  
Eau Claire, Wis.

Harvard College  
Cambridge, Mass.  
The University of South Carolina  
Columbia 19, S. C.  
Louisiana State University  
Baton Rouge, La.  
University of Chicago  
Chicago, Ill.  
Georgia School of Technology  
Atlanta, Ga.  
Allegheny College  
Meadville, Pa.  
Marquette University  
Milwaukee, Wis.  
Rochester Institute of Technology  
Rochester, N. Y.  
University of Florida  
Gainesville, Fla.  
Pennsylvania State College  
State College, Pa.  
University of Kansas  
Lawrence, Kansas  
New Mexico State Teachers College  
Silver City, N. Mex.  
University of Utah  
Salt Lake City, Utah  
Southern University and A. & M.  
College, Scotlandville, La.  
University of Illinois  
Urbana, Ill.  
Arkansas State College  
Jonesboro, Ark.  
University of Oregon  
Eugene, Ore.  
North Dakota Agricultural College  
Fargo, N. Dak.  
Utah State Agricultural College  
Logan, Utah

Utah State Board of Education  
 for Weber College, Ogden, Utah  
 Brigham Young University  
 Provo, Utah  
 University of Idaho  
 Moscow, Idaho  
 Bucknell Junior College  
 Wilkes-Barre, Pa.

## (2) Regional Offices

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

Alabama .....	*Montgomery 10.
Arizona .....	*Tuscon
Arkansas .....	†Little Rock, Federal Building
California .....	*Los Angeles 25, *San Francisco 21
Colorado .....	†Denver 2, Old Custom Houes
Connecticut .....	*Newington
District of Columbia	†Washington 25, 300 Indiana Avenue, 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 Street
Maine .....	*Togus
Maryland .....	†Baltimore 2, †Baltimore 2, 1315 St. Paul Street
Massachusetts .....	†Boston 9, Post Office Building
Michigan .....	*Dearborn
Minnesota .....	*Minneapolis 6
Mississippi .....	†Jackson 107, Federal Building



Missouri .....	†Kansas City 6, 1009 Wyandotte St. †St. Louis 1, 707 Market Street
Montana .....	*Fort Harrison
Nebraska .....	*Lincoln 1
Nevada .....	*Reno
New Hampshire .....	†Manchester, Federal Building
New Jersey .....	*Lyons
New Mexiko .....	*Albuquerque
New York .....	*Batavia, †New York City 11, 215 West Twentyfourth 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 Avenue
Rhode Island .....	†Providence 2, United States Post Office Annex
South Carolina .....	*Columbia
South Dakota .....	†Sioux Falls
Tennessee .....	*Murfressboro
Texas .....	*Waco
Utah .....	*Salt Lake City 3
Vermont .....	*White River Junction
Virginia .....	*Roanoke 17
Washington .....	†Seattle 4, Federal Office Building
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 locations of Regional Offices.



## QUESTIONS AND ANSWERS

### PART I DISCHARGE

1. Q-What is the difference between a Discharge Certificate and a Certificate of Service?

A-If you receive a Discharge Certificate you will be completely separated from the service. If you receive a Certificate of Service you will be placed in the Reserve Corps and be subject to call at any time.

2. Q-Does every service man receive a Discharge Certificate?

A-No. Some will receive a Certificate of Service.

3. Q-Who will receive a Discharge Certificate and who will receive a Certificate of Service?

A-All selective service men will receive a Discharge Certificate unless they wish to be put in the Reserve Corps. Those who were in the Reserve Corps prior to the present emergency will receive a Certificate of Service and will be placed in the Reserve Corps.

4. Q-What other documents will I receive when I am separated from the service?

A-you will receive WD AGO Form 100, this is a record for your use in getting a job or applying for educational training.

5. Q-What officer can I contact now regarding personal problems and will I be able to get his assistance after my discharge?

A-A Personal Affairs Officer will be found at every Post, Camp and Station in the continental United States, who is prepared to assist you and your dependents either during service or after discharge.

6. Q-Does the Personal Affairs Officer take care of legal problems I may have?

A-No. There is a Legal Assistance Officer at each Post, Camp and Station who will handle any legal matters you may have.

7. Q-Can I wear my uniform after I am discharged?

A-Yes. You are entitled to wear your uniform from the place you are discharged to your home, providing you go there within three months of the discharge date. You may also wear your uniform on occasions of public ceremony such as a parade. In which case you may wear the uniform of the highest rank or grade that you held during the war.

8. Q-Do I have to turn in all of my government clothing upon being discharged?

A-No. You may keep one uniform. However if you want to return it to the army after you have arrived home you may do so by mailing it to the nearest Army Post.

9. Q-Is it permissible to wear any decorations I might have received on my civilian clothing?

A-Yes.

10. Q-What is one of the first things I should do after I receive my discharge and return home?

A-Report to your local Selective Service Board. You are required to do this within ten days after



discharge. Failure to register or to report a change of address is a federal offense.

11. Q-What should I do to be certain that if my discharge is lost, a copy can be readily obtained?

A-You should have it recorded on the official record books of the county in which you reside. In most states it will be recorded without charge.

12. Q-What is WD AGO Form 100 and of what value is it to me?

A-WD AGO form 100 is your separation classification record. It 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. On applying for a job your prospective employer will want to see this record so be sure you have it.

13. Q-Is my old employer obligated to give me my old job back, and what must I do to obtain it?

A-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, provided you apply within ninety days after your separation from active military service. This application should be a written application and you should have a copy for your file in case any difficulty arises. Moreover the law says your employer can not discharge you without cause within one year of your reemployment.

14. Q-If I don't want my old job back, but would like another job, whom do I contact?

A-You should see the United States Employment Service. It's a nation-wide federal organization that helps people get jobs, and it's a service that is free.

The USES maintains a special veterans employment service which gives special attention to the employment of veterans. It will help you get a job in your own community or any place in the United States that there may be a need for a person of your ability.

15. Q-Do the State, County, and Municipal Governments have to give jobs back to former employees?

A-No. They are not subject to laws of Congress. Most States follow the recommendation of Congress and your local re-employment committeeman may be able to get your old job back for you or a job of similar seniority, status, and pay.

16. Q-What are the regulations pertaining to civil service jobs, if you held one previous to your entrance into the army?

A-You are entitled to your job and the regulations are the same as apply to a private business, you make written application within ninety days of your discharge.

17. Q-As a veteran, am I entitled to any special consideration in obtaining a job in the civil service?

A-Yes. You are entitled to five points on any civil service examination that you may take. In some cases wives and widows of veterans are entitled to the same consideration. The veterans employment representative in USES offices will obtain full details for you and put you in touch with the proper authority.

18. Q-If there is no USES office in a community, whom should the veteran contact to apply for a job?

A-He should go to the Local Selective Service Board. They maintain an office for the placement of Veterans in available jobs in the community.

## PART II

### INSURANCE

19. Q-What are the possibilities of keeping or converting my GI life insurance?

A-To keep GI insurance in force you must do two things. First, pay the premiums direct. Second, convert it within a certain period depending upon the type of conversion you desire. Premiums will be paid direct to the Veterans Administration and your check or money will be mailed to the Collection Subdivision Veterans Administration, Washington, D.C. It is important to give your full name with date, present address, policy number, and your army serial number. If you do not want to pay the premiums monthly, you can arrange to pay them quarterly, semi-annually or annually, but you must continue to pay them at the monthly rate until you have made different arrangements with the Veterans Administration, otherwise your policy may lapse.

20. Q-Can I reduce the amount of GI insurance that I now carry and still keep the remainder in force after my return to civilian life?

A-Yes. As long as it is kept in multiples of five hundred dollars and not less than one thousand dollars.

21. Q-How long after my discharge can I keep my GI insurance without converting it?



A-Your policy was known as five year level term insurance policy. It is good for only five years from the effective date. This has been increased for three additional years and the date of expiration is now eight years from the effective date of your policy. So you must convert your insurance within eight years from the date you originally took it out.

22. Q-What types of insurance can I convert my GI insurance into?

A-There are three types of insurance that you may choose, they are: ordinary life, twenty payment life and thirty payment life.

23. Q-How soon can I convert my GI insurance?

A-It can be done anytime after the policy has been in effect one year.

24. Q-Can I convert my insurance to other types of insurance before being discharged?

A-Yes. Make application for the conversion through your personnel office.

25. Q-Is it necessary for me to take a physical examination before I can convert my policy to one of the other types?

A-No. The physical examination that you took when you took out your GI policy is sufficient.

26. Q-Will the premium on a conversion policy be higher or lower than on my GI policy for the same amount of insurance?

A-The premiums will be higher, because the policy you now hold has no cash value. Your new policy, after converting and having been in force one year, will have a regular cash value against which you can borrow if necessary.



27. Q-What is the difference in the three types of insurance that I can get by converting my GI insurance?

A-The ordinary life insurance policy provides a maximum amount of protection for the minimum premium payment, payable throughout the life time of the insured. The twenty payment and thirty payment life insurance policy provides that premiums be payable for twenty years and thirty years. At the end of this period premium payments cease and the insurance becomes paid up for the remainder of the insured's life, for the face value of the policy.

28. Q-What is the advantage of converting to one of the three types of insurance available over taking out a policy with a civilian company?

A-There are numerous advantages: 1. A physical examination is not necessary. 2. The premium rate on each type is lower than corresponding civilian insurance. 3. It is possible when converting to twenty or thirty payment life insurance to take advantage of the money paid on the GI policy and date the new policy back to when you first took out your old policy. This can be done by paying the difference in the two premiums for the length of time involved. This is a decided advantage as the policy can be paid off at a lower premium rate, because of the younger age, and it will be a paid up policy that much sooner.

28. Q-Of the three types of insurance available, which would you advise?

A-That is entirely dependent on what you want, your financial condition, and how much other

insurance you are already carrying. In general, straight life insurance offers the maximum protection for the least payment, and as long as you keep up the payments, you will be covered for the face value of the policy. However, if you are interested in saving, as well as protection, the twenty or thirty year payment policies are better even though they appear more expensive. Reasons for this are that the policy can be paid off during your productive years and at the end of the twenty or thirty year period no more will have to be paid, yet from the day you took out your policy you are covered for the full face value. Also at anytime after the first year, the twenty or thirty year policy has a face value of approximately the amount of money paid in, that you can either draw out or borrow against. The ordinary life insurance policy also carries a cash value or surrender value, but it is necessarily smaller than that on a twenty or thirty year policy. It is this feature, with the fact that at the end of the payment period you have a paid up policy, that makes these policies valuable as a means of saving. However the best advice is for you to see your insurance officer and go over your own individual case, as no general rule can be laid down to cover all conditions.

30. Q-If I miss the payment of a premium how long will my policy remain in force?

A-There is a thirty day grace period during which you will remain insured, after which your policy will lapse.

31. Q-I had civilian insurance that I found impossible to pay after coming into the service. The

government guaranteed the premiums until I was discharged. How long do I have to pay the back premiums on my civilian policy?

A-You have two years in which to pay the back premiums on insurance which you held prior to your induction.

## PART III

### G-I BILL OF RIGHTS

#### A. Educational Opportunities

32. Q-How much educational assistance am I entitled to under the GI Bill of Rights?

A-One year's free training or education is available to all honorably discharged veterans who served at least ninety days. The training must be started within two years after your date of discharge. Additional free schooling is offered for the honorably discharged veteran whose education was interrupted by reason of his entering the service or if he joined the army on or before his 25<sup>th</sup> birthday. One extra year of schooling is provided for each additional year of service. See Chart on page 20.

33. Q-What is meant by free schooling?

A-The government foots the bill for such items as tuition, books, equipment, and supplies, and any laboratory, library, health or other special fees, not to exceed five hundred dollars per each scholastic year. The government pays subsistence allowance if the veteran is single and has no dependents of fifty dollars a month. If the veteran has one or more dependents he gets a subsistence allowance of seventy-five dollars per month. Any expenses above



this amount the government will not pay. Travel expenses are paid by the veteran.

34. Q-Can I get any educational benefits on a part time basis?

A-Yes. If at night school which will take two years to finish a course that would be normally finished in one year of full time study, the government will pay your tuition and other fees up to a total of five hundred dollars for the two year period. You will be eligible for a partial subsistence allowance based on weekly hours attended. See Chart on page 21. If you have full time employment and are taking night school, or other part time education, the government will pay no subsistence, but will pay the tuition and the cost of supplies on the same basis of at total of five hundred dollars per full year of education.

35. Q-Are there any special requirements to be met in the way of "must" courses in order to receive the benefits of the education program?

A-No. Only those that are required in the particular field of study that you are pursuing. You may take any course of study at any recognized institution.

36. Q-To whom do I make application for educational training under the GI Bill of Rights?

A-The nearest office of the Veterans' Administration.

## **B. Finance**

37. Q-Does the government give the veteran any money as a gift under the GI Bill of Rights?



A-No. It provides the means by which a veteran who wants to borrow money for building a home or financing a business enterprise may do so at an advantage. However, the actual money loaned to the veteran comes from a bank or other lending agency, and not from the government. The veteran must convince the lending agency that the money is for a sound project and that he is a good financial risk. The government then will guarantee fifty percent of the veteran's loan up to a maximum of two thousand dollars or a total loan of four thousand dollars. The loan can not bear interest rates above four percent per year. During the first year the government will pay the interest on the portion of the loan that it guaranteed, after that the veteran pays the interest on the total loan.

38. Q-How long do I have to repay any money borrowed under the GI Bill of Rights ?

A-All loans must be repaid in full within twenty years.

39. Q-If I borrow four thousand dollars under the GI Bill of Rights and the government guarantees two thousand dollars of that loan, how much money will I have to repay the lending agency?

A-You are required to repay the lending agency the entire loan of four thousand dollars. The government only guarantees that if you are unable to repay the money, and if the security you put up to secure the loan is insufficient to cover the unpaid balance, the government will repay the lending agency the balance up to two thousand dollars. However if this is the case, you have lost your business enterprise or home for which the loan was made.

40. Q-Can two veterans go together in a business enterprise and receive the benefits of a loan under the GI Bill of Rights?

A-Yes. As many veterans as wish to may go together in a business partnership and any necessary loans will be guaranteed by the government up to two thousand dollars for each veteran involved, providing, the guaranteed portion does not exceed fifty percent of the total loan.

### C. Unemployment Benefits

41. Q-If I am unable to find work when I am discharged or lose my job am I entitled to any unemployment allowances?

A-Yes. The GI Bill of Rights provides unemployment benefits payable weekly for as long as fifty-two weeks depending upon length of service. See Chart on page 27.

42. Q-How much money is paid weekly under the un-employment allowances of the GI Bill of Rights?

A-Twenty dollars a week for a period as long as you are eligible, not to exceed fifty-two weeks.

43. Q-Can a veteran who is having difficulty getting his own private business started receive any benefits or allowances under the GI Bill of Rights?

A-Yes. He gets the difference between his net earnings per month and one hundred dollars a month, for a period not to exceed twelve months depending upon his length of service.

44. Q-What are the eligibility requirements for obtaining un-employment allowances?

A-A veteran must be honorably discharged and have served at least ninety days. He can not be earning more than three dollars weekly to collect the full benefit of twenty dollars a week. He must register in a public employment agency and be reporting to it regularly. He must be willing and available for work unless he is ill.

45. Q-If a veteran is partially un-employed and is receiving fifteen dollars per week from that employer how much can he collect under the GI Bill of Rights?

A-Any veteran earning less than twenty dollars a week is entitled to the difference between what he is making and twenty dollars per week. In this case the veteran would be entitled to five dollars per month in un-employment benefits.

46. Q-To whom do you apply for un-employment allowances under the GI Bill of Rights?

A-You apply to any established public employment office as maintained by the US Employment Service or direct to the Regional Office of the Veterans' Administration.

47. Q-Can a veteran who is skilled in one particular trade and is un-employed in that trade continue to receive allowances if he had an opportunity to take a job in another field?

A-Yes. When he registers in the employment agency he will have to list at least three jobs which he is capable of performing. If employment is not found in any of these he has registered in, he may collect un-employment allowances for the total time he is eligible.



## PART IV

### MUSTERING-OUT PAYMENTS

48. Q-What is meant by mustering out pay, and who is entitled to it?

A-It is a sum of money the government will pay to all soldiers, with the exception of field grade officers, who are discharged or relieved from active duty. The length of service determines the amount each soldier will receive. Less than sixty days service receives one hundred dollars, more than sixty days service and if all your service was in the United States you will receive two hundred dollars. If you have served sixty days or more and part of that service has been overseas, or in Alaska, you will receive three hundred dollars. The most you will receive at any one time is one hundred dollars and you will receive one hundred dollars each month thereafter until the total amount due you has been paid.

## PART V

### BONDS

49. Q-To whom do I write regarding bonds that I may have purchased while in the army and that have not been received or have been lost or destroyed?

A-Write to the Army Bond Office, 366 West Adams Street, Chicago, Ill.



## FOR YOUR CONVENIENCE

### I Keeping a Record of Important Numbers, Dates, and Addresses

Name .....

Army Serial Number .....

Highest Grade .....

#### SELECTIVE SERVICE INFORMATION

Local Board Number .....

Local Board Address .....

Induction Order Number .....

Date of Report After Separation .....

Reemployment Committeeman .....

#### NATIONAL LIFE INSURANCE

Number of Policy .....

Date of Policy .....

Amount of Policy .....

Date Premium Due .....

Amount of Monthly Premium .....

Policy Must Be Converted Before .....

## ENTRY INTO SERVICE

Place .....

Date .....

Branch .....

## IN AN EMERGENCY

Notify .....

My Records Can Be Found .....

My Will .....

## LETTER REFERRED TO ON PAGE 16

Collection Subdivision,  
Veterans' Administration,  
Washington 25, D. C.

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

of the next premium due on National Service Life Insurance

.....  
(Policy or Certificate No. or Nos., If Known)

on the life of .....  
(Print Full Name of Policy Holder)

.....  
(Army Serial No.)

Please send future communications and premium notices to the  
insured at the following address: .....  
(Street and Number)

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

(WD Cir 135, 1944, as Amended.)

.....  
(Signature)

## MY BUDDIES

Name .....

Address .....

City and State .....

Phone Number .....

Name .....

Address .....

City and State .....

Phone Number .....

Name .....

Address .....

City and State .....

Phone Number .....

Name .....

Address .....

City and State .....

Phone Number .....

## MY BUDDIES

Name .....

Address .....

City and State .....

Phone Number .....

Name .....

Address .....

City and State .....

Phone Number .....

Name .....

Address .....

City and State .....

Phone Number .....

Name .....

Address .....

City and State .....

Phone Number .....











