

WAR DEPARTMENT PAMPHLET NO. 21-4

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INFORMATION FOR SOLDIERS
GOING BACK TO
CIVILIAN LIFE



ATTENTION

Personnel reporting ~~to~~ Seymour Johnson
Field for SEPARATION will report to:
T-310 Immediately after checking in at
the RECEIVING CENTER.

WAR DEPARTMENT PAMPHLET NO. 21-4

*This pamphlet supersedes WD Pamphlet No. 21-4, 9 March 1944 and WD Pamphlet No. 21-4A,
10 August 1944.*

INFORMATION FOR SOLDIERS
**GOING BACK TO
CIVILIAN LIFE**

This booklet is for those who, under honorable conditions, are being discharged or separated from
the Army or returned to inactive status

WAR DEPARTMENT ● NOVEMBER 1944

WAR DEPARTMENT,

WASHINGTON 25, D. C., 4 November 1944.

War Department Pamphlet, No. 21-4, Information for Soldiers Going Back to Civilian Life, is published for the information and guidance of all concerned.

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BY ORDER OF THE SECRETARY OF WAR:

G. C. MARSHALL,
Chief of Staff.

OFFICIAL:

J. A. ULIO,
*Major General,
The Adjutant General.*

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FOREWORD

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

Our liberty is a precious thing. By your service in this war you have done your share to safeguard liberty for yourself, for your family, and for the Nation. You have helped to preserve it for those generations yet to come.

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

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

How to Use This Booklet

This little booklet is for those who, under honorable conditions, are being discharged or separated from the Army or returned to an inactive status. Its sole purpose is to tell you things you ought to know and to answer some of your questions. After you have read it through, keep it with you as a handy reference.

It won't answer ALL the questions that you could possibly ask. To give all the laws and regulations affecting veterans—and that's you as soon as you become a civilian again—would require a large volume. Even then it wouldn't be up to date for the simple reason that laws are being passed all the time.

Instead of going into a mass of detail, this book gives you the highlights and tells you where to go to get ALL the answers that might apply to your particular case.

At the end of the booklet there are pages on which you can keep a convenient personal record of important numbers, dates, autographs, and addresses.

WHAT TO DO BEFORE YOU LEAVE CAMP OR HOSPITAL



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.

These are usually matters of routine but important just the same. For instance, be sure that you do not keep clothing or equipment that must be returned to the supply officer. If you owe money at a club, mess, library, or other facility, see that these bills are settled. Turn over any public funds or property for which you are responsible. If in doubt, your unit personnel officer or the hospital registrar will put you straight.

Your Mail. It is probable 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. Do not have your mail sent to you at a Separation Center or Reception Station as you will be there only a short time.

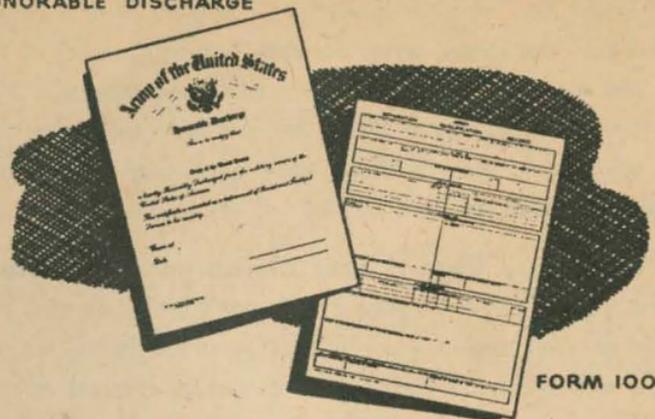
Your Bonds. If you have been buying bonds by allotment, you can arrange to have them sent to your permanent address (as shown on your bond application) or you may leave them with the Government for safekeeping. In the latter case, the Treasury will send you a receipt for them. If you have paid for only part of a bond, your money will be refunded. If you bought bonds by allotment between April 1942, and 31 August 1944, and have any

questions about them, write to the Army War 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 purchase. 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 organization and station, and your name and serial number.

Complete Military Record and Discharge Certificate. 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. These are very important documents. Be sure to keep them and know where to find them at all times.

Form 100 and Job Counseling. During your final processing for separation from the Army, you will be interviewed and a record (WD AGO Form 100—Separation Classification Record) will be prepared for you. This is a record of your civilian and military training and work experience and indicates those civilian jobs to which your training and experience is

HONORABLE DISCHARGE



FORM 100

most related. This record is for your own use in getting a job or applying for training. In addition to this record the Army is providing you counselling and guidance service which can give you information about jobs, training, and opportunities if you desire it. You will further be advised as to the civilian agencies in your community which can be of service to you as a veteran when you return.

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. Such officer also will furnish you information as to the proper agency or organization which has jurisdiction over the particular benefits or privileges in which you or your dependents may be interested.

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 personal 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. Some of the legal problems which may concern you are discussed in this booklet, but there may be other legal matters that you should

promptly attend to when you leave the service. Consult your Legal Assistance Officer *before* you leave the Army to find out what you should do about such matters.

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. Remember, on the journey, that civilians may be



unable to distinguish between you and those who are still in active service. So continue to act in such a way as to reflect credit upon the uniform of your country. To do otherwise would not be playing fair with those who are still serving.

You may also wear your uniform on occasions of public ceremony, such as parades or meetings of veteran 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. You may express such clothing to the Army installation where you were discharged or relieved from active duty, or the post, camp, or station nearest to your permanent address, by simply putting it in a container which, together with the clothing, does not weigh more than 30 pounds, and turning it over to the nearest railway express agency for *collect* shipment. Address the package to that Army installation "Attention: Quartermaster, Clothing and Equipage Classification Officer."

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 (or 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 on yourself.

WHAT TO DO AS SOON AS YOU GET HOME

Report to a Local Board. One thing that you must do immediately after discharge or 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,

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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. Remember that you have the same obligations as any other civilian. 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 of WD AGO Form 53. Go to the nearest selective service local board for any additional information.

Women. If you are a woman, you are not required to register upon your separation from the service, but should do so if you desire aid in securing reemployment and other benefits.

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. In the meantime, keep the original in a safe place. In case you lose your Discharge Certificate, a different type certificate, in lieu of the lost or destroyed Discharge Certificate, may be obtained from The Adjutant General, Washington, D. C.

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. Remember that some of the records concerning you are filed under that number by the War Department, and other agencies, and if you lose track of it you may later be caused much delay and unnecessary correspondence.



IF YOU ARE PUT IN THE ENLISTED RESERVE CORPS

Some men who are released from active service and sent back to civilian life will not be actually discharged from the Army. Instead they will be transferred to the Enlisted Reserve Corps.

If that happens to you, you will receive a Certificate of Service instead of a Discharge Certificate. You will go back to civilian life just like 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.

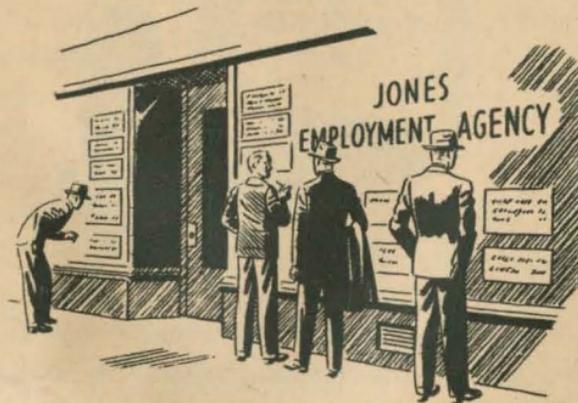
The Service Command having jurisdiction over you is determined by your place of permanent residence. You will generally be told which Service Command you come under when you are released from active service. You must report any later change of address to that command. If you are not certain where to make that report, contact your nearest military establishment or any draft board for proper information.

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 the 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 interest 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 Reemployment Committeeman. The Selective Service System maintains a Veterans' Reemployment 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 Reemployment 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 line 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 reemployment within 40 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 40 days after your separation from active military service. Moreover, the law says that he shall not discharge you without cause within 1 year of your reemployment.

If you have difficulty, go to your local reemployment 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

nationwide 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 Veterans' Administration.

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 where possible. Most States follow the recommendations of Congress and your local reemployment 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 Federal Civil Service employee when you entered the Army, you should apply for your old job within 40 days of 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 Reemployment 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. It is a valuable asset and provides protection for you and your family. If you let it lapse,



you may have trouble reinstating it, and you may not be able to buy similar protection for the same cost.

To keep your National Service 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. Pay the premiums even though a premium notice does not reach you. It is most important to give your full name, birth 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, semiannually, or annually. However, any change in the method of payment of premiums must be approved by the Veterans' Administration. 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, semiannual, 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 and not less than \$1,000.

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. So before the 5 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 and at any time after it has been in force 1 year, by applying to the Veterans' Administration. No medical examination is required. Although the premiums you pay on your new policy will be larger than you now pay, it will be worth your while to convert, for your original 5-year term policy has no regular 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.

If You Are Disabled. If you are receiving pension payments you may wish to have the premium for your Government life insurance deducted from your monthly disability pension. This can be arranged upon request

to the Veterans' Administration and will save you the trouble of paying premiums direct.

If you become totally disabled before reaching 60 years of age, continue to pay your insurance premiums. After 6 months of such continuous disability, notify the Veterans' Administration. If disability is so established, further premiums will be waived and those you paid during the first 6 months of total disability will be refunded to you.

Getting Your Insurance Reinstated. Sometimes, the premium for the month of discharge is deducted from the previous month's pay, and where there is sufficient pay, the premium following the month of discharge is deducted from your final pay settlement. This is not always the case. Make a note of the date when the next premium is due (it is shown on your Form 53) and remember that you are given, for an emergency, a 31-day period beyond that date in which to make payment. If not paid within the 31-day period, your insurance will lapse but you can have it reinstated within 6 months after date of discharge by paying the back premiums with interest and filing a simple statement showing that you are in as good health as you were on the due date of the first premium in default.

Beyond 6 months, you must pass a physical examination before the insurance can be reinstated and this may be obtained free of charge at any Veterans' Administration office.

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

A sample copy of the letter which you should use to send your premium payments to the Veterans' Administration is shown on page 57.

Private Life Insurance. You may have arranged to have premiums on your private life insurance guaranteed by the Government when you came into the service. If such was the case, remember that payments must be brought up to date within 2 years after your discharge. Your insurance company or the Veterans' Administration will answer any questions. If

your commercial insurance policies had any disability benefits or double indemnity features which were discontinued while you were in the Army, request the company to reestablish them.

WHAT THE DISABLED VETERAN SHOULD KNOW

If you are discharged or separated from the Army with a disability due to service, you may be entitled to disability benefits, including a pension. Such a pension may be paid provided you are not receiving retired pay or retirement pay. If your disability is not pensionable or compensable, there are other Federal and State agencies which may provide some form of rehabilitation or retraining to which you may be entitled.

The Veterans' Administration. As you probably know, benefits and pensions for veterans are the responsibility of the Veterans' Administration. It is this Government agency that will handle your claims, will decide the

amount of the pension, and will handle all details of this and other benefits to which you and your dependents may be entitled. You should always write to the Veterans' Administration direct and not to the War Department about these matters. Offices of the Veterans' Administration are maintained in most large cities. Ask at your post office for the nearest location.

Filing Your Claim. If you are being discharged because of a disability, you will be advised of your right to file a claim for pension and, if you wish, assisted in making application for this benefit before you leave the Army.

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

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

Officers released because of disability and not entitled to retirement pay, have the right to file a claim for disability pension and have their rights to this benefit determined by the Veterans' Administration.

Handling Your Claim. If you need advice or aid in connection with the handling of your claim for a pension or other disability benefit, you may obtain such assistance from your local Red Cross chapter, the nearest office of the Veterans' Administration, or any organization approved by the Veterans' Administration. This service will be furnished free.

If you desire, you may, of course, obtain the assistance of legal counsel. Ordinarily such assistance will not be necessary. However, if you employ a lawyer, remember that fees for legal services in connection with pension claims are limited by law.

Your "C" Number. The first claim filed by a veteran is assigned a claim number. This is commonly referred to as a "C" number. It never changes. All later claims will come under this "C" number regardless of when the disability arises. The Veterans' Administration thus maintains a continuous record in one file. Further claims should never be submitted as if they were original proceedings, but all should bear the first "C" number assigned. To save time and trouble in handling your papers, keep a record of your "C" number just as you should do with your Army serial number.

Veterans' Administration Makes Final Decision—Not the Army. Your Army medical board makes a report on your disability, but the final

decision as to pension or other benefits rests with the Veterans' Administration. Even though an Army medical board had decided against you, you have the privilege of filing a claim directly with the Veterans' Administration if you disagree and believe that you are entitled to disability benefits.

No soldier needs to be reminded that an undeserving claim wastes the time of officials and delays the rights of other men. But don't hesitate to make application when you believe that your claim is fair and proper.

Pensions Based on Degree of Disability. Pensions are based upon the percentage of disability and run from 10 percent to 100 percent in multiples of 10. For instance, a veteran with a 10-percent disability will receive a monthly sum equal to 10 percent of that granted for total disability. In addition there are special rates and allowances for specific injuries and more seriously disabling conditions. No additional disability pension is payable for dependents.

Hospital Treatment, Medical Service, Veterans' Homes, etc. If you should ever need further hospital care for a disability incurred in line of duty in the service, it will be provided upon request to the Veterans' Administration. You will be given proper hospitalization and free trans-

portation to the appropriate hospital. Your own ability to pay has no bearing on this service.

If you need medical service or dental care not requiring hospitalization, this too will be provided. This service includes medicine, appliances, bridgework, etc., but, of course, the condition must have been caused or aggravated in line of duty by your military service.

Any veteran who is so disabled as to be unable to earn a living, and is without adequate means of support may apply for admission to one of the numerous Veterans' Homes located throughout the country.

Free Training for a New Job. If your disability prevents you from working at your old job, you can probably be taught a new occupation in which your disability will not hinder you. This teaching is called vocational training and it is enabling thousands of veterans to overcome physical handicaps, to adjust themselves to civil life, and to regain their earning power. You may even be trained to return to your old job in spite of your disability.

While getting this special training you may receive compensation in addition to your pension and there are added allotments for dependents. Expenses for tuition, books, supplies, and equipment are paid by the Government.

In the various offices of the Veterans' Administration there are advisors who will aid and guide you, who will prepare a program to fit your needs, and make the necessary arrangements for your training. Never hesitate to ask their advice.

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

Emergency Relief. Should you need emergency assistance between the time of your discharge and the time when your case can be adjudicated by the Veterans' Administration, it may be obtained through your local chapter of the Red Cross. Assistance may be by grant or by loan, depending upon apparent ability to repay and is made for such needs as shelter, food, clothing, and fuel, and for help with securing benefits to which you or your family may be entitled. Application for such assistance should be made through the local chapter of Red Cross. If there is need for assistance previous to your discharge, you should consult the Red Cross field director at your station.

Retirement Pay. If you are an officer of the Regular Army, or an enlisted man of the Regular Army with more than 20 years' service, and incur a disability in line of duty, you may be retired at three-quarter base pay and longevity. In such cases you will be paid by the Finance Officer, United States Army, Washington 25, D. C.

If you are an enlisted man and do not qualify for the benefits stated in the preceding paragraph, then your rights, privileges, and benefits as a disabled soldier have been previously explained in this booklet. If you are an officer other than an officer of the Regular Army and are found by the War Department to be qualified for retirement pay because of disability in line of duty, payments will be made by the Veterans' Administration.

Review of Retirement. Any officer retired or released to inactive service without pay because of physical disability has the right (within 15 years) to request review of the retiring board's decision. Apply to The Adjutant General, Washington 25, D. C.

BENEFITS THAT APPLY TO ALL HONORABLY DISCHARGED VETERANS



Mustering-Out Payment. Upon your discharge or relief 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; if you have served 60 or more days in the continental United States, you will receive

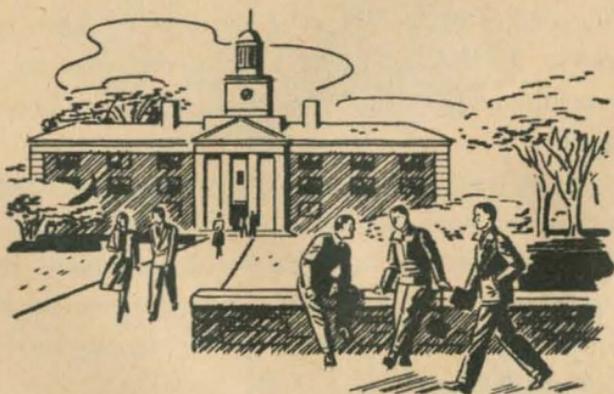
a total of \$200, payable \$100 when you leave the service and \$100 one month later; if you have served 60 days or more and have served overseas, or in Alaska, you will receive a total of \$300, payable \$100 when you leave the service and \$100 one month later and \$100 two months later. You will receive this payment in addition to whatever regular pay and allowances may be due you.

You are *not* entitled to this payment if you receive a base pay of over \$200 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 creditors.

Vocational Training. In the event that you have a handicap that is not connected with your military service, you may apply for special training to fit you for a job. The broad program is directed by several Federal agencies in collaboration with the individual States.

Education. Educational aid for veterans is available from the Veterans' Administration provided: (1) You were not over 25 at the time you entered service, or can show that your education or training was interrupted or interfered with by your service, or if you desire a refresher or retraining course; (2) you served 90 days or more (not counting the time in Army Specialized Training Program, which course was a continuation of a civilian course and which was pursued to completion, or as a Cadet in a Service Academy) or were discharged or released from service because



of an actual service-incurred injury or disability; and (3) you start such education not later than 2 years after discharge or end of the war (whichever date is later).

Length of training: One year (or its equivalent in part-time study). If you complete these courses (except refresher or retraining courses) satisfactorily, you will be entitled to additional education or training not to exceed the length of time you spent in active service after 16 September 1940 and before the end of the present war (not including ASTP). No course of education or training can exceed 4 years.

Types of courses: You may select your own course at any educational or training institution which accepts you as qualified to undertake them, provided the institution is on the list approved by the Veterans' Administration.

Types of educational institution: Public or private, elementary, secondary, and other schools furnishing education for adults; business schools and colleges; scientific and technical institutions; colleges, vocational schools, junior colleges, teachers' colleges, normal schools, professional schools, universities, and other educational and training institutions, including industrial establishments providing apprentice or other training on the job.

Expenses paid: The Veterans' Administration will pay to the educational or training institution the customary cost of tuition, and such laboratory, library, infirmary, and similar payments as are customarily charged, and may pay for books, supplies, equipment, and such other necessary expenses (exclusive of board, lodging, other living expenses and travel) as are required. Such payments cannot exceed \$500 for an ordinary school year.

Living allowance: The Veterans' Administration will also provide a subsistence allowance of \$50 a month if you have no dependents, \$75 if you have. (This may be reduced, however, if you attend on a part-time basis or receive compensation for work done as part of your training.)

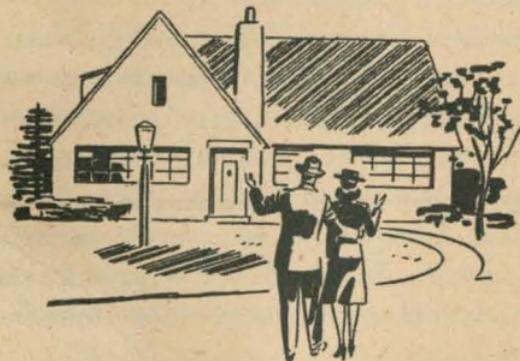
The Army will also help you get school or college credit for what you may have learned while in the service, no matter how you learned it. To make this possible, the United States Armed Forces Institute will prepare for you a record of the courses you may have studied, the service schools you attended, and the service jobs you had. On request it will forward a report of educational achievement to the school or college of your choice and will obtain for you a statement of the amount of academic credit which will be granted you.

This is called accreditation service and is obtainable by writing to the

United States Armed Forces Institute, Madison, Wis., and asking for the proper application form. Service is free to enlisted men previously enrolled with the institute. To others, including officer personnel, the fee is \$2.

Some States offer scholarships or other educational assistance to veterans. For particulars write the Department of Education at the capitol of your State.

Loans for Homes, Farms, and Business. Veterans who served on or after 16 September 1940, and before the end of the present war, and who are discharged under conditions other than dishonorable after active service



of 90 days or more, or because of service-incurred injury or disability, may apply to any individual, bank, or financial institution for a guaranteed loan for the purchase or construction of homes, farms, or business properties, including farm and business equipment. Applications must be made within 2 years after discharge or separation, or 2 years after the end of the war (whichever is later), but in no event more than 5 years after the end of the war. The guaranty by the Administrator of Veterans' Affairs should make such loans more readily available to veterans from individual lenders and lending institutions in the locality where the veteran wishes to buy a home, or a farm, or engage in business.

The Administrator of Veterans' Affairs will guarantee any such loan or loans made to an eligible veteran up to 50 percent of the amount thereof, and, in certain cases involving second loans, up to 100 percent of the amount thereof, but in no event will the total amount guaranteed exceed \$2,000. The Administrator cannot guarantee a loan which bears interest of more than 4 percent a year. The Administrator will pay the interest on the guaranteed amount for the first year. Such loans will be payable under such terms and conditions as the Administrator may approve and must be paid in full in not more than 20 years.

The law ("G. I. Bill of Rights") contains certain conditions which the veteran must meet if he is to obtain a guaranteed loan. Although the conditions vary somewhat for each type of loan, the general requirements are that the loan must be used for the purpose specified, that the terms of payment bear proper relationship to the veteran's anticipated income and expense, that the purchase price not exceed a reasonable normal value, that the property be useful and reasonably necessary, and, for farms or business loans, that the veteran has such ability and experience as to provide a reasonable likelihood that he will be successful.

A guaranteed loan should not be looked upon as a gift or grant as the veteran will have to repay such loan in full with interest. Also, the veteran should understand that private lenders and lending institutions may not be able to make every loan applied for.

Hospital Treatment and Veteran's Homes. In case of illness due to your service, hospital treatment, or care in a Veterans' Home are provided regardless of your ability to pay, as explained on page 28.

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. This does not necessarily mean that you have to be without funds before you can apply. You will be required to file an application setting out the facts, and your sworn statement that you cannot pay for the care will be accepted as sufficient evidence by the Veterans' Administration.

Burial Allowance, etc. A sum not exceeding \$100 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. An American flag for draping the casket may be obtained from the Veterans' Administration or any county seat postmaster.

Headstones are supplied for veterans; without charge, and upon application to the Quartermaster General, Washington 25, D. C.

A veteran may be buried in Arlington National Cemetery and the veteran's wife and certain members of his family may also be buried there. Due to limited space, it is necessary that all are buried in the same grave site. A veteran's wife and certain members of his family may be buried in Arlington prior to the death of the veteran, provided the veteran signifies his intention of being buried in Arlington upon his death. Request should

be directed to the Superintendent, Arlington National Cemetery, Fort Myer, Va., together with proof of the veteran's honorable discharge from the Army. There are many other national cemeteries wherein veterans and their families may be buried. The same procedure should be followed in these cases as in the case of burial at Arlington.

Financial Assistance and Advice. If you are in need of temporary assistance immediately following discharge, you may apply to the nearest chapter of the Red Cross which will give the assistance you need, or will put you in touch with the appropriate community agency.

Legal Matters. The Soldiers' and Sailors' Civil Relief Act of 1940, as amended, is designed to protect servicemen, under certain conditions, in regard to such legal matters as—

Lawsuits.	Sale of property for taxes.
Judgments.	Eviction of dependents for nonpayment of rent.
Contracts.	Insurance premiums.
Repossession of property.	Rights in public lands.
Collection of certain taxes.	Extension of periods of limitations.
Rates of interest.	

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.

In some cases, Federal and State laws provide for deferment or adjustment of tax payments 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 capital will answer questions about State income and other State taxes. Property and school taxes are the concern of your county, city, or township. You may avoid trouble and save yourself money by looking after any delinquent tax matters as soon as practicable after you leave the service.

Pay and Allowances. If you have not been paid in full or have any questions about pay and allowances, write to the Commanding Officer of the Separation Center or hospital from which you were separated as shown on the reverse of the discharge certificate. If you wish aid or assistance in this matter, see your local chapter of the Red Cross.

Allotments. If you have any question on your Family Allowance or Class E Allotments of Pay, write to The Office of Dependency Benefits, Newark, N. J., giving as much information as possible.

Wills and Powers of Attorney. You may have made a will or signed a power of attorney while in the Army. Upon your release from the service, it may be that those instruments do not adequately take care of your needs as a civilian or conform to the laws of the State wherein you propose to live. It would be wise for you to consult your Legal Assistance Officer or see a competent lawyer about these matters.

War Ration Books can be obtained when you get back by applying at the War Price and Rationing Board for the place in which you live. Apply in person, with evidence of your discharge.

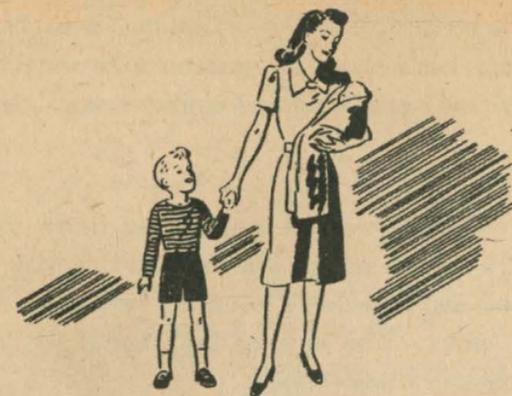
SOCIAL SECURITY

You may come under one or both of two social-security systems upon return to civilian life. Those are (1) unemployment compensation and (2) Federal old-age and survivors insurance.

You will come under these systems if you work in a job that is "covered." Most jobs of private firms in business and industry are covered—that is, in factories, shops, mines, mills, stores, offices, banks, etc. Examples of jobs that are not covered are farm work, household service, Government and self-employment, work for educational and nonprofit organizations.

The key to both insurance systems is a social-security-account-number card. The number on it identifies each worker's social-security account under both systems. You will need a social-security card, therefore, if you take a job that is "covered." If you had one before entering the service, locate it now so you will have it ready to show your employer upon return to work. If you had a card but cannot find it now, apply for a duplicate so that the new card will have the same social-security number as the card originally issued to you. Write to the nearest field office or direct to the Social Security Board, Candler Building, Baltimore, Md.

Unemployment compensation, or unemployment insurance, provides weekly payments to unemployed workers based on their previous work in jobs covered by the system. Each State and Territory has an unemployment insurance system. Most States have preserved the unemployment insurance rights of persons who had worked in "covered" employment before entering the service. If you were in a "covered" job before your military service and if you do not get work immediately upon discharge, go to the nearest United States Employment Service office and ask whether you may file a claim for unemployment payments. Most of these offices take claims for the State unemployment compensation agencies.



BENEFITS FOR DEPENDENTS

Jobs for Dependents. Special attention and assistance will be given by the local offices of the United States Employment Service and local Veterans' Employment Representatives 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.

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.

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

Government Insurance. When a veteran dies, the Director of Insurance, Veterans Administration, should be notified immediately so that all questions of insurance can be settled promptly.

Upon the death of a person who carried Government insurance, the Veterans' Administration when notified will forward the necessary blanks to the beneficiary. In the case of National Service Life Insurance, payments will be made by the Veterans' Administration, not in one lump sum

but in 240 equal monthly payments if the beneficiary is under 30 years of age; or in equal monthly installments for life if the beneficiary is 30 or over.

Dependents of Veterans Receiving Vocational Training. The pension of a disabled veteran who is receiving vocational training may, in some cases, be increased on account of a wife, husband, children, or dependent parents.

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

Six Months' Death Gratuity. When a member of the armed forces dies while in service, and not as a result of his own misconduct, the widow receives a cash payment equal to 6 months' pay; if no widow, payment is made to the children; if no widow or children, payment is made to the dependent relative named. If no beneficiary has been named, a claim blank is mailed

only upon request from a qualified relative. Inquiries should be addressed to the Director, Office Special Settlement Accounts, 27 Pine Street, New York City. Those who receive this benefit are not eligible to receive "mustering-out payments."

Back Pay. The balance of any pay account remaining due a person who dies while in service will be paid to the next of kin. Proper forms for filing this claim can be secured from the service involved, but actual payment is handled by the Claims Division, General Accounting Office, Washington 25, D. C., to whom any further inquiry should be made after claim is filed.

Unpaid portions of muster-out pay may be claimed by a surviving spouse; if none, by surviving children; if no surviving children, by a surviving parent or parents.

Allotments and Allowances. All allotments and family allowances are discontinued upon report of death of men or women in the armed forces.

Prisoners of War and Missing in Action. As long as a serviceman or woman is a prisoner of war or is interned in a neutral country or is listed as

"missing" or "missing in action," dependents will continue to receive family allowances as previously or in greater amounts in certain cases, and also any allotments that are for their support and have been so designated.

Assistance with Special Problems. There are agencies organized in most communities to meet special needs which arise from time to time for financial assistance, medical care, legal aid, or other personal problems. For advice in such situations, apply to your county welfare office, the local chapter of the Red Cross, or the Veterans' Information Service Center. Information and advice may also be obtained at military installations from the Army's Personal Affairs Officers.

FOR YOUR CONVENIENCE
In 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 _____

Commission

Date of Appointment _____

Reported for Duty _____

Dates of Promotions _____

Separation

Place _____

Date of Discharge _____

Separation or Retirement _____

Number _____

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 _____

Military Assignments

Organization _____

Place _____ Date _____

Commanding Officer _____

Organization _____

Place _____ Date _____

Commanding Officer _____

Organization _____

Place _____ Date _____

Commanding Officer _____

Army Schools Attended

Date _____ Place _____

Date _____ Place _____

Date _____ Place _____

Battles and Campaigns

Decorations, Citations, etc.

Service Wounds

PENSION

Date of Claim _____

"C" number of Claim _____

SOCIAL SECURITY NUMBER _____

OTHER ADDRESSES

Veterans' Administration _____

Red Cross _____

Army Emergency Relief _____

U. S. Employment Service Office _____

State Department of Education _____

Legal Aid Society _____

Local Bar Association _____

My Own Lawyer _____

My Own Doctor _____

LETTER REFERRED TO ON PAGE 24

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)

IN AN EMERGENCY

Notify _____

My records can be found _____

My will _____

