

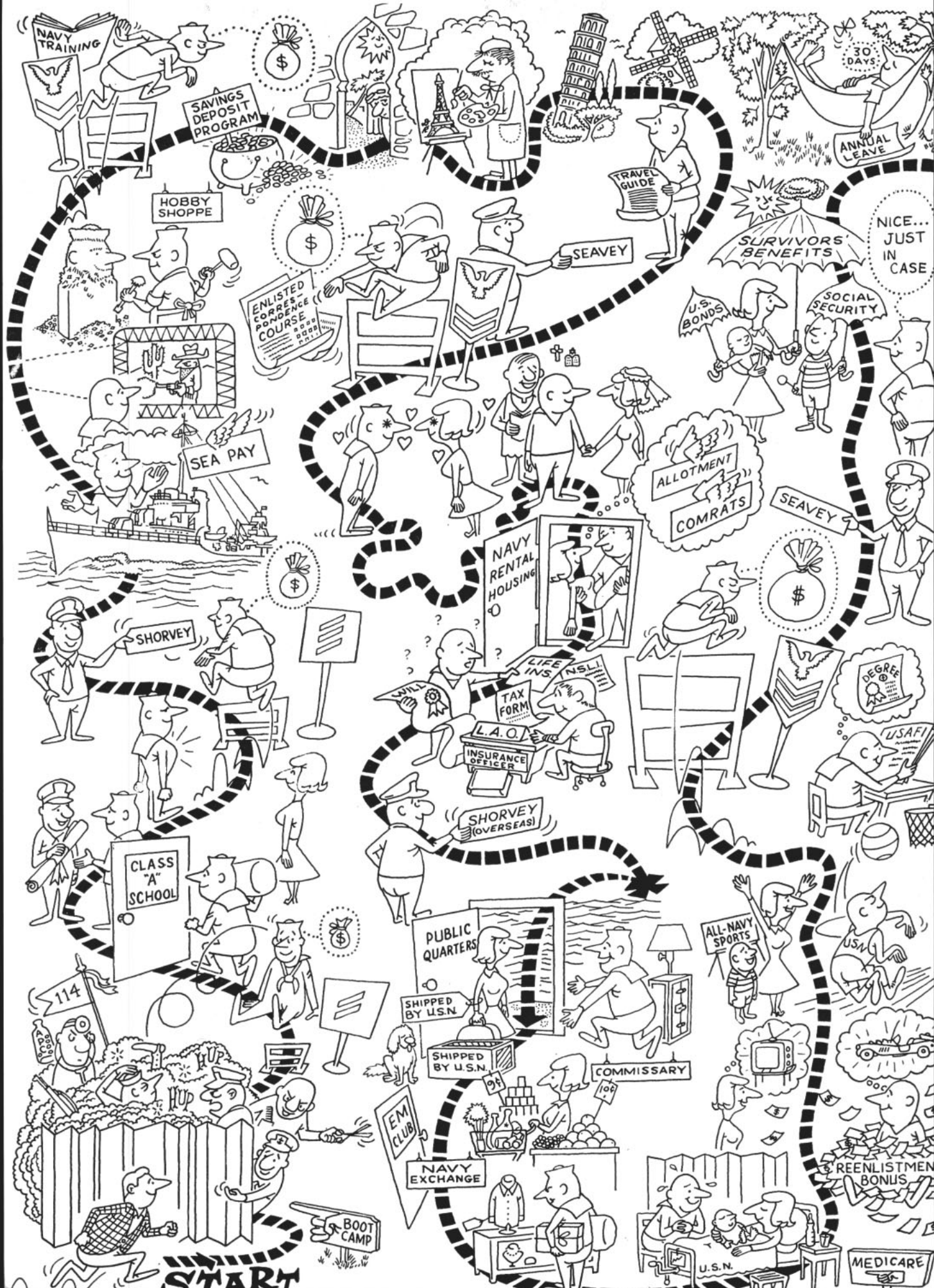
# ALL HANDS

THE BUREAU OF NAVAL PERSONNEL INFORMATION BULLETIN



**SPECIAL ISSUE**  
**rights and benefits**  
of navymen and their dependents

MAY 1957







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THE BUREAU OF NAVAL PERSONNEL INFORMATION BULLETIN

MAY 1957

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NUMBER 484

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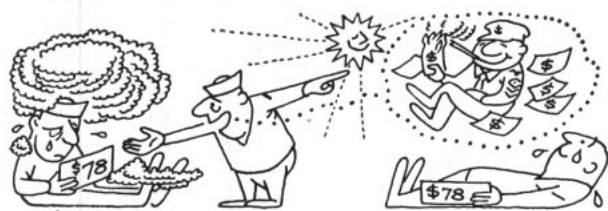


# what the navy offers you



**W**HETHER YOU'RE FRESH OUT OF boot camp, or a well seasoned old salt, or the skipper of a ship, you will have a mutual interest when it comes to pay. To the new recruit, with a pay check of \$78 a month, the situation may look pretty grim. But the picture changes rapidly. By the time you make Chief in, let us say, 12 to 14 years, you will be receiving an income which enables you to live more than comfortably.

At that, the actual cash you receive each month reflects only a portion of your total earnings. Considering the ample allowances you receive each month in addi-



tion to your basic pay, Navy pay scales are high.

You're furnished *food and quarters, dental and medical care*, as well as an ample *uniform allowance*. If you're married, you also receive a *dependents' quarters allowance* and your family is entitled to costly *survivors' benefits*. Your *Navy retirement pay* represents a considerable investment. All these combine to make the U. S. Navyman the highest paid sailor in the world.

Keeping these additional benefits in mind let's take a look at the current pay instructions and see where you stand.

The Career Compensation Act of 1949 is the foundation of the Navy's pay instructions. This Act, together with the Dependents Assistance Act of 1950 and the Career Incentive Act of 1955, which amend and supplement it, describes the pay structure, the pay

rates and, in some cases, the conditions of entitlement to pay and allowances for all of the armed forces.

Here's a summary of the factors you must take into consideration to figure your gross and net income—including any additions of special pay and allowances if applicable to your situation.

## Your Navy Pay

- **Basic Pay**—This term incorporates what was formerly known to old timers as "base pay" plus "longevity." You'll still hear these phrases used occasionally, but both terms were officially discontinued with the passage of the Career Compensation Act. Your active duty basic pay is determined by your pay grade and the total number of years of active and inactive military service. The Career Compensation Act of 1949 established the system of "*periodic pay increases*," replacing longevity. Under this law, basic pay is increased every two years, up to 18 years of service, and thereafter every four years. Every Navyman, as the chart on page 8 will show, is entitled to the periodic pay increases unless he stays too long in the same grade. Under the present pay act, periodic pay increases amount to approximately \$15 per month for officers and \$7.50 per month for enlisted personnel for each two-year period of service.

- **Cumulative Years of Service**—In figuring your basic pay (including your periodic pay increases), you should count both active and inactive duty in the Navy and Naval Reserve. If you previously served in another branch of the armed services—Army, Air Force, Marine Corps, National Guard, Public Health Service, or their Reserve components—you should ask the disbursing officer at your activity if your service is creditable for pay increases.

Cumulative years of service do not have to be con-





secutive to count for periodic pay increases. As an example, let's presume that you joined the Navy in 1942 and were discharged in 1946. During the next two years you had no connection whatever with the Navy until you joined the Naval Reserve in 1948. While in the Reserve you remained on inactive duty until ordered to active duty during the Korean conflict in 1950. In figuring your basic pay, you would count the time you spent on both active duty and inactive duty in the Naval Reserve.

### Special Pay

Special pay is added compensation you receive each month for performing certain duties. It is in addition to your basic or any hazardous pay you receive each month. You're entitled to special pay for sea and foreign duty, and diving duty when so detailed and assigned. The added compensation paid monthly to physicians and dentists also comes under the special pay category.

• **Sea and Foreign Duty Pay**—This form of special pay is payable only to enlisted personnel. Sea and foreign duty pay is figured on a sliding scale according to your rate. It varies from a minimum of \$8.00 per month



for a seaman apprentice or seaman recruit up to \$22.50 per month for a chief petty officer. (See chart on page 8.)

• **Diving Pay**—Both officers and enlisted men who are employed as divers are entitled to special diving pay in addition to their basic pay.

Officers are paid at the rate of \$5.50 for each hour or fraction of an hour that they are actually employed in salvage or repair operations in depths over 90 feet, or less than 90 feet when the officer in charge of the





## pay, allowances, allotments

salvage or repair operations finds that extraordinary hazardous conditions exist.

Enlisted men designated as divers who are detailed or assigned to diving duty receive diving pay at the following rates: Master Diver—\$23; Diver First Class—\$18; Salvage Diver—\$15; and Diver Second Class—\$13.

In addition to these flat rates, enlisted men are paid \$5.50 for each hour or fraction of an hour they are employed as divers in actual salvage or repair opera-



tions in depth over 90 feet, or less than 90 feet when the officer in charge of the salvage or repair operations finds that extraordinary hazardous conditions exist, and five cents per foot of total depth for dives over 120 feet or in equivalent pressure.

• **Physicians and Dentists Pay**—Medical officers who have completed their internship are entitled to special physicians and dentists pay. As long as they remain on active duty, they receive an additional \$100 per month until they complete two full years of active service; then \$150 until they complete six years; then \$200 per month through 10 years and \$250 monthly thereafter.

### Hazardous Duty, Incentive Pay

Incentive pay is additional pay for the performance of hazardous duty required by competent orders and consists of the following categories: *aviation pay, submarine duty, parachute duty, leprosarium duty, demolition duty, duty at the Navy Deep Sea Diving School or the Navy Experimental Diving Unit, duty at a submarine escape training tank, duty as low-pressure chamber inside observer, duty as human acceleration or deceleration experimental subject, duty involving the use of helium-oxygen for a breathing mixture in the execution of deep sea diving, and combat pay.*

Officers receive \$110 per month while enlisted personnel receive \$55 for all types of hazardous duty pay except for aviation and submarine duty.

Hazardous duty pay for both officers and enlisted personnel engaged in flying duty or serving aboard a submarine is determined by pay grade and length of service. (See chart on page 8.)

• **Combat Pay**—Personnel serving with or on board a combat unit are entitled to receive combat pay at the monthly rate of \$45. It is payable in addition to sea and foreign duty pay but not in addition to other forms of special or hazardous duty pay. In the event you are serving in a combat zone and are entitled to special or other incentive pay for hazardous duty, you will receive either the combat or other special or hazardous duty (whichever is greater) but not both.

### Allowances

An allowance is a contribution of money or its equivalent "in kind" to help you meet some of the expenses you may incur because you are a member

of the naval service. There are three basic types of allowances; subsistence, clothing allowance and quarters allowance.

• **Subsistence Allowance**—An officer is entitled to an allowance for subsistence at the rate of \$47.88 per month without regard to rank or dependency status. All officers, whether on board ship or ashore, whether married or single, draw a subsistence allowance and pay their own mess bills.

The subsistence allowance for enlisted personnel, commonly call "ComRats" (commuted rations) is usually limited to married individuals who are living off the base with their families and are being granted the privilege of messing away from their naval activity. The current amount for ComRats is \$1.00 per day.

Generally speaking, if you are assigned, say, to temporary shore patrol duty, whether you're single or married, you are entitled to draw \$2.57 per day subsistence, provided no government messing facilities are available. However, because of the many and varied conditions of those assignments such as geographical area, status in respect to allowances, types of duty, and so on, no standard sum can be given here. The orders issued you will usually indicate the type of reimbursement you are authorized to draw.

### • Clothing Allowances

When you first enter the Navy, and under certain conditions upon reenlistment or recall to active duty, you will receive an initial clothing allowance. Depending upon your duty assignment, you may be further eligible to receive a special or civilian clothing allowance. Once you have received an initial or special clothing allowance, you will receive a maintenance allowance monthly thereafter.

The rates and conditions under which you are entitled to initial and special clothing allowances are described in paragraphs (2) and (3) of subsection (4), Chapter 4, Volume IV, *NavCompt Manual*.

Your monthly maintenance clothing monetary allowance is payable in relationship to your initial clothing allowance. It's automatically included in your pay each month. Commonly called "clothing allowance," this maintenance allowance is divided into two categories—basic and standard. The regulations regarding payment differ according to your pay grade.

• If you're a first class petty officer (E-6) or below, you will begin to draw your basic clothing allowance six months after receiving your initial allowance, or upon completion of six months' active duty. The current rate for monthly basic maintenance for E-6s and below is \$4.20.

When you complete three years of active duty you



then begin to draw the standard clothing allowance which amounts to \$6.00 per month.

• In the event you are a chief petty officer (E-7) you have been drawing a monthly basic uniform allowance (\$6.00 per month) since the day after you put on your hat. When you have served three years as a

CPO, you then begin to draw the standard maintenance allowance which is \$7.20 per month.

- An enlisted man on active duty who is promoted to chief petty officer is entitled to \$300 clothing allowance. If you are an enlisted man and are promoted to warrant or commissioned rank you may be entitled to an initial uniform allowance. However, the amount of such allowance varies according to the case involved. Officers who receive their commissions through the Naval Academy are not given a clothing allowance since they already have the required clothing.

- Reserve officers upon first reporting to active duty for more than 90 days are, under certain conditions, entitled to credit of an initial uniform allowance up to \$200. An additional active duty uniform allowance of \$100 is payable to certain Naval Reserve officers for each time they enter or reenter on active duty or active duty for training longer than 90 days. Naval Reserve officers are also entitled to a uniform maintenance allowance of \$50 for the purchase of required uniforms and equipment upon completion, after 9 Jul 1952, of each period of four years of satisfactory federal service as an officer in an active status in the Naval Reserve. This period must, however, include at least 28 days of active duty or active duty for training performed after the date of entitlement to his last previous uniform allowance.

- **Quarters Allowance**—In addition to the pay and allowances described earlier, you may, if you are a family man, also be eligible to receive a Basic Allowance for Quarters.

The Basic Allowance for Quarters (BAQ) is intended to provide rental money for all naval personnel—and their dependents—who are not assigned to government quarters or housing facilities under jurisdiction of the Navy.

- **Officers Quarters Allowances**—An officer without dependents receives a quarters allowance except when government quarters are available. Consequently, if he

is assigned to duty at sea, or to a station where Bachelor Officer Quarters (BOQ) are available, he will not receive a quarters allowance.

An officer with dependents is allowed a quarters allowance regardless of whether he is serving ashore, at sea, or overseas, unless government quarters have been provided for him and his dependents.

- **Enlisted Basic Allowance for Quarters**—BAQ for enlisted men without dependents is now \$51.30 per



month. However, if you have no dependents, you are entitled to such BAQ only when government quarters are not available, such as on recruiting duty or other independent duty.

If you do have dependents, regardless of your pay grade, you are entitled to a monthly BAQ under the provisions of the Dependents Assistance Act. You are entitled to this allowance regardless of whether you're serving ashore, at sea, or overseas. It is credited directly to your pay each month unless your dependents have been provided government quarters by the Navy. In such case, since government quarters are provided, you do not draw BAQ.

If you have dependents, your BAQ varies according to your pay grade and the number of legal dependents (up to three) you have.

The table on page 8 shows the Basic Allowance for Quarters—and the additional minimum contribution required from you according to pay grades.

In order to qualify for this allowance, you must register (have entered on your pay record) an allotment of your pay which is equal to the rate of BAQ you are



## what the navy offers you

entitled to receive from, and paid for by, the Navy, plus an additional specified contribution taken from your basic pay. The total of these two sums—one provided free by the Navy, the other sum contributed by you—is the amount of money sent by the Navy directly to your wife or other dependents.

### How to Apply for an Allotment

An allotment is not granted automatically. That is, you just can't inform the personnel officer that you are married and then expect your wife to receive an allotment check. You must make an application and



register an allotment, and in doing so, there are certain conditions which you and your dependents must fulfill.

You'll be given an application which you must fill out, giving identifying information concerning yourself, your dependents' relationship, and their dependency upon you.

If there is any doubt in the mind of the disbursing officer as to the eligibility of your dependents, he may withhold credit and, consequently, you will not be able to register the "Q" allotment for your dependents. If this is your case, then—pending a determination as to your dependents' eligibility—you may register a "D" allotment (a "D" allotment is one in which the entire contribution is made by yourself—there is no cost to the government) from your pay for these dependents.

In the case of your parents or children over 21 years of age, since credit for BAQ cannot be given until the application is approved, a voluntary allotment must be registered. The amount of this allotment must be at least equal to the minimum required contribution you must make for a "Q" allotment.

There are certain conditions under which exceptions are made to the requirement that an allotment must be registered before you get BAQ credit. They are:

- The month in which you are assigned to quarters for your dependents and the month in which such assignments terminate. BAQ is not paid when government quarters are provided your dependents.
- The month in which you are discharged, providing you do not immediately reenlist.
- The month in which you enter on active duty in a pay status if the allotment is effective for the following month.
- The month in which you are released from active duty.
- The month in which the required degree of dependency ceases.
- The month in which dependency commences providing you have an allotment effective from the following month.
- In the event of your death, the month in which death occurs.

### These Dependents Are Eligible

For the purpose of determining entitlement to Basic Allowance for Quarters, the term "dependent" is specifically limited to certain individuals under certain conditions. These dependents are:

- A lawful wife. A marriage is lawful only if both parties are eligible to marry on the date of marriage.

Many states have divorce decrees which require a second final decree or a waiting period before the divorce is final. Some divorce decrees require a waiting period before remarriage is permitted either within the state where the decree is obtained or outside the state. Therefore, you should be very careful that you do not remarry after divorce until you are absolutely sure that your divorce has effectively dissolved your previous marriage. (The above applies to your wife's previous marriage also.)

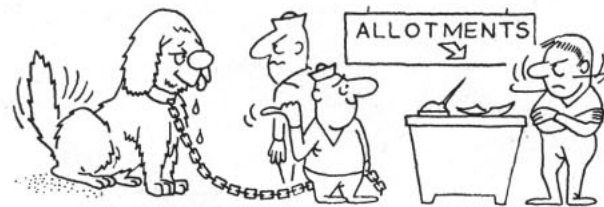
- Unmarried legitimate children under 21 years of age. The dependency of such a child (under 21 years of age) of an enlisted Navyman is presumed and does not have to be proven. If you are divorced, although there may be nothing in your divorce decree stating as much, you as a Navyman are obligated to support your minor children. (Since the "Q" allotment requirement does not apply to officers, a divorced officer must prove that he is supporting his minor children.)

- Legitimate stepchildren who are unmarried and under 21 years of age. These children must be in fact dependent upon you for a substantial portion of their support.

- Adopted children who are unmarried and under 21 years of age. These children become eligible dependents only when appropriate action has been taken by a civil court of competent jurisdiction to permit adoption by you. A legally adopted unmarried minor child of an enlisted Navyman must also be in fact dependent on the member for substantial support.

- Unmarried, legitimate children over 21 years of age who are incapable of self-support because of being mentally or physically incapacitated, and who are dependent upon you for more than one half of their support. It is not necessary that they be members of your household.

- Natural parents, provided they are actually de-



pendent upon you for more than one half of their support. If the parent or parents claimed have an income from some other source, outside of charitable sources, such income being in excess of one half the expenses of such parent or parents, you will not be considered to have provided over one half support even though you have contributed to more than one half the expenses.

- Any person (including stepparents, former stepparents, or parents by adoption) who has acted as a parent for a continuous period of five years during your minority, provided such person is dependent upon you for at least over one half of his or her support.



### Requirement of Your Dependents

As a rule, your wife will have no responsibilities in connection with your application for the "Q" allotment. However, if she has been previously married, she may be required to submit to the Family Allowance Activity at Cleveland evidence of the dissolution of her previous marriage, and, in certain cases, evidence of her marriage to you.

If your wife has children by previous marriage for whom you have applied for BAQ, she will be required to submit birth certificates for these children. In addition, an affidavit (known as "The Dependency Claim Form for Allowance for Adopted Children, Stepchildren, and Unmarried Legitimate Children over Twenty-one Years of Age"—NavPers 3004) will be sent to her by the Family Allowance Activity for completion. This affidavit concerns the amount of support, if any, being received by her for the support of these children from other sources.

If you have unmarried children over 21 years of age who are dependent upon you because of their mental or physical disability, the affidavit described above will be required from your wife or the custodian of such children. Further, it will be necessary for medical evidence of the disability of these children to be submitted.

If your wife needs help in obtaining any documents or information concerning them, she may ask the local Home Service Chapter of the American Red Cross, a local branch of the Navy Society, the local welfare agencies (private and public), the local Legal Aid Society, Clerks of Court, and the Bureau of Vital Statistics, for help. All documents submitted (with the exception of naturalization papers—see page 79) should be certified or photostatic copies. You should make it a point to keep the original of all documents. You may need them again.

Parents, or any person who stood in a similar relationship, have very definite requirements to meet. An affidavit known as the "Parent's Dependency Affidavit" (DD Form 137A) will be sent to them by the Bureau of Naval Personnel for completion. The Dependents Assistance Act specifically requires that the dependency of a father or mother must be determined on the basis of an affidavit submitted by them.

It is your responsibility to stress the importance of this form to your parents, as carelessness or inaccuracy in filling it out will result in delay and possibly may result in the disapproval of the application.

If your parents need any help in preparing any of these affidavits or forms, they, too, should seek the assistance of the same agencies and organizations as those suggested for your wife.

### First Allotment Check

It is important that you remember that your family will not receive an allotment check immediately after application is made. An allotment check is not mailed until the end of the month for which it is payable.

Stated more directly, this means that if you apply for your wife's "Q" allotment say in March, the first contribution from your basic pay would be in April. And your wife's first allotment check would be mailed on or about 30 April.

Your parents' full "Q" allotment cannot be mailed until your application, your parents' affidavit, and other information which may be requested have been ex-



amined and a determination made that your parents are eligible dependents.

Generally the minimum time for the "Q" Allotments to wives and children and any "D" allotments to be paid would be five to eight weeks after application. The minimum time for the full "Q" allotment check to parents would be three months after application.

### Cancellation

You or your dependents have the responsibility of notifying the disbursing officer, or the Family Allowance Activity in Cleveland, when entitlement to this allowance has ended as a result of change in status, as, for example:

- Upon death of a dependent, or when the required degree of dependency comes to an end, upon the divorce from wife or husband, or annulment, or marriage, or when your child reaches the age of 21 or becomes married.

If in active service, and you are officially determined



to be missing, missing in action, interned in a neutral country, captured by an enemy, beleaguered or besieged, your pay and allowance will be continued at the same rate. Naturally, entitlement to pay and allowances ends at your death.

- **Dislocation Allowance**—In addition to the subsistence, clothing and quarters allowances described above, a "Dislocation Allowance" is payable to men with dependents upon a permanent change of station. This allowance, payable to men in pay grades E-4 (with more than four years' service) and above, under conditions described in Chapter IX, *Joint Travel Regulations*, is equal to one month's Basic Allowance for Quarters. For details, see BuPers Inst. 4651.1.

# Table of Active Duty Service Pay and Allowances

RANK OR PAY GRADE	MONTHLY BASIC PAY (BASED ON CUMULATIVE YEARS OF SERVICE, ACTIVE AND INACTIVE)													
	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 22 Yrs.	Over 26 Yrs.	Over 30 Yrs.
O-8 Admiral	\$1163.30	\$1163.30	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1221.80	\$1276.40
O-8 Vice Admiral	1063.30	1063.30	1121.80	1121.80	1121.80	1121.80	1121.80	1121.80	1121.80	1121.80	1121.80	1121.80	1121.80	1176.40
O-8 (Rear Adm. (Up. Hlf.))	963.30	963.30	1021.80	1021.80	1021.80	1021.80	1021.80	1021.80	1021.80	1021.80	1021.80	1021.80	1021.80	1076.40
O-7 Rear Adm. (Low. Hlf.)	800.28	800.28	850.20	850.20	850.20	850.20	850.20	850.20	850.20	850.20	850.20	850.20	850.20	904.80
O-6 Captain	592.80	592.80	631.80	631.80	631.80	631.80	631.80	631.80	631.80	631.80	631.80	631.80	631.80	680.00
O-5 Commander	474.24	474.24	507.00	507.00	507.00	507.00	507.00	507.00	507.00	507.00	507.00	507.00	507.00	556.00
O-4 Lieutenant Commander	400.14	400.14	429.00	429.00	429.00	429.00	429.00	429.00	429.00	429.00	429.00	429.00	429.00	478.00
O-3 Lieutenant	326.04	326.04	351.00	351.00	351.00	351.00	351.00	351.00	351.00	351.00	351.00	351.00	351.00	400.00
O-2 Lieut. (jr. gr.)	259.36	259.36	284.00	284.00	284.00	284.00	284.00	284.00	284.00	284.00	284.00	284.00	284.00	333.00
O-1 Ensign	222.30	222.30	237.12	237.12	237.12	237.12	237.12	237.12	237.12	237.12	237.12	237.12	237.12	286.00
W-4 (Chief W. Off.)	\$332.90	\$332.90	\$354.90	\$354.90	\$370.50	\$386.10	\$401.70	\$421.20	\$442.40	\$468.00	\$499.20	\$514.80	\$514.80	\$530.40
W-3 (Chief W. Off.)	302.64	302.64	323.70	323.70	331.50	339.30	347.10	358.80	374.40	382.20	405.60	428.00	428.00	459.20
W-2 (Chief W. Off.)	264.82	264.82	280.80	280.80	288.60	304.20	319.80	335.40	350.00	357.80	373.40	389.00	389.00	420.20
W-1 (Warrant Officer)	219.42	219.42	231.20	231.20	246.80	266.30	294.10	305.80	313.60	321.40	337.00	352.60	352.60	368.20
E-7 (Chief Petty Officer)	\$206.39	\$206.39	\$222.30	\$222.30	\$237.90	\$253.50	\$269.10	\$284.70	\$288.60	\$304.20	\$319.80	\$335.40	\$335.40	\$351.00
E-6 (Petty Off. 1st Cl.)	175.81	175.81	187.20	187.20	195.00	202.80	210.60	218.40	226.20	234.00	241.80	249.60	249.60	265.20
E-5 (Petty Off. 2nd Cl.)	145.24	145.24	156.60	156.60	164.40	172.20	180.00	187.80	195.60	203.40	211.20	219.00	219.00	234.60
E-4 (Petty Off. 3rd Cl.)	122.30	122.30	133.70	133.70	141.50	149.30	157.10	164.90	172.70	180.50	188.30	196.10	196.10	211.70
E-3 (SN, FN, AN, CN, TN, HN, DN)	99.37	99.37	110.70	110.70	118.50	126.30	134.10	141.90	149.70	157.50	165.30	173.10	173.10	188.70
E-2 (SA, FA, AA, CP, TA, HA, DA)	85.80	85.80	97.20	97.20	105.00	112.80	120.60	128.40	136.20	144.00	151.80	159.60	159.60	175.20
E-1 (Over 4 months) (SR) (Etc.)	83.20	83.20	94.60	94.60	102.40	110.20	118.00	125.80	133.60	141.40	149.20	157.00	157.00	172.60
E-1 (Under 4 months) (SR) (Etc.)	78.00	78.00	89.40	89.40	97.20	105.00	112.80	120.60	128.40	136.20	144.00	151.80	151.80	167.40

RANK OR PAY GRADE	HAZARDOUS DUTY PAY (AVIATION PAY FOR CREW MEMBERS AND SUBMARINE DUTY PAY)													
	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 22 Yrs.	Over 26 Yrs.	Over 30 Yrs.
O-8 RADM (Upper Half) & above	\$155.00	\$155.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00
O-7 Rear Adm. (Low. Hlf.)	150.00	150.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00
O-6 Captain	200.00	200.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	220.00	245.00	245.00	245.00	245.00
O-5 Commander	190.00	190.00	205.00	205.00	205.00	205.00	205.00	210.00	225.00	230.00	245.00	245.00	245.00	245.00
O-4 (Lieut. Commander)	170.00	170.00	185.00	185.00	185.00	195.00	210.00	215.00	220.00	230.00	240.00	240.00	240.00	240.00
O-3 Lieutenant	145.00	145.00	155.00	165.00	180.00	185.00	190.00	200.00	205.00	205.00	205.00	205.00	205.00	205.00
O-2 Lieutenant (jr. gr.)	115.00	125.00	150.00	150.00	160.00	165.00	170.00	180.00	185.00	185.00	185.00	185.00	185.00	185.00
O-1 Ensign	100.00	105.00	135.00	135.00	140.00	145.00	155.00	160.00	170.00	170.00	170.00	170.00	170.00	170.00
W-4 (Chief W. Off.)	\$115.00	\$115.00	\$115.00	\$115.00	\$120.00	\$125.00	\$135.00	\$145.00	\$155.00	\$160.00	\$165.00	\$165.00	\$165.00	\$165.00
W-3 (Chief W. Off.)	110.00	115.00	115.00	115.00	120.00	120.00	125.00	135.00	140.00	140.00	140.00	140.00	140.00	140.00
W-2 (Chief W. Off.)	105.00	110.00	110.00	110.00	115.00	120.00	125.00	130.00	135.00	135.00	135.00	135.00	135.00	135.00
W-1 (Warrant Officer)	100.00	105.00	105.00	105.00	110.00	120.00	125.00	130.00	130.00	130.00	130.00	130.00	130.00	130.00
E-7 (Chief Petty Officer)	\$80.00	\$85.00	\$85.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00
E-6 (Petty Off. 1st Cl.)	70.00	75.00	80.00	80.00	85.00	90.00	95.00	95.00	100.00	100.00	100.00	100.00	100.00	100.00
E-5 (Petty Off. 2nd Cl.)	60.00	65.00	70.00	80.00	80.00	85.00	90.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00
E-4 (Petty Off. 3rd Cl.)	55.00	65.00	65.00	70.00	75.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00
E-3 (SN, FN, AN, CN, TN, HN, DN)	55.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
E-2 (SA, FA, AA, CP, TA, HA, DA)	50.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
E-1 (Over 4 months) (SR) (Etc.)	50.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00
E-1 (Under 4 months) (SR) (Etc.)	50.00													
Aviation Cadets	50.00													

RANK OR PAY GRADE	OTHER SPECIAL AND HAZARDOUS DUTY PAY (Per month)*		SUBSISTENCE ALLOWANCE (with or without dependents)	QUARTERS ALLOWANCES (PER MONTH)											
	Sea and Foreign Duty Pay	Other Hazardous Duty Pay		No Dependents	With Dependents	QUARTERS ALLOWANCES AND MONTHLY ALLOTMENTS FOR ENLISTED PERSONNEL WITH DEPENDENTS									
<p>The columns listed below apply only to enlisted personnel with dependents. The enlisted person's quarters allowance is determined by his pay grade and by the number of persons who are legally dependent upon him, up to a maximum of three dependents. A sum equal to this quarter's allowance (column A), as authorized by the Dependents Assistance Act of 1950, is combined with a certain minimum portion of the enlisted man's basic pay (column B), and together with A, plus B, are equivalent to the minimum amount of the allotment check which the Government sends to the enlisted man's dependent.</p> <p>REMEMBER, in figuring out the actual amount of your service pay and allowances which you will receive in your personal check (or in cash), SUBTRACT the amount in column B (plus any additional contribution by allotment to your dependents) from the amount listed in your pay grade under "Monthly Basic Pay." The sum in column B represents the required minimum amount from your basic pay which you must contribute to your dependent's allotment. This sum in column B is included with the Government's contribution in column A to equal the amount mailed by the U. S. Navy Finance Center, Cleveland 14, Ohio, direct to your dependent. Payments of your pay will continue in even dollars. Balances of cents, as before, will be carried over and credited to your pay record.</p> <p>YOUR EXACT PAY can be figured if you ADD your clothing allowance, any special or hazardous duty pay (sea pay, flight pay, etc.) or commuted rations. Then SUBTRACT any allotments such as your own contribution to BAQ, withholding tax, Defense Bonds, insurance, savings bank accounts, excess leave checkage, etc.</p>															
O-8	Not eligible	\$110.00	\$47.88	\$136.80	\$171.00	PAY GRADE	A			B		A+B=V			
O-7				136.80	171.00		BASIC QUARTERS ALLOWANCE FOR DEPENDENT(S)			ENLISTED MEMBER'S CONTRIBUTION FROM BASIC PAY			MINIMUM AMOUNT OF MONTHLY ALLOTMENT TO DEPENDENT(S)		
O-6				119.70	136.80										
O-5				102.60	136.80		1 depend.	2 depend.	over 2 dep.	1 depend.	2 depend.	over 2 dep.			
O-4				94.20	119.70										
O-3				85.50	102.60										
O-2				77.10	94.20										
O-1				68.40	85.50										
W-4	Not eligible	\$110.00	\$47.88	94.20	119.70	E-7(CPO)	\$77.10	\$77.10	\$96.90	\$80.00	\$157.10	\$157.10	\$176.90		
W-3				85.50	102.60	E-6(PO1)	77.10	77.10	96.90	80.00	157.10	157.10	176.90		
W-2				77.10	94.20	E-5(PO2)	77.10	77.10	96.90	60.00	137.10	137.10	156.90		
W-1				68.40	85.50	E-4(PO3)	77.10	77.10	96.90	60.00	137.10	137.10	156.90		
E-7	\$22.50	\$55.00	A daily rate of \$2.57 when rations in kind are not available. When permission is granted to mess off, the base you are paid commuted rations at the rate of \$1.00 per day. Leave rations are \$1.00 per day and are paid for each day you are on authorized	\$51.30 (authorized only when gov't quarters are not available)	See Explanation in columns at right	E-3(SN)	51.30	77.10	96.90	40.00	91.30	117.10	136.90		
E-6	20.00			E-2(SA)	51.30	77.10	96.90	40.00	91.30	117.10	136.90				
E-5	16.00			E-1(SR)	51.30	77.10	96.90	40.00	91.30	117.10	136.90				
E-4	13.00														
E-3	9.00														
E-2	8.00														
E-1	8.00														

\*See accompanying article for details and rates of special pay for doctors and dentists, diving duty, and combat pay (considered as hazardous duty pay).

## commissary and exchange privileges

Many phases of Navy life have been introduced with the purpose of making life easier and more pleasant for you. One feature which your wife will especially appreciate is the privilege of purchasing food, household and personal items at a reasonable cost through commissaries, Navy Exchanges and ships stores ashore.

These government facilities mean that you and your dependents, whether you are stationed overseas, ashore or shipboard, are able to purchase basic commodities at fair prices. Shoreside Exchanges and commissaries are conveniently located in naval activities.

In overseas branches of these activities you may buy foodstuffs and Navy Exchange items that would otherwise not be available. In addition, many of these items ordinarily obtainable overseas by other means carry a much higher price tag. Exchange and commissary prices are based on the same price scale as their Stateside counterparts.

The extent and type of items carried and commissaries and Exchanges in overseas facilities are usually described in considerable detail in the *Information on Living Conditions* pamphlets (see page 13) issued by the Personal Service Branch (Pers G221) of the Bureau of Naval Personnel.

• **Commissaries** sell food and other commodities at the lowest prices possible for the benefit of naval personnel and their dependents, and are usually operated at the larger naval installations. In this instance, the same definition for "dependents" applies as that for entitlement to BAQ (see page 6).

• **Exchanges** and ship's stores ashore and afloat sell at reasonable prices articles of necessity and convenience not supplied by the Navy. They are maintained at the majority of stations ashore and in ships for the benefit of you and your dependents.

The other armed forces, particularly where no Navy exchange is available, extend to naval personnel and their dependents the privilege of making purchases at their commissaries and Exchanges. A permit is usually required, which may be obtained from the officer in charge.

When buying at Navy Exchanges and commissaries, it is required that you do not resell the items, either at a profit or loss, to unauthorized persons. Whatever you buy must be for personal use by you or your dependents or for use as a bona fide gift.

This means that you can't keep your neighborhood supplied with groceries either free or on a reimbursable basis. Violation of this requirement can mean the loss of your privileges.

# medicare- for family and you



**M**EDICAL CARE FOR DEPENDENTS—once a big problem in the "brownbagger's Navy"—ceased to be a cause of worry when the 84th Congress passed Public Law 569 (Dependents Medical Care Act). That law was designed to improve morale by providing better care for dependents, and this was accomplished by:

- Officially recognizing this traditional benefit while establishing a uniform level of medical care for all military services.

- Providing medical care through civilian medical facilities for spouses and children of active duty personnel who do not have access to service medical facilities.

- Continuing the practice of offering medical care to dependents and retired personnel at service medical facilities; in addition the new law permits dependents and retired personnel of all the uniformed services to obtain available medical care at any medical facility of the Army, Navy, Air Force or Public Health Service.

- Permitting retired personnel to obtain dental care at facilities of the uniformed services.

- Providing such additional benefits as hospitalization of Army and Air Force retired enlisted members without charge for subsistence (a benefit already available to retired enlisted Navymen), and hospitalization of dependents in excess of one year in unusual cases.

SecNav Inst. 6320.8, a directive issued jointly by the Air Force, Army, Navy and Public Health Service, gives a complete rundown on the care available to depend-

ents, the cost and the sources from which care may be obtained. Below you will find most of the information you (and your dependents) should know in case medical aid is required.

### Dependents Eligible

Dependents eligible for service under the medical care act are defined as persons who bear one of the following relationships to any member or retired member of a uniformed service, or to a person who died while a member or retired member of a uniformed service:

- Lawful wife.
- Unremarried widow.
- Lawful husband, if in fact dependent for over one-half of his support.

- Unremarried widower, if in fact dependent for over one-half of his support because of mental or physical incapacity at time of member's or retired member's death.

- Unmarried legitimate children (including adopted or stepchildren) if under 21.

- A parent or parent-in-law who is (or was at time of member's or retired member's death) in fact dependent upon the member or retired member for over one-half of his support and who is (or was at time of the person's death) residing in the member's household.

- An unmarried legitimate child (including adopted or stepchild) who

1. Has passed 21st birthday, but is incapable of self-support because of mental or physical incapacity,





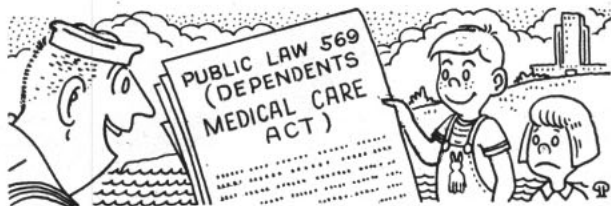
# medicare- for family and you

provided incapacity existed before child was 21 and child is (or was at the time of the member's or retired member's death) dependent upon member for over one-half of his support.

2. Has not passed 23rd birthday and is enrolled in a full-time course of study in an educational institution approved by the Secretary of Health, Education and Welfare, and is (or was at the time of the member's or retired member's death) dependent for over one-half of his support.

Any person who meets the above requirements and has proper identification (See page 21) is entitled to medical care in facilities of the uniformed services; *eligibility for CIVILIAN medical care, however, is limited to the lawful wife or dependent lawful husband and children who are dependents of active duty members of the uniformed services.*

Normally, dependents requesting care at a military medical facility will be expected to use the facilities servicing the area in which the dependent resides. Local exceptions to this policy may be authorized, however, to permit a dependent to use the facilities of the sponsor's own service. In any case, local military com-



manders will decide the areas to be serviced by each military medical facility, including zones in which dependents may have a choice of facilities.

Medical care from civilian sources, aside from being limited to the dependents specifically noted above, has other limitations. For instance, in overseas areas other than Alaska, Hawaii and Puerto Rico, the following policy is effective: Where military medical facilities are available and are capable of providing the required care, spouses and children must use these facilities. Where service facilities are either nonexistent or incapable of providing adequate care, spouses and children who are residing with their sponsor may use appropriate civilian facilities. Dependents in the latter areas who are not residing with their sponsor may apply to the appropriate overseas commander for accepted civilian medical care. Major overseas commanders or commanders having comparable responsibility conduct the medical and dental programs for dependents in overseas areas (outside Alaska, Hawaii and Puerto Rico) and provide payment for authorized medical care which dependents receive from civilian sources. Overseas commanders will provide information regarding the civilian medical care program.

Within the U. S., Alaska, Hawaii and Puerto Rico:

- Spouses and children not residing with their sponsor will have free choice between service and civilian facilities.

- Spouses and children residing with their sponsor shall have free choice of facilities *except* that some areas may be for service medical facilities only.

You should also know that spouses and children are considered to be residing with their sponsor if they reside in the sponsor's household in the area of his permanent duty station (including home port or home yard of a ship) even though the sponsor may be absent on duty with his unit or ship, or on TAD orders. If the dependent is temporarily absent from the area of the sponsor's household, then he shall have free choice between civilian and military facilities during the period of such absence.

## Medical Care Authorized

- **From Facilities of the Uniformed Services.** Here are the medical services which your dependents may receive from facilities of the uniformed services:

- Diagnosis.
- Treatment of acute medical conditions, including acute flare ups or acute complications of chronic diseases.
- Treatment of surgical conditions and contagious diseases.
- Immunization.
- Maternity and infant care.
- In addition, treatment may be provided for acute emergencies of any nature (including mental disorders) which are a threat to the life, health and well-being of the patient. Such hospitalization at government expense is authorized only pending completion of arrangements for care elsewhere unless the emergency also falls into one of the above categories. And if a hospitalized dependent requires care beyond the capabilities of the medical facility, the service medical facility may procure appropriate care from civilian sources, or the patient may be transferred to a service medical facility where the required treatment is available.

Under ordinary circumstances home calls and ambulance service are not authorized, nor is domiciliary care and hospitalization for chronic diseases, nervous and mental disorders (except for diagnostic purposes) and elective medical and surgical treatments. Ordinarily the following devices are not available from government sources either: artificial limbs, artificial eyes, hearing aids, orthopedic footwear and spectacles.

- **From Civilian Sources.** Only wives, dependent husbands, and children of *service members serving on full time active duty* are eligible to receive medical and hospital services from civilian sources, as follows:

- Treatment of acute medical conditions, including acute flare up or acute complications of chronic diseases, if you are already hospitalized.
- Treatment of surgical conditions, only during the period of hospitalization.
- Treatment of contagious diseases during the period of hospitalization.
- Complete obstetrical and maternity care, including prenatal care, delivery and postnatal care.
- A maximum 365 days' hospitalization in semiprivate accommodations for each admission, including necessary services and supplies furnished by the hospital during the period.
- Treatment of injuries when hospitalization is not required, if the cost of such treatment exceeds \$15.
- Services required of a physician or surgeon before and after hospitalization for the same bodily injury or surgical operation for which the dependent is hospitalized.
- Treatment in a hospital of any acute emergencies

of any nature which are a threat to the life, health or well-being of the patient (including acute emotional disorders). Care of such emergencies in civilian hospitals is authorized at government expense only until the sponsor, or other responsible person, can arrange for appropriate care of the dependent at the personal expense of the sponsor unless it is an illness or condition for which hospitalization is authorized under the first four conditions listed above.

- Diagnostic tests and procedures including laboratory tests and pathological and radiological examinations when ordered by the attending physician during a period of hospitalization.

- Dental care (excluding removable or fixed prosthodontic restorations) which constitutes a necessary part of the medical or surgical treatment of a dependent during a period of hospitalization for which the dependent is receiving authorized care.

- Private duty nursing care. If the attending physician certifies that private duty nursing care is required, the government will also bear a portion of the cost of such service.

- **Care Not Authorized.** Spouses and children are not authorized to receive medical service from civilian sources for the following:

- Chronic diseases (except acute exacerbations or complications of such diseases as specified above).

- Nervous and mental disorders (except in certain emergencies).

- Elective medical and surgical treatment.

- Domiciliary care.

- Treatments and procedures normally considered outpatient care.

- Ambulance service, except as noted above.

- Artificial limbs, artificial eyes, hearing aids, orthopedic footwear and spectacles.

#### Dental Care

While dependents are not authorized dental care at civilian facilities (except as a necessary adjunct to medical or surgical treatment), certain services are authorized to be performed by dental facilities of the uniformed services. For instance:

- Within most areas of the U. S., you may request emergency care to relieve pain or suffering. But this does not include orthodontic or prosthodontic work, nor does it include permanent restorative work.

- In designated "remote areas" of the U. S., and outside the continental limits wherever civilian medical facilities are not available, you may request routine dental care. This includes the general operative, surgical and prosthodontic treatment provided for members of the armed forces. Such care will be made available without charge provided adequate staff and facilities are available.

#### Charges for Inpatient Care

Medical facilities of the uniformed services will continue to charge \$1.75 per day for inpatient medical care. No charge is made for outpatient medical care under ordinary circumstances; however, abuse of outpatient care privileges may lead to the setting of minimal charges at particular facilities.

#### Charges at Civilian Medical Facilities

Charges for services performed by civilian medical facilities are more complicated. The basic charge for each admission to a civilian medical facility will be the larger of the following sums: \$25, or a sum equal to



\$1.75 per diem multiplied by the number of days hospitalized.

If the charge for hospitalization is \$25 or less, the patient shall pay the charge as a direct transaction not involving the government. The same procedure will be followed for authorized care of an injury not involving hospitalization if the physician's charge is \$15 or less.

Note, however, that charges are on a somewhat different basis for the following:

- When a private room is declared necessary, the patient must pay the larger of the basic charges plus 25 per cent of the difference between the cost of a private room and the average cost of semi-private accommodations. If a private room is not required, but you desire such accommodations, then you must pay the entire difference yourself.

- Private-duty nursing care when declared necessary by the attending physician—the patient must pay \$100 plus 25 per cent of any additional charge.

- When a spouse or child is treated for a bodily injury and hospitalization is not required for treatment of such injury, the dependent will pay the first \$15.00 of the physician's charge for each different accident for which treatment and services are rendered. If the treatment of the injury is given in outpatient department or emergency facilities of a hospital, the charges for use of the hospital facilities will be paid by the government. If laboratory tests or x-ray examinations are ordered by the physician in connection with treating the bodily injury, cost of such tests or examination to the government is limited to \$75.00 partially paid for by the government. In either case you must pay a basic charge of \$15, and cost to the government in most cases is limited to \$75.

- Obstetrical patients. Patients who are delivered in a home or office shall pay the physician the first \$15 in connection with the delivery if not subsequently hospitalized; if hospitalized, the basic \$25 or \$1.75 per diem charge must be paid.



# housing - at home and abroad



**T**HROUGH THE FAMILY HOUSING Program, the Navy offers its married men and their families added security. Although adequate quarters are not always available for every married Navyman and his family, the Navy is continually attempting to better the over-all housing situation.

Today, the Navy has more than 80,000 family housing units and more are becoming available almost daily. Approximately 35,000 additional units are now in the planning or construction stages, the first of which are scheduled for occupancy by mid-July 1957.

The family units included in the Navy's Family Housing Program consist of public quarters, government rental units and government-insured privately financed projects.

Here's a rundown of the three broad categories of housing available and some information concerning regulations governing your assignment to them.

- **Public Quarters**—This is government-owned or government-controlled housing administered by the Navy and occupied without payment of cash rent. If you occupy this type of housing, you surrender in full



your BAQ, but on the other hand, you have no further expenses to pay for your housing. It is available to both officers and enlisted personnel.

If you are an officer and report for duty at a permanent activity where public quarters are available, you will be assigned quarters by the CO of your new activity. Quarters may include utilities and furniture. As a rule, due consideration is given to the suitability of the quarters for the officer concerned, his position in the organization and his grade as well as the size of his family.

If an officer is not accompanied by his family when he reports to a new station, his CO will assign him to a room in the Bachelor Officers Quarters, if available.

In this connection, considerable attention is being given to increased livability of BOQs in the way of furnishings and facilities.

When public quarters for married enlisted men are available, assignment is made by the commanding officer, who bases his decision upon the number of dependents, and other considerations.

If you are a married enlisted man and are not furnished family public quarters (if you are entitled to such quarters) you will be provided with accommodations for yourself aboard your ship or station and will be paid your BAQ in lieu of such family quarters.

When government quarters are first assigned, the housing officer of the command having cognizance over the quarters originates your agreement to surrender your BAQ by forwarding a DD Form 114 in triplicate to your commanding officer. The CO then forwards the original and duplicate of this form to the disbursing officer having custody of your pay record and the necessary pay record adjustments are made.

- **Rental Housing**—This is Navy-owned and-operated housing for which the Navyman pays a stipulated amount as rent without forfeiture of his quarters allowance. The primary distinction between rental housing and public quarters is the basis upon which the occupancy of government space is held. In the case of rental housing, occupancy is established on the basis of the landlord-tenant relationship involving payment of specified amount and a contractual agreement between the government and the Navyman, which gives the Navyman the same rights in the property rented that he would have if he were renting from a private owner. (In the case of public quarters, discussed above, the occupant has possession on a strictly "permissive basis"; he has no contract and his housing is at the sole option of the government.)

The Navy manages government rental housing for Navy personnel. The commanding officer sets up a local housing organization, the size of which depends on the number of rental housing units, the locations and concentrations of housing at his activity, and the availability of personnel and funds. Each prospective tenant for rental housing must file a Navy Rental Housing Projects Application (NavDocks Form 430 or other prescribed form) through his unit commander or directly to the housing management as specified by the CO of the activity.

There are usually waiting lists for each type and size of unit, established and maintained by the project housing office. Your position on a waiting list is usually determined by the *date of your application* or the *date you report for duty*.

- **Title VIII Housing**—Available to you and your family under Title VIII of the National Housing Act are two types of quarters—Wherry and Capehart Housing.

Wherry Housing consists of privately financed and privately operated rentals which are made available to you on a voluntary basis. At present, there are about 24,000 Wherry units throughout the U.S. and Hawaii





for Navy and Marine Corps personnel. Rental rates have been established in accordance with officer and enlisted BAQ in order to keep the rent within your means. All Wherry Housing is unfurnished, except for refrigerator and stove. In some cases, the flat rental rate includes the cost of all utilities (heat, gas and electricity), while in others, you are charged for them in addition to your rent.

First preference for occupancy of Wherry Housing is given to officers and enlisted personnel based ashore in the area where the housing is located. If conditions permit, personnel assigned to Fleet units homeported in the area are also given priority in being assigned.

**Capehart Housing**—The National Housing Act as amended by Public Law 345 opens the way for construction of approximately 35,000 new public quarters (as defined above) for officers and senior enlisted men of the Navy and Marine Corps. This new-type housing, commonly called Capehart Housing, will be furnished,



and if you occupy it you'll give up your BAQ.

Recent legislation (the Housing Act of 1956) permits the Navy to take over Wherry Housing projects and convert them to public quarters or rental housing. This law in effect will remove private control over present Title VIII housing and put all of it under Navy control. When this is done, those units that can readily be remodeled to meet the standards of public quarters will be renovated, furnished and redesignated. Personnel occupying these quarters will be required to relinquish their BAQ each month.

If present Wherry units cannot economically be converted to meet the standards prescribed for public quarters, they will then be used as rental housing and will be operated accordingly. Since the Capehart program is still under development and appropriations for the Navy to purchase the Wherry units have not been approved, there is no indication at present as to what portion of the Wherry units the Navy will take over.

In areas where Navy housing shortages exist and you



find it necessary to look for civilian housing on your own, it is advisable to consult your Legal Assistance Officer before signing a lease or contract.

### Navy Community Life

Wherever you live you'll find that Navy life is a "community affair" and you are an important part of it. There are recreation, social and cultural activities sponsored by the Navy to bring Navy families together. Picnics, street-dances, card parties, athletic events, garden club contests, scouting competitions and hikes, concerts, movies, lectures and other kinds of events are often arranged making for the enrichment of Navy life.

You will find that everyone in the "community" is anxious to be your friend and be a part of the big



Navy family. In civilian housing projects where Navy families live, Navymen are conscious of this and know that if they "fall down" it reflects on the whole community. Keeping your quarters in shipshape condition is one of the best contributions to community life that you can give. Every Navy community has a place where you can obtain lawn mowers, garden equipment, rakes, etc. There is regular garbage and trash pickup, too.

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### Info on Overseas Living Conditions

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If you plan to take your family with you when going to an overseas station, you should investigate the living conditions in that area before leaving the United States. Pamphlets which give a general idea about the living conditions (shelter, schools, transportation, stores, required clothing, food, etc.) for various foreign locations may be obtained from the Bureau of Naval Personnel.

Here is a complete list of pamphlets available on

<b>Alaska:</b>	<b>Cuba (Guantanamo Bay)</b>	<b>Germany (general):</b>
Adak	Bay	Bonn
Kodiak	Denmark	Greece
<b>Antigua, BWI</b>	(Copenhagen)	Hawaii
<b>Azores</b>	Eleuthera Island	Iceland
<b>Bahrein Island</b>	England	Ireland
(Persian Gulf)	(London)	(Londonderry)
<b>Belgium</b>	Eritrea (Asmara)	Italy:
<b>Bermuda</b>	France (Paris)	Naples
<b>Brazil</b>	French Morocco	Leghorn
<b>Chichi Jima</b>	(Port Lyautey)	Rome

living conditions at overseas stations, large and small. Personnel can get the latest information, on living conditions and various other compiled data, by addressing a request to the Chief of Naval Personnel (Attn: Pers G221), Navy Department, Washington 25, D. C.

In addition to the pamphlets that are available from the Bureau on the following overseas locations there is a report on living conditions in Washington, D. C.

<b>Japan:</b>	<b>Newfoundland (Argentina)</b>	<b>Puerto Rico</b>
Yokosuka	Norway (Oslo)	Spain: Madrid
Sasebo	Nova Scotia	Barcelona
Tokyo	(Shelburne)	Rota
Iwakuni	Okinawa	Taiwan (Formosa)
Kwajalein	Pakistan	Thailand (Bangkok)
Malta	(Karachi)	Trinidad, BWI
<b>Marianas:</b>	Panama Canal Zone	Turkey
Guam	Philippine Islands	Vietnam (Saigon)
Saipan	Portugal (Lisbon)	Mediterranean Area
Midway		(Sixth Fleet)

# buying a home



**N**EXT TO MARRIAGE AND YOUR CHOICE of a career, buying a home is one of the big decisions of your life—and it should be, since it will probably represent your biggest single purchase.

When this time rolls around, you'll be happy to know that available to you as a Navyman are two methods of financing a home. The first is the popular "in-service home loan insurance program" — better



known as FHA-Military financing, while the other method, providing you are a qualified veteran of World War II or the Korean conflict, is under the G.I. Bills.

The in-service home loan insurance program enables you, while on active duty, to buy a home on reasonable terms and with a much lower down payment than would ordinarily be required. Under Section 222 of the National Housing Act, the Federal Housing Administration (FHA) is authorized to insure loans made by private lending institutions to you for the purpose of building or buying a home.

In order to qualify for this FHA insurance, you must:

- Have two or more years' active duty.
- Establish a need for a house and obtain from the Navy a certificate of eligibility for a loan.
- Meet FHA standards of an approved borrower on the basis of your credit, income and financial responsibility.

In addition, the FHA must approve the house you plan to build or buy.

Your mortgage must cover a one-family dwelling, and you or your family must live in it or certify that your failure to do so is the result of military orders.

The amount of your FHA-insured mortgage may be as much as 95 per cent of the FHA-appraised value of the property up to a maximum of \$18,000. This permits a maximum \$17,100 mortgage amount and a minimum down payment of five per cent.

Although the top mortgage allowance is \$17,100, no limit is placed upon the value of the home you may purchase. If you want a home that costs more than \$18,000 then you must make a down payment large enough to bring the unpaid balance down to the \$17,100 mortgage limit.

If you buy a home under Section 222 of the National Housing Act you'll enjoy two specific advantages over borrowers under other FHA insured programs. The first is the low down payment, and the second a lower interest rate.

Let's take a look at these advantages. If you were buying a \$15,000 FHA-valued home, your down payment would be only five per cent of that amount or \$750, while other buyers under regular FHA programs would have to pay at least \$2400 down. When it

comes to interest, you need only pay a maximum five per cent interest rate; others are required to pay a minimum of five and one-half per cent. This is because the Navy pays the additional one-half of one per cent of your mortgage insurance premium annually.

In this respect, your monthly payments for the unpaid balance of your \$15,000 home would be approximately \$75 per month for a 25-year period; anyone else with the same balance (\$14,250) would be required to pay approximately \$90 per month. So you see, it's to your advantage to buy a home under Section 222 of the National Housing Act, while you are on active duty.

Although this bill authorizes the FHA to insure loans up to \$17,100, it does not mean that just because you are on active duty, you will be allowed to get a mortgage for the maximum amount. You must have a certain annual income, and must meet credit requirements. The FHA has established criteria by which they determine your eligibility for a loan. They figure the amount of your income in relationship with the maximum monthly payments they feel you will be able to make each month. Your maximum monthly payments, including taxes, interest, principal and the cost of utilities, usually are figured to equal no more than one fourth of your pay.

You should understand that the FHA does not lend money, build houses, or furnish house plans. Private capital is made available for home loans through the various types of lending institutions cooperating in the FHA program.

If your income is sufficient, your credit good, and you are unable to obtain a loan for a home from private lending institutions, you should apply for Voluntary Home Mortgage Credit Program (VHMCP) assistance. This program, sponsored by private enterprise, will attempt to find a lender who will make the loan. Information and the necessary forms for application under this program are available at any local



FHA, VA, or VHMCP office, or from the Voluntary Home Mortgage Credit Program, National Committee, Washington 25, D. C.

The first step in applying for the "in-service" FHA Home Loan Insurance is to obtain from your CO a "Request for and Certificate of Eligibility" (Department of Defense Form 802). Part I of this Form requires the following statements:

- That you are currently serving on active duty,
- That you have served on active duty in any of the armed forces for more than two years (does not have to be continuous),
- That you require housing.

Part II of the form is the Certificate of Eligibility and is completed by one of the following persons: 1) Secretary of the Navy; 2) Chief of Naval Personnel; 3) your commanding officer or officer in charge of the activity having responsibility for the custody and maintenance of personnel records.

When this is completed, you present the original and three copies of the approved certificate to the FHA-approved lender or his agent at the time you make application for an FHA mortgage loan.

After applying for your loan, and before signing your contract you should be sure that any promises or agreements between you and the seller are put in writing and signed, subject to the approval of your attorney. You'll find that the money paid to a competent lawyer for advising you on every step in the process of buying a home will assure you of getting a fair deal.

The contract you and the seller sign commits you to buy and the seller to sell you the property at an agreed price and on a specific date, which is usually the day final settlement is made.

Before you sign the contract, you should be sure that it includes a clause that does not make the contract binding in the event the FHA-appraisal is below the



agreed selling price.

If you are buying your home through a real estate agent, he may provide you with a lender who will handle your mortgage. If not, you then find one on your own. The lender will make a thorough check into your financial status and make a detailed examination of your credit rating, as well as determine if you have the necessary down payment and closing out charges (*settlement costs*). *The closing out costs include insurance and legal fees in connection with the transfer of the property. They usually cost anywhere between \$300 and \$600.*

The lender forwards your DD 802 to the FHA who process your application and determine your eligibility by inspecting and appraising the property and determining if your income is adequate to purchase the house.

### Buying A Home Under the G. I. Bill

The second method of financing a home is under the G.I. Bill (which is also discussed on page 58). If you served on active duty for 90 days or more during World War II you still have until 25 Jul 1958 to take advantage of the World War II G.I. loan privilege.

You have until 31 Jan 1965 to use your loan entitlement under the G.I. Bill for service during the Korean conflict. You are eligible for this if you were on active duty for 90 days some part of which was between 27 Jun 1950 and 1 Feb 1955.

In order to get a G.I. loan you must obtain a Certificate of Eligibility. You can receive this from your nearest VA Regional Office by submitting a copy of your *discharge or separation papers* along with a Re-

quest for Determination of Eligibility and Available Entitlement (VA Form 4-1880).

You don't have to be out of the service to take advantage of the G.I. home loan benefit, but you must have been discharged or separated at some time after having served during World War II or the Korean conflict, depending upon which bill you intend to use. Your discharge or separation need be no longer than a day—so long as you have a discharge or notice of separation, you are eligible for a G.I. loan. You must submit the original copy of your discharge certificate, notice of separation or DD Form 214 to the VA when requesting a certificate of eligibility for a G.I. loan.

Once you receive your Certificate of Eligibility the remaining steps are about the same as for the in-service FHA-insured loan. The VA puts out a pamphlet (VA 410) providing info about obtaining a G.I. Loan.

The basic difference between the G.I. and in-service loans is that the VA does not require a specific down payment while the in-service loan requires a five per cent down payment.

Another difference in the two loans is the interest rate. Under the G.I. Bill the interest rate is only four and one-half per cent. The in-service FHA insured loan will cost you five per cent, and the Navy pays the one-half of one per cent mortgage insurance premium. If you die, get out of the Navy or sell your FHA-military home, the Navy stops paying its share of the Mortgage Insurance Premium and then you, your survivors or new owner will have to pay the full five and one-half per cent interest rate. The G.I. loan rate, however, stays at the four and one-half per cent rate regardless of the circumstances. Therefore, before you decide to buy, better investigate both methods.

No matter whether you use the in-service FHA-insured mortgage, the G.I. Bill or some other method of financing your new home, you should stay within your budget. Here are some figures that may give you an idea of just how much it will cost you.

**Table of House Payments**

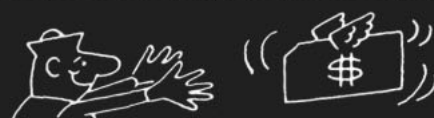
The following table shows what the monthly payments (interest and principal) will be each month on each \$1000 borrowed at the various interest rates and for various time periods.

INTEREST (per cent)	10 YEARS	15 YEARS	20 YEARS	25 YEARS
4	\$10.13	\$7.40	\$6.06	\$5.28
4½	10.37	7.65	6.33	5.56
5	10.61	7.97	6.60	5.85
5½	10.86	8.18	6.88	6.15





# reenlistment bonus



**M**ONEY MAY NOT GROW on trees, but the day you reenlist you'll probably feel as if you've at least discovered a money bush.

For example, take the hypothetical case of the three Doakes brothers from Kansas, who are all stationed at Norfolk, Va., and planning to reenlist on 15 Jun 1957:

Joe, an unmarried ET2, joined the Navy on 15 Jun 1953 for a four-year hitch. This will be his first reenlistment, and he's signing up for six years.

Bill, a married EM1, joined up for six years on 15 Jun 1945 and reenlisted for six more on 15 Jun 1951. On this, his second reenlistment, he'll be signing up for another six-year hitch.

Sam, a married BMC, originally enlisted for four years on 15 Nov 1941, and has since reenlisted three times for four-year hitches. But (for bonus purposes) this will be his third reenlistment. He's going to sign up for four years again.

Here's what each will collect:

	Joe	Bill	Sam
Reenlistment Bonus .....	\$ 982.80	\$ 936.00	\$ 374.40
*Mustering-out pay .....	300.00	....	....
Unused leave (for 60 days including BAQ of \$1.25 a day for married men and 70¢ a day subsistence for all three)	369.60	585.00	678.60
Travel pay for 1500 miles at six cents a mile .....	90.00	90.00	90.00
<b>SUB-TOTALS</b>	<b>\$1742.40</b>	<b>\$1611.00</b>	<b>\$1143.00</b>
Income tax (18 per cent is withheld from bonus and basic pay for unused leave) .....	—235.87	—252.72	—168.48
<b>TOTALS</b>	<b>\$1506.53</b>	<b>\$1358.28</b>	<b>\$ 974.52</b>

\*Joe would collect mustering out pay because he enlisted before 1 Feb 1955. Bill and Sam would not because they have collected it on previous reenlistments.

As you can see, reenlistment really pays off—especially those made under Section 208 of the Career

Compensation Act of 1949 as amended. Here we'll try to explain the bonus provisions in that law and also give you some information on the older bonus provided by Section 207 of the same act. But before we do, here are some definitions you must understand:

• **Reenlistment**—For determining your right to a bonus under Section 208, reenlistment means:

An *enlistment* in the Regular Navy after compulsory or voluntary active duty in either a Regular or Reserve component of the Navy or:

A voluntary *extension*, in the Regular Navy, of an enlistment for two or more years.

When counting the number of reenlistments for which the bonus is payable, under Section 208, only a reenlistment entered into AFTER 1 Oct 1949 for which reenlistment bonus or reenlistment allowance was payable should be counted.

• **Active Federal Service**—"Active Federal Service" is defined as *active service* excluding time lost and leave without pay in the Army, Navy, Air Force, Marine Corps, Coast Guard, or any of their com-



ponents. (Only such time *actually* served during a minority enlistment or an enlistment which is terminated before its normal expiration date may be counted as active service.) *Inactive* service in a military Reserve component is not "Active Federal Service" for purposes of reenlistment.

• **Basic Pay** is considered to be the pay (for your grade and length of service) which you were actually drawing at the time of discharge for reenlistment purposes. Thus, Joe Doakes' bonus would be figured according to the basic pay for an E-5 with more than two, but less than four years' cumulative service, since he won't be entitled to the pay of an E-5 with over four years' service until after he reenlists. Similarly, Bill would compute his bonus as an E-6 with more than 10, but less than 12 years' service, and Sam would figure his as an E-7 with more than 14 years' service.

## Eligibility for Reenlistment Bonus

In general, the bonus under Section 208 applies to the following:

• Any enlisted person who reenlists in the Regular Navy (on or after 16 Jul 1954), if such reenlistment occurs within 90 days after his date of last discharge or release from active duty in the same service.

• Any ex-officer or ex-warrant officer who reenlists in the Regular Navy (on or after 16 Jul 1954) within 90 days after date of release from active duty as an officer or warrant officer, if he served in a Navy enlisted status immediately before serving as an officer or warrant officer.

However, those who reenlist after completing a total



## Reenlistment Bonus

Pay Grade	First Reenlistment	Second Reenlistment	Third Reenlistment	Fourth & Other Reenlistments
E-7.....	Equals one month's basic pay for each year of reenlistment	Equals 20 days' basic pay for each year of reenlistment	Equals 10 days' basic pay for each year of reenlistment	Equals 5 days' basic pay for each year of reenlistment
E-6.....	Same as above.....	Same as above.....	Same as above.....	Same as above.....
E-5.....	Same as above.....	Same as above.....	Same as above.....	Same as above.....
E-4.....	Same as above.....	Same as above.....	Same as above.....	Same as above.....
E-3.....	Same as above.....	Same as above.....	None.....	None.....
E-2.....	Same as above.....	None.....	None.....	None.....
E-1.....	Equals 20 days' basic pay for each year of reenlistment	None.....	None.....	None.....

of 20 years of active federal service are NOT entitled to a reenlistment bonus, under Section 208.

### Some Navymen Have Choice of Bonus

If your first enlistment occurred after 16 Jul 1954, you are eligible for reenlistment bonus only under Section 208. But if you originally enlisted before that date and haven't reenlisted since, you must decide whether you want payment under Section 208 or under Section 207. (Section 207 provides for set sums from a minimum of \$40 for a two-year reenlistment to a maximum of \$360 for a six-year reenlistment.)

However, once you elect to receive a reenlistment bonus under Section 208, you'll have to stick with it. In other words, once you've been paid a bonus under Section 208 you'd no longer be eligible for a "Section 207" bonus under a later reenlistment.

### How to Compute Your Bonus

Since the great majority of Navymen choose the "Section 208" bonus here are its main points:

- For your first reenlistment, the bonus is computed by multiplying the number of years for which you reenlist by an amount equal to your monthly basic pay at the time you were last discharged or released from active duty.

- For the second reenlistment your bonus would be computed by multiplying the number of years for which you reenlist by two-thirds of your monthly basic pay at the time you were last discharged or released from active duty. For the third reenlistment it would be one-third of your monthly basic pay, times the number of years for which you reenlist, and for the fourth and subsequent reenlistments, it would be one-sixth of your monthly basic pay, times the number of years for which you reenlist. (For a reenlistment which will extend your total active federal service beyond 20 years, only that number of years or fraction of a year which, when added to your previous active service, total 20 years, is used as a multiplier.)

The cumulative amount of reenlistment bonuses which you may be paid under Section 208 and any other authority for such a bonus, may not exceed \$2000. This means that the total of reenlistment bonuses throughout your career is limited to \$2000.

To compute your bonus, find your basic pay in the chart on page 8, then find the line in the above table which applies to you.

### How Reenlistment Bonus Works

To show how the table works, let's see how Joe, Bill and Sam Doakes' bonus payments were computed:

- Joe is a PO2 (pay grade E-5) with more than two, but less than four years' service, which means his monthly basic pay is \$163.80, according to the chart on page 8. Now, to find out how to figure his bonus, check the table above and you'll find he's entitled to one month's basic pay for each year of reenlistment. Thus, since he'll be reenlisting for six years, we merely multiply \$163.80 by six to get our total of \$982.80.

- Bill is a PO1 (pay grade E-6) with over 10, but less than 12 years' service, so his monthly basic pay is \$234.00. This will be his second reenlistment, so according to the table above, he gets 20 days' basic pay for each year of reenlistment. Therefore, he'll get two-thirds of \$234.00 (or \$156.00) multiplied by six (the number of years for which he's reenlisting)—a total of \$936.00.

- Sam, a CPO (pay grade E-7), has more than 14, but less than 16 years' service, so his monthly basic pay is \$280.80. He's reenlisting for the third time, so he's entitled to one-third of \$280.80 (or \$93.60) for each year of his four-year reenlistment. That gives us our total of \$374.40.

As you can see, the reenlistment bonus is easy to figure. In fact, about the only problem it creates is the pleasant one of deciding what you're going to do with all that lovely, lovely money.



# assistance available



**I**F YOU ARE WORRIED about your own personal problems you can't keep your mind on your work. That's just one of the reasons why, when regulations permit, the Navy considers it good business to offer a helping hand whenever you are faced with a situation which requires expert help.

When you run into personal trouble you'll find a number of experts to help you. Listed below are some of the services and assistance available from the Navy and other sources. Each is well qualified to aid you.

## Your Navy Chaplain

The fact that Navy chaplains are clergymen in uniform makes them concerned about any personal problems that naval personnel and their dependents may have. Navy chaplains are not only ready to accept the traditional practice of "taking your trouble to the



chaplain," but they also work to bring comfort, courage, and faith, which are the fruit of a religious belief, into people's lives.

When a difficulty arises, the chaplain, in addition to providing spiritual assistance will refer you to the specialists capable of meeting your specific problem. The ministrations you receive from your home church are continued by your chaplain; the Sacraments of the Church, visits, counsel, assistance in emergency, instruction in living, help at time of sickness or death. He is concerned and interested in you both in times of trouble and when there is smooth sailing.

The chaplain is available to perform marriage ceremonies. If you are planning marriage, it is advisable for you to confer with the chaplain in advance.

The chaplain is the personal representative of every Navy and Marine Corps family, in spiritual matters. At times, and upon invitation, of course, he will visit your home. He can give counsel and advice to the widows and parents in case of a Navyman's death, and is available to conduct appropriate funeral services for Navy men (active and retired) and for their dependents.

## Navy's Legal Assistance Program

The purpose of the Legal Assistance Program of the Navy is to interview, advise and assist Navy men and their dependents who have personal legal problems, and, in certain cases, to refer them to competent attorneys acting in cooperation with the American Bar Association, state and local bar associations and legal aid organizations.

The Navy has established billets for Legal Assistance Officers, who are naval officers. Each Legal Assistance Officer is also a member of the bar of a state, territory or the District of Columbia. Legal Assistance Officers are established at naval district headquarters, navy yards, naval stations, Marine Corps bases, Marine bar-

racks and other naval activities where qualified lawyers are available. Legal Assistance Officers are also usually available on ships or stations having complements of more than 1000.

For smaller ships or stations with no licensed attorney on board, a naval officer is assigned collateral duty as Legal Assistance Referral Officer. As such, he can arrange for legal service, but is himself forbidden to give such advice or service.

Here's a point to remember. If you need legal advice, you may call in person for an interview with your Legal Assistance Officer without going through any chain of command. If you do not know where to find him, your personnel officer or chaplain can tell you.

All matters upon which you may consult your Legal Assistance Officer are treated confidentially. It is a strict rule that such confidential matters will not be disclosed by personnel of the legal office to anyone, except upon your specific permission—and that such disclosures may not lawfully be ordered by any superior naval authority.

**How the LAO Can Help**—The type of cases which Legal Assistance Officers can handle for you include the drawing of wills, powers of attorney, deeds, affidavits, contracts, and many other documents. Matters relating to automobile sales and licenses, and cases where a landlord may be attempting to evict your family during your absence and similar troubles are legitimate reasons for dropping in to see your LAO.

Legal Assistance Officers also deal with cases of transfer of property, questions of marriage and divorce, adoption of children, administration of estates, insurance, citizenship, insanity, taxation, personal injury, and various cases in which the Soldiers' and Sailors' Civil Relief Act of 1940 may be invoked for the protection of service personnel or their families.

Navy men may also go to see an LAO of another military service. For example, a sailor on leave in the Midwest, who has a legal problem, may drop in to see the LAO at an Air Force or Army base near his home town.

Navy LAOs are not permitted to represent you as counsel, or appear in person, or by pleadings, in or before civil courts, boards or commissions. This is not to be construed as interfering with the present practice of naval officers who appear in police or criminal courts as legal representatives of the commandant or commanding officer where naval personnel may be involved.

Legal Assistance Officers, of course, are not permitted to accept any fee. Fees, however, may be charged by members of the civilian bar in cases referred to them by the LAOs.





LAOs do not handle matters which should, in their judgment, be handled by private counsel. LAOs are also constantly warned against handling questions of family allowance, matters involving transportation of dependents, complaints of non-support and similar cases. Such matters should be referred by you to the appropriate bureau or office.

In no case will a Legal Assistance Officer act as a collection agency or lend his aid to defeat fair collection or legal enforcement of any just debt or obligation.

Details of the Navy's Legal Assistance Program may be found in SecNav Inst. 5801.1.

### The Navy Relief Society

The Navy Relief Society is a private organization, supported entirely by private funds, which assists Navy-men and Marines and their families in time of need. It is not an official part of the Navy but is closely affiliated with it and operated exclusively in the field of relieving emergency distress among naval personnel and their dependents. While its assistance is not a benefit or right, it is the Navy's own organization for taking care of its own people, is manned largely by



naval personnel, and is supported by the contribution of those in the naval service.

In order to insure equal consideration of all requests for assistance, definite policies and practices have been developed. Basic to these is the fundamental concept that Navymen are normally independent, self-reliant, and self-supporting people, but owing to the nature of service life with its many changes they are subject to a greater extent than persons in civilian life to unforeseen problems. It is in these situations that the Society stands ready to relieve. Its services are available to all personnel, both Regular and Reserve on active duty (other than training duty), to retired personnel and to the dependents of those whose death occurred while in the service. There should be no hesitation in seeking its aid in time of real trouble.

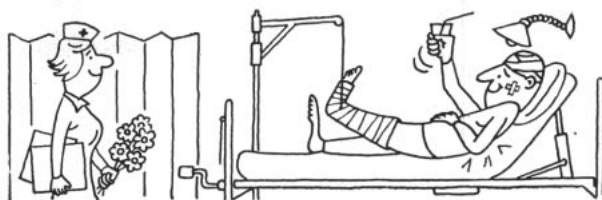
Assistance may be in the form of financial aid, which may be given as a loan (no interest is ever charged), grant or combination of both. Non-financial services are also provided.

The work of the Society is decentralized among 48 auxiliaries and 57 branches. Auxiliaries are located at the headquarters of naval districts, at naval stations, at the larger Marine Corps posts and stations, and at the centers where naval families congregate.

Branches are located at smaller stations within reasonable distance of the larger ones. All of these auxiliaries and branches maintain offices which are easy to reach and are open during normal working hours. In case of necessity, some of the staff can usually be reached at night.

If an auxiliary or branch is not available, write or telegraph requests to: Headquarters, Navy Relief Society, c/o Navy Department, Washington 25, D. C.

If the need is immediate and urgent, written or telegraphic requests should be processed through the local



chapter of the American Red Cross, which will assist in insuring that sufficient information is included.

Information on assistance and services available from the Navy Relief Society is given in BuPers Inst. 1747.1A.

### The American Red Cross

The American Red Cross is authorized to conduct a program of social welfare which includes financial assistance for naval personnel, medical and psychiatric case work and recreation services for the hospitalized. It is an authorized medium of communication between families of naval personnel and the Navy. It performs services in connection with:

- Dependency discharge and humanitarian transfer.—The Red Cross can and will assist in gathering the necessary affidavits required by Art. C-10308, *BuPers Manual*, when applying for dependency or hardship discharge.

- Emergency leave and leave extensions.—In emergency situations, where leave or leave extensions are required a commanding officer may request Red Cross assistance to investigate and verify facts.

- Family welfare reports—The Red Cross receives information from lawyers, physicians, clergymen and others who know the personal situation of the applicant and which may be assessed in view of the request made.

### Navy Mutual Aid Association

The Navy Mutual Aid Association is a nonprofit association established in 1879, under the auspices of the Secretary of the Navy, to provide immediate aid to the dependents of deceased officer personnel in the form of a substantial cash payment anywhere in the world, and to secure pensions and other benefits for the dependents of its members.

Membership is open to Regular and Reserve officers of the Navy, Marine Corps and Coast Guard on the active lists who are not more than 62 years of age



## assistance available

and all midshipmen and cadets of the Naval and Coast Guard Academies. Reserve officers must be on active duty at the time of entrance into the Association and must have one year's continuous active service or one year or more of obligated service at the time of application. The benefits of the Association are available when a member retires, resigns or is in an inactive status.

The Association acts promptly upon receipt of the official notice of a member's death (\$1000 is sent immediately without waiting for proof of death so the dependents are not left stranded without funds), furnishing forms and assisting the surviving dependents in the preparation, submission and follow-up of government claims.

It also offers numerous other services to its members. For example, membership in the Navy Mutual Aid Association entitles a member to obtain quick loan service anywhere in the world, provides a central depository for valuable documents and free photostatic service.

The premiums for the \$7500 benefit vary with the age of the member and become fully paid-up at age 50, 55, 60 or 65, depending on the plan selected. A low cost Ordinary Life plan is also available. The Association pays a terminal dividend of \$1000 in addition



to the \$7500 at the present time. For example, a man joining the Association at age 23 pays \$10.35 a month and his payments stop at age 60. In the event of his death at any time, his beneficiary would be paid \$7500 plus the terminal dividend of \$1000.

### Navy Wives Club

The Navy Wives Clubs of America is a group that has been especially organized for the Navy wife. It has 67 active clubs throughout the U. S. and in overseas locations including Alaska, Hawaii, Puerto Rico, Cuba, French Morocco, Japan, Guam and the Philippines, and several with charters pending.

Membership in the NWCA is composed chiefly of wives of enlisted men serving in the U. S. Navy, Coast Guard and Marine Corps and in their Reserve components. Other members are wives of EMs who have been honorably discharged or are retired or in the Fleet Reserve, and women who are friendly to and interested in the cause of furthering such an organization of mutual assistance and social welfare.

In addition to its many beneficial and social activities, the NWCA also sponsors a special college scholarship fund for children of enlisted personnel.

The Navy Wives Club members also provide assistance to Navy chaplains, assist in YMCA programs for servicemen, participate in the national blood donor program and in Navy Relief Society projects. Socially

local chapters hold dances, picnics, and similar affairs.

If no local chapter exists in the area in which you now live and your wife is interested in establishing such a chapter, she may find help in its organization by addressing a request to the Chief of Naval Personnel (Attn: Pers G221), Washington 25, D.C.

### Other Organizations

There are a number of organizations and government agencies which will assist your family. Following is a brief discussion of some of these agencies:

**Veterans Administration**—Handles dependency compensation for service-connected death and pension for nonservice-connected death. The VA is responsible for burial flags for dependents of personnel buried outside the continental U. S. It administers USGLI and NSLI insurance. The VA maintains hospitals for care of veterans who cannot afford to pay for hospital treatment. VA Regional Offices are located in many large cities.

**Veteran Organizations**—The American Legion, Veterans of Foreign Wars (VFW), American Veterans of World War II (Amvets), Disabled American Veterans (DAV), Fleet Reserve Association and certain other veterans' organizations will assist by providing information and helping process claims.

**State Veterans Commissions**—Most states maintain veterans' agencies (usually called State Veterans Commissions) which supervise veterans' programs. They can help with federal employment assistance, state bonuses—if any, education assistance, land settlement preference and other benefits.

**BuPers Casualty Branch**—Provides counsel and aid to survivors of naval personnel. For additional details see section on survivor's benefits.

### Emergency Leave and Transfer and Assignment for Humanitarian Reasons

The Navy recognizes that there are occasions when a personal problem cannot be solved in your present duty status and will give consideration to individual requests for the following:

- Emergency leave may be granted by your commanding officer when home conditions require your immediate presence; or

- Reassignment for humanitarian or hardship reasons when home conditions constitute an undue hardship not normally encountered by other members of the naval service and your presence is necessary to alleviate the hardship. This assignment may be for transfer from Fleet to Fleet, sea to shore, shore to shore, shore to sea, temporary or permanent. Normally, a temporary assignment to shore duty is for a period not to exceed four months.

- When leave has already been granted to meet an urgent situation and it is probable that your remaining time will not be sufficient, you may submit a request for an extension of leave, or for a special humanitarian assignment to the Chief of Naval Personnel via the commanding officer of the naval activity nearest your leave address.

- In emergency cases, when temporary humanitarian assignment is insufficient, you may request an extension of your assignment accompanied by an explanation of the current situation. All requests for humanitarian assignment are carefully reviewed. In addition to the merits of your case, your service record, length

of service and other extenuating circumstances are considered.

Information on procedures are given in BuPers Inst. 1306.24A. You may be assured that you will receive all possible assistance and guidance from your commanding officer or from your chaplain in the preparation of humanitarian requests.

Requests for hardship or dependency discharge must be submitted in accordance with the provisions of the *Bureau of Naval Personnel Manual*, Article C-10308, and must be accompanied by affidavits which fully substantiate the dependency or hardship claim.

Additional information as to disposition of applications for separation for dependency or hardship reasons is given in BuPers Inst. 1910.8.

### Uniformed Services Identification and Privilege Card

The armed forces have developed a new ID and privilege card, DD Form 1173. The card will show photograph, identification data, service and status of sponsor, and will list authorized patronage, such as theater, commissary, and limited or unlimited Exchange privilege.

Medical care authorization will be noted on the card, with space for civilian or uniformed services notation.

## i.d. card

### How dependents get the card:

- Active duty Navymen apply to the commanding officer, on behalf of the dependents.
- Retired personnel apply to the Commandant (or other custodian of records) on behalf of dependents.
- Survivors (or the agents) of deceased Navymen should state their request in writing to the Chief of Naval Personnel (Attn: Pers G2), Department of the Navy, Washington 25, D. C.

If the names of your wife and children, listed on the application for a DD Form 1173, *Uniformed Services Identification and Privilege Card*, are the same as those listed on your *Record of Emergency Data*, DD Form 93-1 (see page 77), you should have no difficulty in obtaining the new card. If your DD 93-1 is not up to date (for example, if a child has been born since you last completed a DD 93-1), it will be necessary to show proof of the changes (the child's birth certificate, for example). Keep your DD 93-1 up to date.

DD 1173 becomes effective 1 Jul 1957 and supersedes the Military Dependent Identification Card (DD Form 720) as well as the Dependent's Identification Card for Medical Care (NavPers Form 1343).

# transportation - tips on travel



**I**F YOU'RE A SINGLE man, this chapter will hold little interest for you. It's primarily directed to the man with a family who has received his orders for overseas duty and is planning to have his wife and youngsters accompany him.

As you no doubt know, the Navy will assist your family (they're called "dependents" in most official Navy publications) to follow you on permanent change of station orders. This privilege is available if you are in pay grade E-4 or above, with more than four years' service.

The theory is, of course, that you'll be happier living at home, no matter where that home may be, than living out of a sea bag. That's why the government is willing to pay a major portion of your moving expenses for transportation of your family and household effects to your new duty station.

### Overseas Travel

If you're planning to set up housekeeping at one of the naval overseas bases, you and your wife will undoubtedly have a lot of questions about the steps that must be taken before actually getting underway.

- The first step must be taken by you. You must complete the "Application for Transportation for Dependents" (SandA Form 33 or DD 884) and have it approved by your commanding officer.

- The next step is to make a request by letter or dispatch via your commanding officer to the area commander concerned with approval of entry of dependents, if such approval is required. At the present time, previous approval is not necessary for your family to enter the United Kingdom, France, Italy, or Hawaii. Entry into those areas is authorized with the under-

standing that government housing is not available and commercial housing may be obtained. For all other areas, a dispatch or letter should be sent to the area commander with information copies to your new duty station and/or the Chief of Naval Personnel, the Commandant, Twelfth or Thirteenth Naval District.

When your family's entry has been approved by the area commander, then the way is open to complete the further necessary arrangements.

For information on living conditions at your overseas station, check page 13 to see about available pamphlets giving up-to-date reports on various areas.

If your wife requires any further assistance she should contact the Bureau of Naval Personnel or the appropriate naval district handling dependents' transportation to the overseas area.

After the "Application for Transportation for Dependents" has been approved and the area commander concerned has approved your dependents' entry, your wife will receive (at the address given in your application) application forms from the Bureau and in-





## transportation - tips on travel

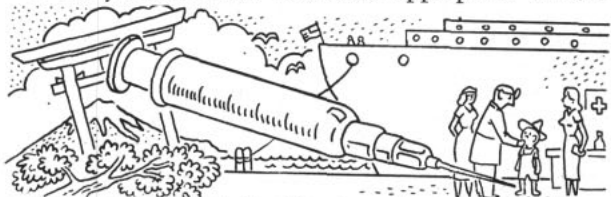
structions to be used in applying for a passport, if one is required, and a copy of "Overseas Transportation Information for Navy Dependents," NavPers 15842-A.

### Passports

The application for passport should be completed as soon as possible. If your family does not live near Washington, D. C., where they can make personal application to the Bureau of Naval Personnel, they should:

- Make application personally to a clerk of the nearest United States Court or clerk of a state court authorized to naturalize aliens (this, of course, does not mean your dependents are aliens).

- They should take with them appropriate identification



together with the Navy's authorization for them to travel abroad. They must submit proof of United States citizenship.

- Each one must submit two recent photographs, full face without hat, size 2½-by-2½ inches to 3-by-3 inches. Minor children may be in a group picture with the mother.

- When they apply for the passport, they should be accompanied by two witnesses who have known them for at least two years.

- Allow three weeks to one month for the clearance of the passport application through the Department of State.

The passport applications will be forwarded by the clerk of the court of passport agency to the Passport Division, Department of State, Washington, D. C., for action. For those traveling to the Pacific area, the passports will be forwarded to the Commandant, Twelfth Naval District, District Passenger Transportation Office, San Francisco, Calif., for delivery at time of sailing. For those going to Europe and areas other than the Pacific, the Bureau of Naval Personnel will forward the passports to the latest address furnished by you. If your family has moved since you gave an address in SandA Form 33 ("Application for Transportation for Dependents"), you should immediately notify the Chief of Naval Personnel (Attn: Pers-B315), Navy Department, Washington 25, D. C.

### Physical Examination

All dependents must receive a physical examination before departure and obtain a signed medical certificate from a qualified physician in private practice, or a medical officer of one of the military services or the Public Health Service, attesting their general good health and freedom from communicable diseases. This is to protect their own health as well as that of fellow passengers aboard ship, and must be kept in the dependents' possession until they arrive at their destination. An examination and certificate is required for each of your children and should be obtained before departure from home.

It is desirable, but not essential, before beginning the

trip, that a miniature chest X-ray test be a part of the physical examination, with a large film made if signs of disease are found.

An added personal advantage is to have an accompanying tuberculin skin test. The size of the test dose, its result and the X-ray interpretations should be recorded on the medical certificate.

After arrival at the port of embarkation, your wife will be required to complete a "Pre-Embarkation Certificate," DD Form 625, for herself and your children within 48 hours of actual embarkation, covering illnesses or injuries suffered within 60 days before embarkation, and pregnancy, if applicable. All children six years of age or younger will receive a physical examination at the port of embarkation.

### Immunizations

Certain immunizations are required for your family's protection. Inoculations are most easily arranged at time of the family physical examinations. Since some immunization series take up to four weeks to complete, it is advisable that enough time be allowed for full immunization before beginning travel to port of embarkation. Completion of the immunizations should not be delayed until arrival at the port of embarkation as no one will be permitted to travel overseas without them.

Immunization may be performed by a medical officer of one of the military services or the Public Health Service or a physician in private practice. A signed certificate, the "International Certificate of Vaccination of the World Health Organization" (Form PHS 731), showing each type of immunization received, and properly signed and authenticated by your doctor or medical officer, is required. It must be kept in the owner's possession all the time. Do not mail it to the Bureau of Naval Personnel as evidence of completion of immunization. The Navy will be satisfied with your wife's statement to that effect.

- No matter where you may be stationed overseas, standard inoculations are required and they must be completed before the family leaves home. Current requirements and dosage information can be obtained from any armed forces activity and the following are only for general information.



**Smallpox:** Inoculation must be taken within 12 months of embarkation regardless of age. The result must be entered on the certificate.

**Typhoid:** For all over six months of age—initial series of three injections or a booster injection, taken within 12 months.

**Tetanus:** For all over six months of age—completed initial two-dose injection taken within 12 months or the booster injection taken within past four years if the initial three-dose series had been completed before that time.

**Diphtheria:** For children six months to 15 years of age—initial three-dose, or booster dose taken within past three years, or evidence of immunity.

**Poliomyelitis:** All dependents are urged to have at least the first two injections of poliomyelitis vaccine before going overseas.

• **Special Requirements:** Persons under 35 years of age going to Europe or the Mediterranean region (including North African ports), must be immunized against diphtheria if positive to the Schick skin-test. (Immunization is advisable for such positive persons under 45 years of age going anywhere outside the North American continent.)

**Cholera:** Initial series or booster injection within six months for all six months of age or over going to an area of prevalence.

**Typhus:** Same as for cholera.

**Yellow Fever:** Immunization within six years of all persons six months of age or over going to an area of prevalence. In addition, immunization not less than 12 days or more than six years ago is required by local government regulations for all persons going to or through Pakistan, India, Ceylon, Canal Zone, or British West Indies.

**Whooping Cough:** For all children between six months and five years.

The immunization requirements should not be considered as a substitute for rigid personal and general sanitary hygiene which is necessary in all countries. Travelers will be instructed en route or after arrival by medical officers as to the sanitary measures necessary in the conduct of daily life in their new locations.

## Pregnancy

Navy Department policy prohibits travel by Military Sea Transportation Service vessels of women pregnant beyond the sixth month. This is for the protection and safety of the prospective mother. A signed statement by a medical officer of one of the military services or the Public Health Service or other reputable physician, attesting the duration of pregnancy must be forwarded to the Chief of Naval Personnel (Attn: Pers B313) Navy Department, Washington 25, D. C. It is suggested that your wife take with her a signed duplicate copy of this statement.

Only infants over six weeks of age will be transported via MSTs vessels, and only providing the mother has recovered her strength sufficiently to care for the child.

• **Notification:** Dependents are requested to advise the Chief of Naval Personnel (Attn: Pers B-313) Navy Department, Washington 25, D. C., when they have



complied with immunization and health requirements. A definite reservation on a particular sailing will not be made until the notification set forth above and the notification of forwarding the dependents' passport application have been received in the Bureau.

## Transportation Arrangements

After the Bureau of Naval Personnel has been advised that your family is ready to depart on or after a certain date, they will be booked on the first available ship sailing after that date. Dependents will be notified that space is offered to them on a certain vessel departing from a certain port. They will be given a time limit in which to write or wire acceptance of this offer. The reply should be sent to: Chief of Naval Personnel (Attn: Pers-B313). (Do not write or wire the person who signed the letter offering the space.)

If your dependents are not legally entitled to transportation, and they have been authorized to travel via MSTs to your duty station, it will be necessary for you or your dependents to assume the cost of all necessary travel to the port of embarkation and from the port of debarkation to your ultimate destination.

If you are legally entitled to transportation for your dependents at government expense within the United States and they are located at a place where the cost of transportation would be greater than that to which they are legally entitled, it will be necessary for them to travel at their own expense. After their arrival at their destination you may claim reimbursement to the extent to which you are entitled.

If you are legally entitled to transportation for your dependents at government expense within the United States and your family is located at a place from which the cost of travel would not be more than to which legally entitled, government transportation requests will be forwarded to your wife provided she requests them. If you do not want transportation requests furnished, your family may perform the overland part of their journey at your expense. You may then claim reimbursement for their travel after they arrive.



# when your family travels

## Baggage

The amount of baggage dependents may take into their stateroom on board ship is limited. Not more than two pieces of cabin luggage (standard handbags) will be permitted aboard as cabin luggage for each person 12 years of age or over. Children under 12 years of age are limited to one handbag. In addition, a small case for toilet articles may be carried as cabin baggage. Foot lockers in cabins are prohibited. Only standard luggage, such as trunks, foot lockers, suitcases, etc., will be accepted as hold baggage. Boxes and crates must be shipped as (and with) household goods. The current allowance for hold baggage is 350 pounds for each passenger 12 years of age or over, and 175 pounds for each child under 12.

The railroads have granted a baggage allowance of 350 pounds for each full fare and 175 pounds for each half fare for trans-Atlantic and trans-Pacific passengers. Any weight in excess of those amounts will be subject to excess charges levied by the railroad. These charges will not be at government expense and must be borne by the traveler. Dependents must make arrangements for baggage delivery at the port of embarkation.

Usually the railroad can assist the traveler by furnishing special delivery baggage checks at nominal cost, which will provide for the transfer of the baggage (checked on your railroad tickets) from the railroad terminal at the port to the pier where it will be loaded aboard ship. Important points to remember are:

- If your dependents should ship via railway express, they must be certain that the shipment is fully prepaid. No baggage should ever be sent C.O.D.

- All baggage should be clearly marked to insure proper identification. A tag with the following information must be secured to each piece of baggage: name (dependent's name); home address; vessel's name; sailing from (port pier, number if known); sailing date; ultimate destination; and type of baggage (cabin baggage or hold baggage).

- In any event, the traveler must be sure to ship baggage in sufficient time to arrive not later than *five days before sailing*.

## On Board Ship

Passengers traveling in MSTS transports are subject to the rules and regulations issued by the Commander, Military Sea Transportation Service. These rules, copies of which are furnished each passenger upon embarking, were established for the safety and comfort of all persons on board. Parents are held directly responsible for the control of their children at all times.

Consideration for other passengers dictates that chil-

dren should not be permitted to be noisy or destructive. Passengers are required to remain in those parts of the ship set aside for their use.

- Accommodations: MSTS transports are assigned by Military Sea Transportation Service representatives at the port and are adequate for the dependents' needs and comfort. Special care is accorded mothers traveling with children.

- Assignment of cabin space will be allotted on a basis of number of passengers on board. Cribs are provided for infants.

- Laundry facilities aboard ship are limited. A supply of disposable diapers for infants should be packed, since the ship's supply may not be adequate.

- The ship's store usually sells candy, cigarettes, talcum, baby oil, safety pins and other personal items. It is recommended, however, that your wife carry such items considered necessary rather than rely solely on ship's store merchandise.

- Recreation facilities include library, movies, lounge, and certain specified deck spaces. Children using recreational facilities or attending recreational programs must be accompanied by a responsible adult.

- Mess charges: The only charges for the dependents



of officers and enlisted men of all grades are for meals and occasional nominal charge for laundry. Payment on MSTS transports for meals will be required on boarding or immediately before boarding. Maximum rates currently in effect but subject to change are as follows:

- (1) Adults, and children six years of age or older; approximately \$1.75 per day.

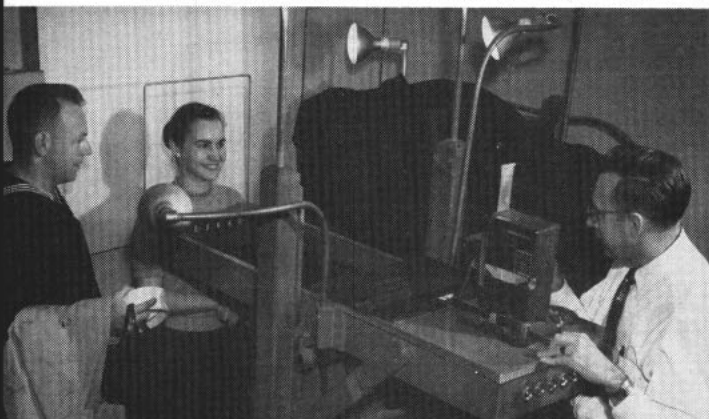
- (2) Passengers traveling on a *space available basis* will be required to pay MSTS a nominal fee to cover their subsistence and surcharge necessary to defray additional operating costs such as laundry, wear and tear on linens, dishes, etc. Children under six years of age travel for one-half the adult rate.

Personal checks will not be accepted on MSTS transports; travelers' checks and cashiers' certified checks are acceptable, but U. S. currency is preferred.

- Diets: There are no adequate facilities aboard the ship for the preparation of special diets for adults. In the case of infants' diets, ships have a supply of standard baby foods in stock.

- Clothing: Dress on board an MSTS transport should be limited to the semi-tailored type of suit or dress as the acceptable practical attire. Full-length slacks have proved to be the most practical attire on the windy decks of a transport. This type is permitted in the passenger messes. Add scarves, hair nets, low-heeled rubber-soled shoes or rubbers, and finally a sweater and light raincoat for greater comfort on windy, and often wet, decks.

- Health: There are adequate medical and dental facilities for emergency treatment aboard commissioned (USS) transports, however, non-commissioned (USNS) transports do not have dental officers on board. The





medical facilities will have an ample stock of standard drugs.

- **Dental treatment:** Dependents will receive dental service only in emergencies on board ship.

Before leaving the continental limits, your family should receive a dental examination to make sure they will probably not require dental treatment while at an outlying station.

- **Pets:** You'll do well to leave your pets at home. If it's really essential that Junior bring Rover along, you'll find yourself involved in more problems and regulations than the travel of all the rest of your family. If it's essential that transportation be provided, the port representative can give you the details.

### Arrival at Overseas Port

When the ship arrives at the port debarkation overseas, passengers will be met by representatives of the area commander, and in some instances by representatives of the community where you will reside.

Where rail travel is used, day coaches are provided for journeys of short duration during the daylight hours, and sleeping cars for overnight trips. The military will try to move your family from the port of debarkation to their new home as quickly as possible, but where transportation facilities are limited, they may have to stay overnight at the port.

It is advisable that your family have sufficient funds in U. S. currency to meet unforeseen expenses that may arise, or expenses incident to awaiting transportation from the port of debarkation to destination.

### Free Transportation at Isolated Bases

Navy men (and their dependents) serving at 15 isolated overseas bases are authorized to one round trip by air to a nearby large city or country during their tour of duty.

Each serviceman will receive one such trip during a normal tour of duty at this remote spot. The time will count as leave.

All transportation will be on a space available basis.

Men may be accompanied by dependents; however, their dependents cannot travel unless the serviceman accompanies them.

The areas affected and location you may visit are:

- *Saudi Arabia, French Morocco, Libya, Eritrea and Malta*—Trip authorized to Italy, France or Germany.

- *Turkey*—Trip authorized to Italy, France, Germany, Cyprus, Lebanon or Egypt.

- *Greece and Yugoslavia*—Trip authorized to Italy or Germany.

- *Azores and Iceland*—Trip authorized to United Kingdom, Europe.

- *Narsarsuaq and Goose Bay*—Trip authorized to St. Johns, Newfoundland, Montreal or CONUS.

- *Adak and Kodiak*—Trip authorized to Anchorage, Alaska.

- *Johnston and Midway*—Trip authorized to Hawaii.
- *Kwajalein*—Trip authorized to Tokyo, Manila or Hawaii.

- *Korea, Iwo Jima, Guam and Formosa*—Trip authorized to Tokyo, Manila or Hong Kong.

- *Ft. Churchill*—Trip authorized to Winnipeg or CONUS.

- *Indochina, Cambodia and Thailand*—Trip authorized to Tokyo, Calcutta or New Delhi.

- *Paraguay*—Trip authorized to Canal Zone, Rio de Janeiro, Buenos Aires, Montevideo, Santiago or LaPaz.



- *Iran, Iraq and Ethiopia*—Trip authorized to Italy, Germany, France or Egypt.

- *Pakistan*—Trip authorized to Italy, Germany or France.

- *Moscow*—Trip authorized to Germany, France or Italy.

It is emphasized that all personnel, regardless of rank or rate, will be given equal opportunity to take advantage of the round-trip travel. However, persons taking advantage of the program must sign a "certificate of personal gain and remuneration" stating that they will not bring along articles for resale.

Although the Air Force provides the majority of the flights for this vacation, Navy planes also operate in the schedule.

### Dependents' Travel Within the United States

There are three basic types of permanent transfers between duty stations in the U. S. in which transportation is authorized for your family or other dependents. These are: A change of station from one shore activity to another; a transfer from shore activity to a ship; and a transfer from a ship to a shore activity. In each of these cases, there are certain choices open to you concerning your family's destination and method of travel.

For your dependents to be eligible for transportation at government expense you must be an E-4 (with more than four years' service) or above, and the orders must be for a permanent change of station. Transportation of dependents is authorized under temporary



duty orders only when you are given temporary duty for more than 20 weeks and your orders do not provide for return to your permanent station upon completion of duty.

Let's take a look at the methods of travel available within the United States for your family.

- **Station-to-Station**—The easiest method is simply to request the Navy to furnish transportation from your old to your new duty station. In that case, regardless of the size of your family, you submit the request to your disbursing officer who in turn issues you a transportation request. This is turned over to the railroad, airline, or bus carrier in exchange for the tickets for

## when your family travels

you and your dependents. Couldn't be easier.

You may want to drive your car to your next duty station or travel by other means. In such a case you pay your own expense, then ask for reimbursement.

Under this system you get six cents a mile for your own travel, and a specific rate of payment for each dependent. This is set so that you can get up to a maximum of 18 cents per mile for your family to travel, plus the six cents a mile for yourself. Here is a breakdown of how that is figured.

You get six cents per mile for each dependent 12 years of age or over, not to exceed two such dependents; plus three cents per mile for each dependent five years of age and over but under 12 years of age. Total for dependents is not to exceed 18 cents per mile.

However, there are some situations in which your dependents are not restricted to transportation only to your next permanent station. For example, in transfers from one shore activity to another shore activity, your dependents may follow you to your new duty station, or should your wife decide it would be better to return to your original home, or some other locality within the United States, you would be entitled to transportation at government expense at a cost not to exceed the amount to which you would have been entitled had she traveled to your new station.

- **Shore-to-Ship**—Upon transfer from a shore station to a ship you have three options which you can exercise when it comes time to move your dependents. (1) They may go from your old shore station to either the home yard or the home port of the ship; (2) they may go from a place other than the old shore station to either the home yard or home port of the ship, or (3), they may go from the old shore station to some other spot. However, in all three cases the cost may not exceed that to which they would have been entitled had they performed the travel from the old shore station to either the home yard or home port, whichever is greater.

- **Ship-to-Shore**—In the event of a transfer from a ship to a shore station you again have three options on the travel to be performed by your dependents. (1) They may go from either the home yard or the home port to the shore station; (2) they may go from a place other than the home yard or home port to the shore station or (3), they may go from the home yard or home port to a place other than the shore station. In the last two options the cost must not exceed that

to which they would have been entitled had they gone from the home yard or home port of the ship to the new shore station.

While the transfers outlined above are the ones with which you will be primarily concerned, there are other instances in which your dependents rate transportation. If, for example, you are hospitalized at your permanent station and then transferred to another hospital, your dependents are entitled to transportation to the new location as though it were a permanent change of station provided the CO of the hospital certifies that the period of treatment can be expected to be prolonged.

When your ship changes either its home port or home yard, your dependents can be moved at government expense, as though it were a regular move between stations.

### Regulations on Dependents Travel

As stated earlier, regarding travel by your dependents, the government pays their transportation for the purpose of establishing a residence only.

That is, just because you are undergoing a permanent change of station, your family is not permitted to go driving around the country at government expense,



visiting all the relatives they haven't seen in years.

It has been pointed out that a number of instances of checkage of a man's pay have resulted through carelessness in following the travel regulations.

Requirements relative to the establishment of a bona fide residence evidently have not been made clear, with the result that the General Account Office continues to find many incorrect and some fraudulent claims being submitted. (The mere fact that the GAO takes exception to a claim, however, does not necessarily mean that a fraudulent claim has been submitted. Further facts and investigations may reveal that the claim is actually valid. In such cases a new claim, setting forth the circumstances of the travel, may be submitted to the Chief of Naval Personnel.)

To insure that all personnel are fully aware of their rights and duties in connection with possible repayment of dependents' travel costs, the Chief of Naval Personnel has directed that all hands be thoroughly briefed on the requirements with emphasis on the following:

- Claims for reimbursement for transportation of dependents should not be submitted until the travel has been completed. However, transportation in kind may be furnished dependents.

- Payment is dependent upon actual performance of travel for the purpose of establishing a residence. Reimbursement is not authorized for pleasure trips, business trips, visits, etc.

- The claim should correctly reflect the points and dates of the travel performed for which reimbursement is claimed.

- Reimbursement may be claimed only for bona fide dependents.

Each time you submit a claim you should bear in mind that you are fully responsible for the completeness and accuracy of all statements of facts.



# dependents schooling



**W**HEN YOU ARE ABOUT TO TAKE SCHOOL-AGE children overseas with you for the first time, you'll probably wonder how the change will affect their education. However, there's little cause for worry since chances are that your youngsters, whether they're first graders or high school seniors, will receive as good an education overseas as they would in the States.

While you are stationed at an overseas base, any unmarried child, stepchild, or adopted child who is actually dependent on you as a parent, and who will have reached his sixth but not his 21st birthday by 31 December of the school year currently in progress, is eligible for educational assistance up through the high school level, at the expense of the U. S. Navy. These dependents may attend:

- Navy-maintained schools.
- Schools operated by other service branches.
- Schools operated by local civilian agencies (church, governmental or private).
- Or, they may take correspondence and home study courses.

Naturally since the purpose of dependents schooling overseas is to keep the Navy family together, appropriated Navy funds will not be used to provide schooling that requires your child to live away from home.

Where a Navy-maintained school is established, naval personnel attached to the activity maintaining the school, or stationed within a reasonable daily commuting distance, are expected to send their dependents to that school. At activities where Navy-maintained schools are not available, you will be expected to send your dependents to any schools maintained by the Army or Air Force in the immediate vicinity. However, you may send your dependents to other schools, even though there is an armed forces school available, if you bear the expense without assistance or reimbursement from Navy funds.

The Navy has Stateside-style schools for its young globe-trotters at Argentia, Newfoundland; Kwajalein, Marshall Islands; Midway Island; Saipan, Mariana Islands; Chia Yi, Tsoying, Tainan and Ping Tung in Taiwan (Formosa); Sangley Point, Subic Bay and San Miguel, Luzon, P. I.; Yokosuka, Iwakuni and Sasebo, Japan; Trinidad, B. W. I.; Guantanamo Bay, Cuba; Naples, Italy; Port Lyautey, Morocco; and Rota, Spain.

At other overseas bases the Navy makes the necessary inter-service financial arrangements so that its dependents can attend some additional 250 schools operated by the Army and Air Force in 15 countries.

Dependents high schools stress the fundamental subjects (English, arithmetic, history, etc.) because enrollment isn't large enough to warrant the cost of hiring teachers for a great variety of courses. However, pupils who want to study subjects not taught by the local armed forces school are able to take free correspondence course in these fields with teachers from the school helping them along in their work.

In Navy high schools your teenagers can find just about all the extra-curricular activities they would in the States—glee clubs, dances, school papers, bands and most athletics.

At small activities, such as Naval Missions and Military Aid Groups, you may find that there is no armed forces school around, but don't worry—your children will still be able to get their three Rs with the help of Uncle Sam. In situations like this the Navy will pay all or most of the tuition for your dependents to attend private, church, cooperative or local government schools if there are any within daily commuting distance of your living quarters. But, to make sure these schools are good enough, the Navy will not put up the money unless certain requirements are met.

The school must be willing to accept and able to accommodate your youngsters, the quality of instruction must be about equal to that normally provided in State-side schools, and the language of instruction must be English.

On the whole, private and church schools in foreign countries compare very favorably with the same sort of schools in the States. Cooperative schools (operated by groups of parents) have improved a great deal over those of the pre-World War II period. And, local government schools, except for their emphasis on subjects of special interest to natives of the country, are usually on a par with American public schools.

Even at activities which have no armed forces or tuition schools, the Navy will help out with your youngsters' education. When there are no suitable schools around, you can become a teacher yourself, using correspondence courses furnished by the Navy.

Unfortunately, the successful completion of correspondence courses does not guarantee that Stateside high schools or colleges will give credit for them. Accredited Navy dependents high schools are authorized to grant credit for the satisfactory completion of correspondence courses taken with the approval and under the supervision of the school, but if your activity has no accredited armed forces high school, it's best

to check with the student's last Stateside high school, the next high school he will attend or the college he plans to enter, to see what arrangements can be made about the granting of credits.

Some Stateside schools will give credit for correspondence study if the student can pass a test on the subject or if he does all right in more advanced study in the same field.

Here are two other pointers that should be helpful when you take your children abroad:

- Bring along their birth certificates so that you'll have no trouble proving they're in the right age brackets for Navy-financed schooling.
- If possible, also bring along—or have the previous school forward—transcripts of your children's schoolwork; narrative reports on their personality traits, study habits, etc.; lists of the textbooks they have been using;





and lists of their scores on standardized tests. These items are a great help in enabling your youngster to get the most out of his schooling.

Additional information about overseas dependents schooling can be obtained by writing to the Chief of Naval Personnel (Attn: Pers C-113) Navy Department, Washington 25, D.C., via official channels.

As a final note, it is suggested that you make all arrangements for schooling in accordance with instructions put out by the CO of the activity to which you are attached overseas. Do not make arrangements on your own; keep in mind that you cannot be reimbursed for money which you spend for your child's schooling.

#### War Orphans' Educational Assistance

Children of Navymen who died while on active duty during World War I, World War II or the Korean conflict, or who died from injuries or disease resulting from those periods of wartime service, are now eligible to receive government grants to further their education.

The War Orphans' Educational Assistance Act of 1956 (P. L. 634) offers monthly schooling payments to eligible children similar to those made to veterans under the G.I. Bill. The payments, which will cover up to a maximum of 36 months of schooling, are made to eligible persons beginning on the 18th birthday, or upon completion of secondary schooling (whichever occurs first), and ending on the 23rd birthday. How-

ever, payments will be extended beyond the age of 23 if the student was over 18, but under 23 on the effective date of the act; if his 23rd birthday falls in the middle of a semester or term; if he was over 18 when the parent died; or if his education was delayed because he was in service.

Government allowances of \$110 a month are paid to students attending school full time; \$80 for three-quarter time; and \$50 for half-time attendance. The rate for "co-op" courses (alternating schooling and actual experience on a related job) is \$90 a month.

Another important benefit of the new law is that it provides for payments of \$110 a month for special restorative training for handicapped persons.

#### Scholarships for Your Children

There are a limited number of scholarships set up for the children of armed forces personnel. Through your service in the Navy, your son or daughter may possibly be eligible for one of them.

Full information on the provisions and numbers of the scholarships available may be obtained by writing to the Chief of Naval Personnel (Attn: Pers G212), Washington 25, D. C.

In addition to scholarships for your children by virtue of your service in the Navy, the Bureau also has information on many other scholarships available to any youngster of secondary school or college age.

## moving household effects



**T**HE SHIPMENT OF YOUR household goods can be a very easy and carefree affair if you are familiar with the regulations and procedures involved.

When you're expecting a transfer, it would be wise if you obtain from your shipping officer a copy of the very useful pamphlet called *Household Goods Shipment Information* (NavSandA Publication 260). You'll find complete information in this pamphlet, which will assist you in many ways and also prevent inconveniences by knowing in advance just what's what in regard to shipping your household goods.

The weight allowances for transportation of household effects are:

	Temporary	Permanent
ADM	2,000	24,000*
VADM	1,500	18,000*
RADM (Upper Half)	1,000	14,500*
RADM (Lower Half)	1,000	12,000*
COMO	1,000	12,000*
CAPT	800	11,000
CDR	800	10,000
LCDR and WO (W-4)	800	9,500
LT and WO (W-3)	600	8,500
LTJG and WO (W-2)	600	7,500
ENS and WO (W-1)	600	7,000
CPO	400	6,000
PO1	400	5,500
PO2	400	5,000
PO3 (with over four year's service)	400	4,500
PO3 (if E-4 on 31 Mar 1955 with four years' service or less)	400	3,000

\* Current year appropriation limits weight to maximum of 11,000 lbs. net.

These allowances are intended to represent the actual

net weights of household goods authorized to be shipped at government expense. The temporary allowances are authorized under certain conditions when transferred under temporary additional duty orders, while the permanent allowance is authorized when you are transferred under permanent change of duty orders.

Here's a rundown of current regulations. It must be remembered that these regulations, like all others, are subject to change. Therefore, upon receiving your orders, you should question your shipping officer and get the latest word before making arrangements to ship your gear.

When any portion of your household effects are shipped by motor van, the allowance is increased five per cent and when shipped by rail or water, your allowance is increased 40 per cent. These increases are authorized to cover the added weight of materials used in packing.

**A word of caution**—If you ship more than you are allowed, you will be billed for the excess by the government. Moving household goods is very costly, so you should be careful not to exceed your weight allowance. Remember that it is difficult to estimate accurately the weight of your household goods.

The following information is a summary of some of the more important points that you should know when shipping your household effects.

- If you are ordered to a ship or mobile unit, you may ship your household goods to the home port or home yard of your vessel or unit, or to any selected point in the United States. If you do not wish your household goods shipped, storage privileges are the same as when ordered to duty outside the U.S.

If there is any doubt as to the best point to which your household goods should be shipped, see your shipping officer regarding entitlement to temporary storage or storage in transit at origin. This will give you time to make up your mind and still permit shipment to the proper authorized place.

However, before making any arrangements or plans, it is suggested that you contact your nearest shipping officer. He will explain to you your shipping rights and any limitations which may apply in your case. (A list of activities designated to arrange for shipments of household goods can be found on page 32.)

- If you receive orders to attend a school, and wish to store or ship your household goods, your shipping officer will be able to determine from your orders whether your goods may be placed in storage at government expense, and between what points shipment may be made.

- As a rule, you must have received change of station orders before making arrangements for shipment. You must have certified copies of these change of station orders—usually six copies are required for each shipment. In addition, if you desire to have your dependent or agent make arrangements for shipment, you must furnish him with a power of attorney or some other written authority to arrange for the shipment in your name.

- If you have temporary change of station orders you may ship your temporary weight allowance of

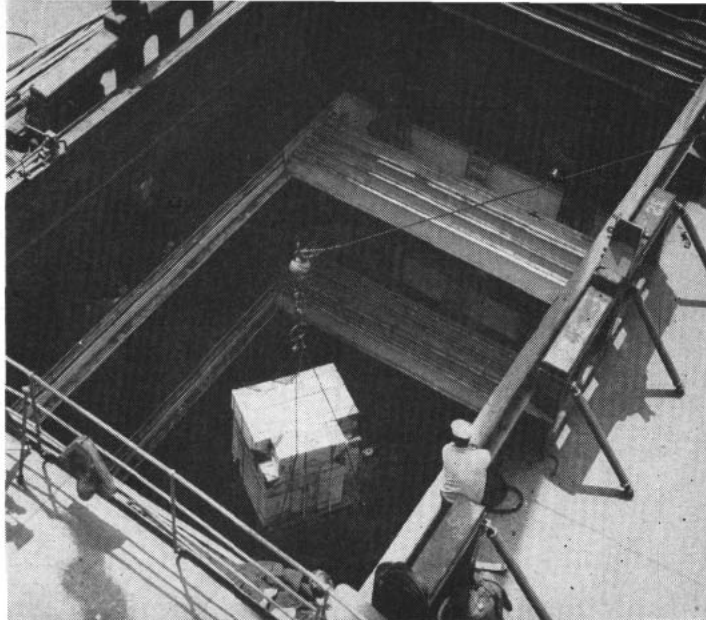


household effects between your duty stations. You may make shipment from and/or to places other than your duty stations. Shipment is made on a government bill of lading and you will be billed for excess costs, if any.

- If you have permanent change of station orders you may ship your permanent weight allowance of household goods between your permanent duty stations. Except in cases where your household goods are located at the home of record at the time of release from active duty, you may make shipments from and/or to places other than your duty stations. Shipments will be made on a government bill of lading and you will be billed by the government for excess cost, if any. You are authorized 90 days' storage in connection with a shipment of household goods. If necessary, because of conditions beyond your control and only when approved by your shipping officer, an additional 90 days storage may be authorized at government expense.

If you do not wish your household goods shipped to an overseas duty station, you may request to have them stored at government expense for the full time you are overseas. Your shipping officer will have specific information regarding storage and limitations.

In addition to having the certified copies of your orders, you must fill out an "Application for Transportation of Household Goods" (Standard Form 116) and an "Inventory of Household Goods" (Standard Form 117). This is an important step, because once the application is signed by you, it becomes the authority



for making a shipment that may cost hundreds of dollars. Again, your shipping officer will be of invaluable assistance to you.

### What You May Ship

A word on what you may, or may not, ship:

- You may ship usual household items, including furniture, clothing, baggage, and other items of a similar character, as well as professional books, papers, and equipment required in the performance of official duties.

- You may not ship boats, wines, liquors, pets, explosives, or things likely to damage equipment or other property. Other items which cannot be shipped are groceries and provisions other than those for consumption by you and your immediate family, articles acquired after the effective date of your change of station orders, articles for sale, or those intended directly or indirectly for persons other than you or your immediate family. For information on auto shipment and trailer transportation see page 33.

- Most household carriers will not accept articles of extraordinary value such as currency, valuable papers, jewelry, stamp collections and precious metals or articles manufactured therefrom. Most carriers' tariffs provide that if such articles come into the possession of the carrier without his knowledge, he will not assume liability for loss or damage.

If you have any doubt as to whether some of your goods will be accepted, ask your shipping officer. Articles of extraordinary value will be packed and crated in your presence and may be shipped via railway express. The weight of these items is part of the 500 pounds which you are ordinarily allowed to ship via express at government expense.

Generally, these items may not be shipped to a military installation but should be consigned to you or your agent at destination. If you do not have a residence established at your destination, you may have them consigned in care of the express company.



## WHEN YOU RECEIVE PERMANENT ORDERS

Shipment can be made between duty stations. Except in cases where household goods are located at the home of record, upon release from active duty, shipment can be made from and to other places than your duty station (limited in cost).

Shipments will be made at government expense and you will be billed for excess costs, if any.

See text for permanent orders weight allowance.

### Duty Outside the United States

Your weight allowance will be shipped to your overseas station (if not a restricted area) or to any point in the United States.

Contact the overseas area commander or your prospective commanding officer to find out what articles of furniture or household goods will not be needed at your new duty station overseas.

You may request storage for your household goods for the full time that you are overseas.

See your shipping officer for details and limitations.

Your household goods will not be shipped until you receive your dependents' entry approval, where applicable.

### Sea Duty

If you are ordered to a ship or mobile unit, you may ship your household goods to the home port or home yard of the vessel or unit or to any selected point in the United States.

You may be directed to report to a vessel at a place which is not the home yard or home port. Be sure to find out home port of your vessel before shipping household goods.

If you do not want your goods shipped, storage privileges are the same as for overseas duty.



## WHEN YOU RECEIVE TEMPORARY ORDERS

Shipments can be made between duty stations, or from and to other places than your duty station (limited in cost).

Shipments will be made at government expense and you will be billed for excess costs, if any. See text for temporary weight allowance.

### When Ordered to School

If storage or shipment is desired, see your shipping officer. He will tell you whether or not your orders entitle you to shipment and/or storage of household goods.

## SEPARATION FROM THE SERVICE

If your separation is under honorable conditions you may have your permanent weight allowance shipped from your last or any previous permanent duty station to your home of record or the place from which ordered to active duty, as you may elect for travel.

If your orders direct temporary disability retirement or retirement, see your shipping officer regarding privileges in shipping and storage.

Time limitation—Your household goods must be turned over to a shipping officer or carrier for shipment within one year from the date of release from active duty.



## CABIN BAGGAGE

Not more than two (2) standard handbags per person twelve years of age or over will be permitted aboard.

Children under twelve years of age are allowed one (1) standard handbag.

In addition, each person may carry a small case for toilet articles.

Footlockers and trunks are prohibited in cabins.

See NavSandA Publication 260 for details.



## WHO CAN SHIP HOUSEHOLD GOODS

Personnel in pay grade E-4 (with over four (4) years' service), or E-4 on 31 Mar 1955 with four (4) years' service or less, and all personnel above that rate are entitled to shipment of household goods.



## WHERE YOU CAN GET SHIPPING INFORMATION

Before making any arrangements it is important to get in touch with your shipping officer. He is your best source of information and will give you the word on your shipping rights and limitations. A personal interview with him is recommended. See text for a list of designated household goods shipping activities near you.



## HOW MUCH CAN YOU SHIP

Your rank or rate at the time of detachment and the type of orders (temporary or permanent change of station orders) will determine your maximum weight allowance. See text.

You can estimate the weight of your household goods fairly close by multiplying the approximate total cubic feet of your goods by seven. Cubic footage for average household goods can be found on the inventory form—Standard Form 117—available from your shipping officer.



## WHAT YOU CAN SHIP AS HOUSEHOLD GOODS

Usual household items including furniture, household appliances, clothing, baggage and other similar items can be shipped. See your household goods shipping officer for exceptions.

Professional books, papers, and equipment required in the performance of official duties are also permitted.



## WHAT YOU CANNOT SHIP AS HOUSEHOLD GOODS

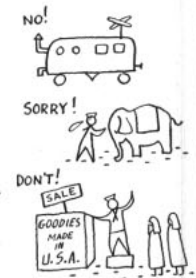
Automobiles or other motor vehicles. They are subject to special regulations. See below.

Automobile trailers may not be shipped even though they may contain household goods.

Boats, pets, wines, liquors, explosives or other items that are liable to damage other property may not be shipped.

Groceries and provisions other than those intended for your immediate family are not allowed.

Articles for sale or articles for persons other than you or your immediate family cannot be sent.



## MOTOR

Motor vehicles may be shipped via government-owned vessels or United States flag commercial vessels to overseas duty stations for petty officers, 3d class, with more than four (4) years of service and personnel above that rate. Enlisted personnel of grades E-4 with four (4) years or less service, E-3, E-2, and E-1 must obtain authority from the overseas commander concerned.

Trailers, trucks (including pickup types), buses, airplanes, and boats are not authorized to be shipped.



Prepared by All Hands Magazine



# ON SHIPPING

Effect as of May 1957)

## GOODS



### WHAT PAPERS ARE NEEDED

If you make arrangements personally you will need to:

- Furnish the shipping officer six (6) "certified" copies of your orders. Each copy must be properly stamped and signed by an officer or notary public.
- Fill out Application for Transportation of Household Goods (Standard Form 116).
- Fill out Inventory of Household Goods (Standard Form 117).

If your dependent or agent makes arrangements for you, that person must:

- Apply to shipping officer at the nearest naval activity.
- Furnish six (6) "certified" copies of your orders.
- Fill out the above forms (Standard Forms 116 and 117).
- Get from you some written authority (letter) or "power of attorney" to act in your name to arrange for shipment or storage.

### INSURANCE

This is a matter for you to decide. Commercial insurance is recommended but the government will not assume the cost of it. If you do—it is very important that you declare the full value of your property and insure it fully to that amount.

Be sure to read your commercial insurance policy carefully! Make sure that you understand its provisions and limitations. See NavSandA Publication 260, available from your shipping officer.

### LOSS OR DAMAGE CLAIMS

The carrier's liability is very small as compared to the value of your household goods. If the payment you receive from the carrier does not cover the loss, you may file a claim against the government. Should you intend filing a claim, contact the nearest shipping officer.

If your household goods are damaged when you receive them, contact the nearest naval activity for instructions. It is all right to sign the commercial bill of lading or freight bill but be sure to note the damage on carrier's copy and your own.

### PARTIAL SHIPMENT BY EXPRESS

Under certain conditions you are entitled to ship 500 pounds gross weight (packed and crated) by express to your new duty station.

Your shipping officer will explain the privileges in your case. Refer to *Joint Travel Regulations*, (8052-1a).

## VEHICLES

Automobiles, jeeps, motorcycles, motor scooters and motor bikes, and other passenger-carrying vehicles may be shipped. Only one such vehicle may be shipped in connection with PCS (Permanent Change of Station) Orders.

See your shipping officer and NavSandA Publication 260 for details on how to condition and service your vehicle, what papers are needed, and to what activity (trans-shipping point) application should be submitted. The trans-shipping activity (Navy port of embarkation) will notify you when and where to deliver your vehicle.



May 1957

## HOW YOU CAN HELP IN PACKING AND MOVING

Be sure you, your dependent, or agent is at home when packer is to arrive.

Take down drapes and pictures from wall.

Arrange for the disconnection of automatic washers, kitchen ranges, refrigerators, freeze units, dryers, and other mechanical articles. Arrange to have them serviced for shipping and storage.

Refrigerators should be defrosted, clean, and thoroughly dried the day before to avoid mildew.

Have telephone and utilities disconnected.

TV antenna should be removed from roof and dismantled. These costs will have to be paid by you.

Purchase a supply of "hard-to-get" spare parts to pack with the article, especially if you are going overseas. (A couple of good mail order catalogues will come in very handy.)

Clothing, furs, rugs, and woollens should be sent to the cleaners to be properly serviced for shipping and storage.

Dishes and cooking utensils should be cleaned.

Dispose of opened but unused foods. Do not pack.

Don't include fresh fruits, plants, or flowers.

Contents of deep freeze units cannot be shipped.

Keep canned goods, sealed groceries, and other food supplies together in one area for shipping.

Remove articles from furniture drawers—especially heavy or breakable items, mirrors, framed pictures, and liquids.

Do not overload furniture with packed linens and sheets.

Dispose of old books, papers, magazines, excess furniture, and all articles which are worn out or no longer needed. Clean out the garbage containers and wastebaskets you want shipped.

Valuables or items of extraordinary value should not be packed by the owner. They should be shipped by express.

Don't forget to transfer your bank account (if desired), make arrangements to handle contents of your safety deposit box, discontinue milk and newspaper delivery service, and notify post office of your change of address. Notify commercial insurance agents of your transfer.

### YOUR VALUABLES

Except when shipments are destined to overseas bases, articles of extraordinary value such as currency, valuable papers, jewelry, stamp collections, silverware, objects made of precious metals will not be accepted by household goods shipping activities.

They can be shipped railway express and will be packed and crated in your presence.

See your shipping officer for advice in handling items of extraordinary value. Refer to *Joint Travel Regulations*, (8052-1b).

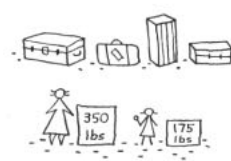
## HOLD BAGGAGE

Footlockers, trunks, suitcases, and similar wooden boxes (not furniture or major appliances) are classified as hold baggage.

Weight limitations are 350 pounds per person twelve years of age or over and 175 pounds for each child under twelve years old.

Hold baggage which cannot be carried on your commercial railroad ticket should be shipped to arrive at trans-shipping point (Navy port of embarkation) at least five (5) days before sailing date.

See NavSandA Publication 260 for details.



# moving household effects

## Professional Books

You may ship professional books and papers in addition to your authorized weight allowance if they are used in the performance of official duties. The estimated weight of the professional books must be shown in your application (Standard Form 116) and these items must be separated from your household goods at the time they are turned over to the packer and marked as professional books, papers and equipment. Otherwise, the weight of these items will be charged against your authorized allowance.

## How You Can Ship

Generally, you are entitled to services of packing,

crating, shipment, storage, hauling, unpacking and uncrating of household goods when necessary in connection with your change of station orders.

The shipping officer will designate the method—freight, express, van or water—by which your household goods will be routed. In making this designation, he must adhere to established transportation policies and practices and the interest of the government. He will, however, also consider your individual needs.

Under certain conditions you are entitled to ship 500 pounds gross weight (packed and crated weight) by express to your new duty station. Your shipping officer will explain the special privileges that apply in your case. (It must be pointed out that if you do take advantage of the express shipment, its weight will be charged against your over-all weight allowance.) A separate application for shipment of household goods

## List of Shipping Activities in U.S.

**H**ERE'S a list of activities within continental United States designated to arrange for shipment of your household goods:

### FIRST NAVAL DISTRICT

Portsmouth Naval Shipyard,  
Portsmouth, N. H.  
(Including household goods of Marine Corps personnel attached to the Marine Barracks, Naval Base.)  
Boston Naval Shipyard, Boston, Mass.  
Naval Supply Depot, Newport, R. I.  
Naval Air Station, Quonset Point, R. I.  
Naval Air Station, Brunswick, Maine

### THIRD NAVAL DISTRICT

Naval Supply Facility, Brooklyn, N. Y.  
Naval Supply Depot, Scotia, N. Y.  
Naval Supply Depot, Bayonne, N. J.  
Naval Air Station, Niagara Falls, N. Y.  
Naval Submarine Base,  
New London, Conn.  
Naval Ammunition Depot, Earle, N. J.

### FOURTH NAVAL DISTRICT

Philadelphia Naval Shipyard,  
Philadelphia, Pa.  
Naval Supply Depot, Mechanicsburg, Pa.  
Naval Air Development Center,  
Johnsville, Pa.  
Naval Air Station, Lakehurst, N. J.  
Naval Air Station, Columbus, Ohio  
Naval Air Station, Akron, Ohio  
Navy Finance Center, Cleveland, Ohio

### FIFTH NAVAL DISTRICT

Naval Training Center, Bainbridge, Md.  
Naval Supply Center, Norfolk, Va.  
Naval Air Station, Chincoteague, Va.  
Naval Ordnance Plant,  
South Charleston, W. Va.  
Naval Mine Depot, Yorktown, Va.  
Norfolk Naval Shipyard, Portsmouth, Va.  
Naval Ordnance Plant, Louisville, Ky.  
Marine Corps Air Station,  
Cherry Point, N. J.  
(The Marine Corps supply officer will handle shipments of household goods of both Navy and Marine Corps personnel.)

### SIXTH NAVAL DISTRICT

Naval Air Station, Memphis, Tenn.  
Naval Air Reserve Facility,  
Birmingham, Ala.  
Naval Air Station, Jacksonville, Fla.  
Marine Corps Air Station, Miami, Fla.  
(The Marine Corps supply officer will handle shipments of household goods of both Navy and Marine Corps personnel.)  
Naval Air Station, Pensacola, Fla.  
Naval Station, Key West, Fla.  
Navy Mine Defense Laboratory,  
Panama City, Fla.  
Naval Air Station, Sanford, Fla.  
Charleston Naval Shipyard,  
Naval Base, S. C.  
Naval Air Station, Atlanta, Ga.  
Naval Air Station, Glynnco, Brunswick, Ga.  
Naval Station, Green Cove Springs, Fla.

### EIGHTH NAVAL DISTRICT

Naval Station, New Orleans, La.  
Naval Air Station, Corpus Christi, Tex.  
Naval Air Station, Dallas, Tex.  
Naval Station, Orange, Tex.  
Naval Ammunition Depot,  
McAlester, Okla.  
Naval Air Technical Training Center,  
Norman, Okla.

### NINTH NAVAL DISTRICT

Naval Air Station, Minneapolis, Minn.  
Naval Air Station, Grosse Ile, Mich.  
Naval Supply Depot, Great Lakes, Ill.  
Naval Air Station, Lambert Field,  
St. Louis, Mo.  
Naval Air Station, Hutchinson, Kans.  
Naval Air Station, Olathe, Kans.  
Naval Air Station, Lincoln, Nebr.  
Naval Ammunition Depot, Hastings, Nebr.  
Naval Ammunition Depot, Crane, Ind.  
Naval Avionics Facility, Indianapolis, Ind.  
Naval Air Station, Denver, Colo.

### ELEVENTH NAVAL DISTRICT

Naval Supply Depot, San Diego, Calif.  
Naval Construction Battalion Center,  
Port Hueneme, Calif.  
Naval Ordnance Test Station,  
China Lake, Calif.  
Naval Air Facility, Litchfield Park,  
Phoenix, Ariz.  
Naval Auxiliary Air Station,  
El Centro, Calif.  
Long Beach Naval Shipyard,  
Long Beach, Calif.  
Marine Corps Air Station, El Toro, Calif.  
(The Marine Corps supply officer will handle shipments of household goods of both Navy and Marine Corps personnel.)

### TWELFTH NAVAL DISTRICT

Naval Ammunition Depot,  
Hawthorne, Nev.  
Naval Supply Center, Oakland, Calif.  
Mare Island Naval Shipyard,  
Vallejo, Calif.  
Naval Supply Depot, Clearfield, Utah  
Stockton Annex, Naval Center Oakland,  
Stockton, Calif.  
Naval Postgraduate School,  
Monterey, Calif.

### THIRTEENTH NAVAL DISTRICT

Naval Supply Depot, Seattle, Wash.  
Puget Sound Naval Shipyard,  
Bremerton, Wash.  
Naval Supply Depot, Spokane, Wash.  
Naval Air Station, Whidbey Island, Wash.  
Naval Station, Tacoma, Wash.  
Naval Station, Tongue Point, Oreg.  
Naval Ordnance Plant, Pocatello, Idaho

### POTOMAC RIVER NAVAL COMMAND

Naval Proving Ground, Dahlgren, Va.  
Naval Gun Factory, Washington, D. C.  
Naval Powder Factory, Indian Head, Md.  
Naval Air Station, Patuxent River, Md.

### SEVERN RIVER NAVAL COMMAND

Naval Academy, Annapolis, Md.

**NOTE**—For those persons who are on recruiting duty, at recruiting stations located at points further than 100 miles from a designated naval activity, the recruiting station will have the same status as a designated shipping activity.

If assigned outside Continental U. S., shipment will be arranged by cognizant naval attaché or nearest Navy supply activity.

(Standard Form 116) and additional certified copies of your orders are required for an express shipment. In the event you desire to ship your professional books, papers and equipment by express, they will be charged against your 500-pound express allowance.

### Packing and Crating

When moving by van your furniture will not be packed and crated (except for dishes, bric-a-brac, kitchenware and linen). Either your goods will be loaded directly from your residence on an "over-the-road-van" or they may be transported to the carrier's warehouse for consolidation with other lots of household goods and shipped from that point.

The carrier will request that you sign an "Accessorial Services Certificate" which lists the units of packing performed by the packers and other additional services. Before signing the certificate, be sure that units of packing indicated on it are correct.

When moving by water, rail or motor freight, your dishes, linens, kitchenware, and bric-a-brac will be packed at your residence. These items, along with your furniture will be taken to the commercial contractor's packing plant or to a governmental activity where they will be completely packed and crated for shipment.

Regardless of the method of shipment, you should insist that an inventory be prepared and that you be given a copy. This inventory will list the pieces and indicate the condition of furniture and equipment removed from your residence. It will list the boxes and barrels packed at the residence, but not the individual items in them.

Some packers use general terms or symbols such as "M" and "S" (marred and scarred) freely, a practice which may later complicate your substantiating a claim for damages resulting from the shipment. It is advisable to make arrangements with the individual preparing the inventory to notify you when he intends to use general terms. If you feel that the inventory does not describe the condition of your goods fairly, request that it be amended or that the location and extent of the exceptions be indicated.

Be sure that you or your agent and the person preparing the inventory sign the inventory. Signing the inventory indicates agreement as to count and condition of your property.

If your household goods were shipped by moving van it is important to permit the delivering carrier to unpack any items which were packed by them in order



that the responsibility in the event of damage may be properly placed with the carrier.

No matter how your household goods are shipped, the packers should remove from the premises all packing and waste materials resulting from the move and leave your residence in an orderly condition.

### Filing Claims On Damaged Goods

If your household goods are damaged when you receive them, you should immediately contact the nearest



shipping officer and request information on procedure to be followed. If a commercial carrier delivered your goods, you must request the carrier's representative to inspect your damaged property.

Do not refuse to sign the commercial bill of lading and/or freight bill or government bill of lading because your property has been damaged. Make a notation on the reverse side of the government bill of lading and in the space "Receipt of Delivery" on the commercial bill of lading and/or freight bill, as well as the "delivery receipt" on the carrier's inventory. Do not discard or have the damaged property repaired before it is inspected.

The carrier's liability is very insignificant in relation to the value of your household goods. On freight shipments, the carrier need only reimburse you to the extent of 10 cents per pound for each damaged article. If your goods are shipped by long distance van, the carrier's liability generally will not exceed 30 cents per pound per article. If shipment is made via railway express, the liability is \$50 on any weight up to 100 pounds and 50 cents per pound on a shipment weighing over 100 pounds.

However, if the payment you receive from the carrier does not cover the loss, you may file a claim against the government. Your shipping officer will advise you.

It is important that you contact your nearest shipping officer promptly if you intend to file a claim, since there is a nine-month time limitation for filing.

Whether or not you decide to insure your household goods is up to you. The government will not assume the cost of any commercial insurance. You may, however, present a claim to the government for loss or damage resulting from the shipment and this privilege in itself is similar to an "all risk" transportation policy. Reimbursement by the government is limited to \$6500 and claims must be filed within two years.

### Trailers

Trailers may not be shipped overseas. However, you may be reimbursed for transportation of your house trailer (for use as a residence) upon permanent change of station within the continental U.S. You may receive 10 cents per mile if you haul your own house trailer or 20 cents per mile if the trailer is towed by a commercial firm. This is in lieu of transportation of baggage and household effects. Details are described in Vol. IV of the *NavCompt Manual*.

### Shipping Autos Overseas

As a rule, only personnel in pay grades E-4 (with



## moving household effects

more than four years' service) and above are authorized to ship motor vehicles overseas. Enlisted personnel of grades E-4 with four years or less service, E-3, E-2 and E1 must obtain authority from the overseas commander concerned before they may ship motor vehicles overseas. The term "motor vehicle" includes jeeps, automobiles, motorcycles (with or without side cars), motor scooters and motor bikes. The shipment of trailers, trucks (including pickup types), buses, airplanes or boats (including motor boats) is not authorized. You may ship only one vehicle.

The first step in this process is to obtain a "Motor Vehicle Shipment Application" (DD Form 882) from your shipping officer and submit it, along with two certified copies of your change of station orders, at once to the port from which your car will be shipped. It is suggested that you act promptly because shipments are made on a priority basis. You may get the necessary copies of DD Form 828 from your nearest

shipping activity. Your shipping officer will tell you of the address to which the form should be forwarded.

Although there is nothing more for you to do officially until you receive notice from the port authority of the date you should deliver the vehicle, there are a few things you should do while you are waiting.

You must have your registration card and in the event a lien is held against the automobile, you must have a letter from the holder of the lien, granting you permission to take the car out of the U.S. If you do not deliver the car in person, your agent should have a power of attorney or written authority to represent you.

When you deliver the car to the shipping officer there must be a full set of keys, and the gasoline tank cap must be of the type that locks. In addition, all mirrors, hubcaps, tools and other loose items should be removed from the car and placed in a box. Although the box may be left in the trunk compartment of the automobile if you wish, it should be marked with your name, grade, service number and destination. When the shipping officer receives your car there is nothing more for you to do until you pick it up at the port serving your next duty station where local regulations govern.

### Here's Check-Off List

Now that you've read the summary on shipping HHE, check the following:

#### What you should do

☛ Have sufficient certified copies of your change of station orders (usually six copies for each shipment of household goods). Then, contact your shipping officer at least five days before you move.

☛ If you have professional books and papers to be shipped, advise the shipping officer in order that they may be packed and weighed separately.

☛ If you plan to proceed to your new duty station before your household goods are shipped, leave or send your wife sufficient number of certified copies of your change of station orders. Also leave or send power of attorney or written authority for her to make shipment.

☛ If you have gold, silver, or other valuables to be shipped, inform your shipping officer in order that special arrangements may be made.

☛ Get all information possible about housing conditions at your new duty station before requesting shipment of your goods. (See page 13.)

☛ Request storage at point of origin whenever you are in doubt as to where to ship your goods.

☛ If goods are going by van, be sure to obtain a copy of the inventory sheet from the driver.

☛ The van driver will request you to sign a "certificate of packing." The certificate contains an itemized list of the units of packing performed at your residence. Be sure to check the certificate carefully and never sign it in blank.

☛ If your orders are changed or canceled, or a change of destination of the shipment is desired, contact the shipping officer immediately.

☛ Be sure to have your automatic washing machine, deep freezer, refrigerator and television set serviced for shipping. The government does not perform this service. See your electrical dealer on this.

☛ Obtain from your shipping officer the approximate time of arrival of your goods at destination.

☛ You or your wife should be at home on the day of the expected move.

☛ Make arrangements for receipt of the property at destination. If you cannot be at the destination at the time of arrival of your goods see your shipping officer to determine whether storage is authorized. In cases of direct delivery by van, you or your agent must be at home to receive it.

☛ If possible, turn over all your household goods for the same destination at one time, except silver, gold, items of extraordinary value, or items to be shipped by express.

☛ Call to the attention of the movers fragile items such as chinaware and delicate glassware.

☛ Keep groceries and food supplies together in one place for proper packing.

☛ Remove articles from drawers of furniture intended for packing and crating. The extra weight in furniture drawers tends to damage them. However, if furniture is to be moved by van, light-weight linens and clothing may be left in the drawers.

☛ Be sure to make arrangements to have your telephone service and other utilities discontinued.

☛ For your own convenience in unpacking or storage, paste a label on each box or trunk showing its general contents.

#### What you should not do

☛ Do not request shipment to a place other than your new duty station without finding out first how much it will cost you.

☛ Do not contract for shipment with commercial concerns unless you have been authorized to do so in writing by your shipping officer.

☛ Do not become alarmed if the movers are not at your residence at exactly the appointed time. It is difficult to schedule a move at a precise hour.

☛ Do not request special services from the carrier until after you have checked with your shipping officer.

☛ Do not pack your dishes or bric-a-brac yourself. Leave this to professional packers. They are qualified to do the job. Usually commercial firms won't pay claims on items which they do not pack.

# advancement: up the navy ladder



**Y**OU MAY HAVE JOINED the Navy to see the world, but now that you're in, you're probably just as interested in seeing more stripes on your rating badge and bigger figures on your paycheck. That isn't too hard to do if you've got the ability and the qualifications—for the Navy's advancement system is designed to give equal opportunity to all potential petty officers, and allow them to advance as rapidly as the needs of the service will permit.

## Enlisted Advancement

To qualify for petty officer you must:

- Satisfactorily complete Navy Training Courses or



correspondence courses when they are required for your next higher rate. (NavPers 10052 lists these courses.)

- Satisfactorily complete a course of instruction at a service school when such is required.

- Qualify in the practical factors for your rate, as defined in the *Manual of Qualifications for Advancement in Rating* (NavPers 18068 Revised) and as listed in the Navy Training Courses (or Study Guides) for your rate.

- Have satisfactorily completed the performance test for your next higher grade if such a test is required. (See NavPers 18068.)

- Be recommended by your commanding officer.

- Have passed a service-wide examination for the rate involved. (This examination, like the Navy Training Courses for your rate, is developed from the qualifications for advancement in rating contained in NavPers 18068. These qualifications are also listed in the Navy Training Courses and, if applicable, the Study Guides for your rate.)

This is not to suggest, of course, that you will be advanced the minute you have completed the above requirements. These are simply the *minimum* requirements.

How long will it be before you can anticipate promotion? Well, it just depends. Your wait will vary with your individual capacity, the pay grade for

which you are eligible and your rating. Naturally, a man in a rating which has a continuing need for additional petty officers can expect to advance more rapidly than one in a rating where there is less need for petty officers. This is especially true in the higher pay grades where the numbers on board may already be greater than the requirements for that pay grade. But bear in mind that the opportunity for advancement is always present for the best qualified people.

Theoretically, a man who isn't afraid of hard work might possibly make chief in about seven years under normal conditions, providing he gets the breaks in his favor. To be on the safe side, however, if you estimate your goal as chief at nine to twelve years, you won't be too far wrong. Of course, in time of war or national emergency, advancements are frequently speeded up.

In the first three pay grades advancement follows a fairly regular schedule. Advancement from pay grades E-1 to E-2 is normally effected upon completion of recruit training. For advancement to E-3 there are five considerations:

- (1) Service in pay grade;
- (2) practical factors;
- (3) military requirements;
- (4) a local examination and
- (5) recommendation of your commanding officer.

For advancement in the petty officer ratings, you must, in addition to the five factors mentioned for advancement to E-3, also complete training or school courses (see page 44) and pass a service-wide examination. In addition, there must be a place for you in the Navy scheme of things. There doesn't necessarily have to be a billet available in your ship or station, but there

must be a need and place for additional petty officers in the Navy as a whole.

When you meet the eligibility requirements stated above, you can, and should, take the service-wide examination. Your possible advancement will depend upon your final multiple standing and the needs of the service for additional petty officers in the rate for which you compete.

When the number of individuals who pass a particular examination exceeds the number that can be advanced, an advancement "quota" is imposed by the Chief of Naval Personnel. The "quota" includes numbers to make up for the attrition which is expected to take place before the next exam because of loss of personnel through discharge, advancements to higher pay grades, etc.



## advancement: up the navy ladder

### Service-wide Exams

The purpose of the service-wide exam set-up is to provide a controlled system through which each enlisted Navyman will have recurrent opportunities to compete for advancement in his chosen field. The number of opportunities available depends upon the needs of the service, but your qualifications determine whether you get that extra stripe. For information on expected opportunities in the next service-wide examination, you may check BuPers Notices of the 1430 series, which are issued about three months before each February and August examination.

Examinations for advancement to pay grade E-4, E-5 and E-6 of all ratings are given twice a year—in February and August. Additional exams are conducted in May and November for "selected" E-4 rates in which there is a continuing need for new petty officers. Examinations for E-7 are held in February of each year.

Thus, you can see that opportunity knocks more than once when you're in the Navy.

### Officer Promotion

**T**HE PRIME PURPOSE of the Navy's promotion system is to produce the best possible officers, and to make sure they have the qualifications and experience to handle the responsibilities of rank. Here, in brief, is how the promotion system works.

To be promoted above lieutenant (junior grade) under the Officer Personnel Act of 1947, an officer on active duty must be: (1) Selected by a selection board; (2) found physically qualified by a board of medical examiners; and, (3) found mentally and professionally qualified by a naval examining board. Also, before he may be promoted, the President must nominate him for appointment to a higher grade and the Senate must confirm that nomination. Promotions are effected as vacancies occur in the grade for which the officer is selected.

In addition to these requirements, permanently commissioned male line officers of the Regular Navy not

restricted in the performance of duty, and limited duty line officers in the grade of lieutenant and higher, must have two years' sea or foreign service in grade, as defined by BuPers Inst. 1412.7, to be promoted.

Before an officer is eligible for consideration by a board, he must have a specified amount of time in his present grade. Time-in-grade requirements are: for a LTJG to be considered for promotion to LT, two years; LT to LCDR, four years; LCDR to CDR, four years; CDR to CAPT, five years; and CAPT to Flag rank, three years.

### Promotion Zones

Promotion zones are established by the Secretary of Navy in the manner set forth by law in the Officer Personnel Act and defined additionally in *BuPers Manual* Chapter VII. Briefly, a promotion zone consists of a number of the most senior officers in that grade and specialty (that is, line or staff corps) under consideration, who are eligible for (and have not previously failed of) selection for promotion to the next higher grade. Also, they must either be selected by the board in question or be considered as having failed of such selection, in order to assure equality of opportunity for promotion to individuals in succeeding years. The normal periods of total commissioned service specified in the Officer Personnel Act for officers in the promotion zone are: for promotion to lieutenant, officers with six years' service; to lieutenant commander, those with 12 years' service; to commander, those with 18 years'



service; and to captain, those with 25 years of service. It is worthy of note that officers are currently being promoted ahead of these normal periods of total commissioned service.

### Professional Examination

In addition to meeting the above qualifications, officers on active duty in the ranks of LTJG through CDR are required to take written professional examinations for promotion. The scope of the examinations and pertinent information for the various categories of officers are contained in BuPers Instructions of the 1416 series, which should be studied carefully by all candidates. The same instructions also list residence and correspondence courses, which will earn exemptions from specific written examinations.

Officers selected for promotion to the grade of rear admiral and officers becoming eligible for promotion to the grade of LTJG are normally examined on the record only. Accordingly, no written professional exams have been provided for them. Ensigns however, are encouraged to take correspondence courses which will prepare them for promotion to higher grades, since these courses will earn them exemptions from examinations for future promotions.

At present, warrant officers are not required to take written examinations for promotion, but they will be, commencing in July 1958. An examination and study plan, now in preparation, will be issued in October 1957.







nations are held. (For example, a candidate for the USNA class beginning in 1957 must have enlisted on or before 1 July 1956.) A Reservist must have had at least one year in the inactive Reserve by 1 July of the year of admission to the Academy, and must have attended a minimum of 28 regular drills between 1 July and the beginning of the Naval Academy entrance examinations, the fifteen day of March. Active service may be accepted in lieu of drills, one full week of active service being equivalent to one drill.

In addition, an applicant must have passed his 17th birthday, but must not have reached his 22nd by 1 July of the year he will enter the Naval Academy. He must be unmarried and agree to remain unmarried until commissioned.

There are no minimum educational requirements for USNA candidates who wish to enter the enlisted competition for enrollment in the Preparatory School. How-

# how to earn a commission



ONCE UPON A TIME the Navyman who rose to a commission from the ranks was a pretty rare individual. But, today there are several paths which an enlisted man may follow on his way toward becoming an officer. These include the Naval Academy, the Integration program, the Naval Aviation Cadet program, the Naval Reserve Officer Training Corps, the Limited Duty Officer program and the Warrant Officer program.

However, before you get into the details, here's an important point to remember: Although the Navy is eager to offer every opportunity to the ambitious and intelligent young man or woman, it's not "giving" you



anything. You aren't going to get any of the prizes described here unless you make a determined effort to earn them.

## Naval Academy

The quotas for appointment to the U. S. Naval Academy provide for the annual admission of 160 enlisted men from the Regular Navy and Marine Corps and 160 enlisted men from the Navy and Marine Corps Reserves. Eligible Regulars, and Reservists on two years' active duty, who are nominated by their commanding officers and who pass the preliminary physical and scholastic examinations, are sent to the Naval Preparatory School at Bainbridge, Md., for instruction designed to prepare them for the Naval Academy entrance exams and academy course of study. Reservists who are on inactive duty when nominated are not sent to the Preparatory School.

• **Requirements**—To be eligible to compete for an Academy appointment of this type, a Regular must have enlisted on or before 1 July of the year preceding that in which the Naval Academy entrance exami-

ever, at least three years of high school are recommended to compete successfully.

Any enlisted man wishing to become a candidate should tell his commanding officer. COs of ships and stations conduct a survey of enlisted personnel, usually some time between March and 1 July of each year, for the purpose of nominating those they consider suitable officer material.

• **Preparatory School**—Applicants are required to take the preliminary examination about 1 July to determine their degree of aptitude in subjects involved in the Naval Academy entrance examination. Candidates who successfully meet these initial requirements are then transferred to the Naval Preparatory School, which remains in session from September until the USNA entrance exams in March the following year.

The 160 Regulars from the Naval Preparatory School who finish highest in the Academy entrance examina-



## how to earn a commission

tions are appointed to the Academy. The two-year-active-duty Reservists from the school and the inactive-duty Reservists compete for the 160 Reserve appointments in a similar manner. Those standing below the first 160 in the competitive list for their component, but who pass the entrance exam, become eligible for admission in the event eligible candidates fail the



physical exam, or for other reasons, do not enter the Academy.

• **Other Types of Appointment**—Besides entering Annapolis under the quotas for Regulars and Reserves, there are several other ways a man already in the Navy might enter the Academy. He might obtain a Congressional appointment. He might be appointed under quotas set aside for the sons of officers or enlisted men (active or retired) in the Regular Army, Navy, Marine Corps, Air Force and Coast Guard. Or, he might be appointed as the son of a recipient of the Medal of Honor or as the son of a deceased veteran. The latter category is for the sons of armed forces personnel who were killed in action or who have died of wounds or injuries received, or disease contracted or aggravated in active service during the two World Wars and the Korean fighting.

When a candidate is eligible to apply for more than one type of appointment, it may be to his advantage to do so.

### Integration Program OCS

The new Regular Navy Integration Program is another plan whereby enlisted personnel may earn commissions in the Navy. This is a concentrated course of study at the Officer Candidate School, Newport, R. I., that keeps a man on his toes for 16 weeks.

A high school education or the equivalent, plus a GCT or ARI of 60, are the educational requirements for selection in the Integration program. This training leads to appointment as ensign, USN, in either the line or staff corps. To qualify for a Civil Engineer Corps



appointment, the applicant must have at least three years of college credits toward an engineering degree from an accredited engineering school.

Following are the basic requirements for selection. For more complete details, see BuPers Inst. 1120.18C and latest revisions.

• **Eligible applicants**—This program is open to chief warrant officers, warrant officers, enlisted men and women of the Regular Navy who are citizens of the U. S. and serving in the Navy at the time a selection board designates qualified appointees.

CWOs, WO and CPOs must have three years of Regular Navy service in one of these grades or combinations of them, immediately preceding and computed to 1 April of the calendar year in which the appointment can first be made.

Chiefs and below must have four years of continuous Regular Navy service, immediately preceding and computed to 1 April of the calendar year in which the appointment can first be made. However, a CPO has the option of meeting either this requirement or the one for CWOs, WO and CPOs.

In any event, you must have at least one year of obligated enlisted service upon entering the program.

For the two-year period preceding the date of application, you must have no record of conviction by a general, special or summary court-martial, or by a civil court for any offense other than minor traffic violations.

• **Age**—Men must be at least 19 and under 32½ years of age and women must be at least 21 and under 29½ years of age, both computed to 1 July of the year in which they could be appointed.

• **Education**—As already stated, you must be a high school graduate or have the service-accepted equivalent, as set forth in BuPers Inst. 1560.1, and have a GCT or ARI of at least 60. However, if you have completed four semesters of work toward a college or university degree, or have satisfactorily completed the USAFI Educational Qualification test 2CX before 1 Jan 1954, or the USAFI College Level GED test after that date, you are also eligible. The CEC requirement (mentioned above) is three years of college credits toward an engineering degree from an accredited engineering school.

• **Physical Requirements**—You must be physically qualified for original appointment in the line or staff corps, as appropriate, in accordance with the provisions of the *BuMed Manual*.

• **Dependents**—Men may have any number of dependents. Women must meet the dependency requirements set forth in Paragraph 2, Article C-1102, *Bureau of Naval Personnel Manual*.

All requests to be considered for the Integration Program, for either the line or staff corps, must be submitted to your commanding officer between 1-20 March of the year of application.

### Naval Aviation Cadets

A third path, the Naval Aviation Cadet program, leads to a commission and "Navy wings." It provides flight training for qualified EMs of the Regulars and Reserves who are serving on active duty.

• **Requirements**—The latest qualification standards and procedures for active duty personnel are listed in BuPers Inst. 1120.20A. To be considered under the present instructions you must:

- Be a U. S. citizen over 18 but under 25 years of age on the date application is submitted.

- Agree to remain on active duty for four years from date of first reporting to Pensacola for active duty in the grade of Naval Aviation Cadet, unless sooner released.

- Attain a minimum grade of 3 on both the Aviation Qualification Test and Flight Aptitude Rating Test.

- Be selected and recommended by your commanding officer (who utilizes the service of a locally convened selection board).

There are four methods of meeting the educational requirements for this program:

- Satisfactory completion of two full years (60 semester or 90 quarter hours) of unduplicated passing work at an accredited college or university;

- Satisfactory completion of the USAFI 2CX test;

- Satisfactory completion of one year (30 semester or 45 quarter hours) of passing work at an accredited college or university, plus a combined GCT-ARI score of 120 and a MECH score of 58; or

- Satisfactory completion of the USAFI GED test, College Level, plus a combined GCT-ARI score of 120 and a MECH score of 58.

Men who have previously been dropped from any military flight training program by reason of flight failure, or who have previously qualified as naval or military aviators are not eligible for this program.

Applications are submitted on NavPers Form 953, endorsed by your commanding officer and accompanied

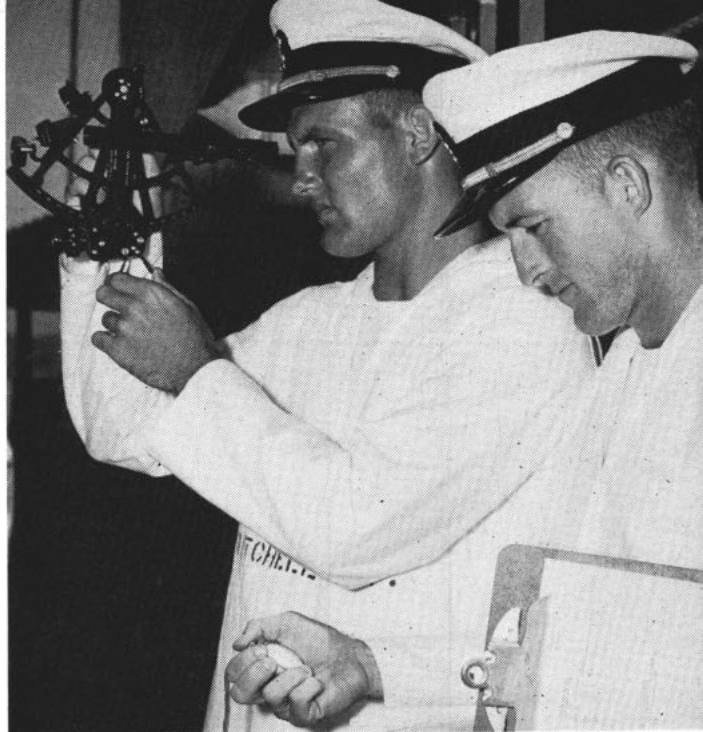


by Statement of Personal History (DD 398), loyalty certificate, educational transcripts, USAFI test reports, NavCad contract, and consent forms and classification test scores as applicable.

Upon final review of your application by the Bureau you will be notified, via your CO, of the action taken. If eligible you will have your name placed on a priority list according to your date of acceptance.

- **Selection**—Quota allowances will govern selection of candidates from this list. No specific information can be given as to when you will be ordered to flight training. If accepted, you will be ordered to NAS Pensacola, Fla., for training in the grade of Naval Aviation Cadet, USNR. After completion of approximately 14 months of the 18-month flight training course, you will be designated a Naval Aviator and appointed as ensign, 1325, USNR. You will then continue flight training as an officer. Within authorized quotas NavCads are permitted to volunteer for selection and appointment as second lieutenant, USMCR.

You will be released to inactive duty upon fulfillment of your contract after a total of four years of NavCad plus commissioned service, unless extension of active duty or transfer to the Regular establishment has been requested by you and approved by the Chief of Naval Personnel. You are permitted to continue on active duty at your request depending upon vacancies in the service and the needs of the service. After 18



months' commissioned service in the Naval Reserve, you may request appointment to the Regular Navy, once again, subject to the needs of the service.

#### Aviation Officer Candidate Program

Another program leading to a commission and Navy wings is Aviation Officer Candidate training, which is open to eligible college graduates serving on active duty as enlisted men in the Regular Navy or Reserves. (It is also open to qualified civilian college graduates.)

Under this program selected applicants are ordered to the AOC School, NAS, Pensacola, Fla., and upon successful completion of the first four months of officer indoctrination and preflight training, are appointed ensigns in the Naval Reserve. After that they undergo approximately 14 months of flight training, during which they are designated as Naval Aviators (1315). They are required to remain on active duty for at least two years from the date flight training is completed. Later on, they may apply for Regular commissions.

To qualify, an enlisted Regular or Reserve on active duty must:

- Be a male citizen.

- Have a baccalaureate degree from a college or university and have completed a minimum of 120 semester hours or its equivalent. (Determination of accreditation of colleges and universities will be made by the Chief of Naval Personnel.)

- Be at least 19, but less than 26 years old at time of application.

- Meet the other eligibility requirements contained in BuPers Inst. 1120.25.

#### NROTC—Naval Reserve Officer Training Corps

This program is open to both active and inactive duty personnel. It was established in 1926 to offer certain college students the Naval Science courses required to qualify them for commissions in the Naval Reserve upon graduation. The mission of NROTC was greatly expanded in 1946 (under the Holloway Plan) to include the training of prospective career officers for the Regular Navy, as well as for the Naval Reserve.

- **Requirements**—Applicants must be at least 17 but not over 21 years old as of 1 July of the year of enroll-



# PATHS OF ADVANCEMENT

## GENERAL APPRENTICESHIP

## PETTY OFFICERS

E-1

E-2

E-3

E-4

E-5

E-6

### DECK GROUP I

### ORDNANCE GROUP II

### ELECTRONICS GROUP III

### PRECISION EQUIPMENT GROUP IV

### ADMINISTRATIVE AND CLERICAL GROUP V

### MISCELLANEOUS GROUP VI

### ENGINEERING AND HULL GROUP VII

### CONSTRUCTION GROUP VIII

### AVIATION GROUP IX

### MEDICAL GROUP X

### DENTAL GROUP XI

### STEWARD GROUP XII



BM BOATSWAIN'S MATE



QM QUARTERMASTER



RD RADARMAN



SO SONARMAN



SM SIGNALLER



GM GUNNER'S MATE



FT FIRE CONTROL TECHNICIAN



TM TORPEDOMAN'S MATE



MN MINEMAN



GS GUIDED MISSILE TECHNICIAN



ET ELECTRONICS TECHNICIAN



IM INSTRUMENTMAN



OM OPTICALMAN



RM RADIOMAN



YN YEOMAN



PN PERSONNEL MAN



TE TELEMAN



SK STOREKEEPER



MA MACHINE ACCOUNTANT



JO JOURNALIST



CS COMMISSARYMAN



SH SHIP'S SERVICE



PI PRINTER



LI LITHOGRAPHER



DM DRAFTSMAN



MU MUSICIAN



DC DAMAGE CONTROLMAN



MM MACHINIST'S MATE



EN ENGINEMAN



MR MACHINERY REPAIRMAN



IC I. C. ELECTRICIAN



BT BOILERMAN



ME METALSMITH



FP PIPE FITTER



ML MOLDER



BU BUILDER



SV SURVEYOR



CD DRIVER



SW STEELWORKER



CE CONSTRUCTION ELECTRICIAN'S MATE



AD AVIATION MACHINIST'S MATE



AO AVIATION ORDNANCE MAN



AL AVIATION ELECTRONICS MAN



PR PARACHUTE RIGGER



AG AEROGRAPHER'S MATE



AC AIR CONTROLMAN



AK AVIATION STOREKEEPER



AM AVIATION STRUCTURAL MECHANIC



TD TRADEYMAN



AB AVIATION BOATSWAIN'S MATE



PH PHOTOGRAPHER



HM HOSPITAL CORPSMAN



AQ AVIATION FIRE CONTROL TECHNICIAN



DT DENTAL TECHNICIAN



SD STEWARD

† TE is being out over fi

# FOR ENLISTED PERSONNEL



E-7

## WARRANT OFFICERS



W-1



W-2



W-3



W-4

## COMMISSIONED OFFICER PROGRAMS



MAN  
(Insignia not approved)  
NW MISSILEMAN  
NUCLEAR WEAPONS MAN

DK DISBURSING CLERK  
CT COMMUNICATIONS TECHNICIAN

IRMAN  
EM ELECTRICIAN'S MATE  
BR BOILERMAKER

UT UTILITIES MAN  
CM MECHANIC

AT AVIATION ELECTRONICS TECHNICIAN  
(March 1958)

AE AVIATION ELECTRICIAN'S MATE

APHER'S MATE

GF AVIATION GUIDED MISSILEMAN



BOATSWAIN (713)  
(BM, QM, SM, \*GM)



UNDERWATER ORDNANCE TECHNICIAN (733)  
(TM, \*MN)

MINE WARFARE TECHNICIAN (734)  
(MN, \*TM)



ELECTRICIAN (754)  
(EM, IC)



SHIP REPAIR TECHNICIAN (774)  
(DC, FP, ME, ML, PM, \*BR)



EQUIPMENT FOREMAN (749)  
(CM, CD, UT)

CONSTRUCTION ELECTRICIAN (759)  
(CE, \*UT)

BUILDING FOREMAN (779)  
(BU, SW, DM, SV)



SUPPLY CLERK (798)  
(DK, SK, AK, CS, SH, SD)



PHOTOGRAPHER (831)  
(PH, \*JO)



AVIATION ELECTRONICS TECHNICIAN (761)  
(\*GF, \*AQ, AE, AL/AT, TD)



AVIATION ORDNANCE TECHNICIAN (721)  
(AO, GF, AQ)



SURFACE ORDNANCE TECHNICIAN (723)  
(GM, NW)

ORDNANCE CONTROL TECHNICIAN (724)  
(FT, GS)



MACHINIST (743)  
(MM, BT, MR, EN, IM, OM, BR)



COMMUNICATIONS TECHNICIAN (764)  
(CT)

ELECTRONICS TECHNICIAN (766)  
(ET, RM, TE/RM, \*FT, \*GS)  
(\*EM, \*IC, RD, \*SO, \*TD)



SHIP'S CLERK (782)  
(LI/PI, JO, PN, YN, TE/YN, MA)



BANDMASTER (785)  
(MU)



MEDICAL SERVICE WARRANT (817)  
(HM)

DENTAL SERVICE WARRANT (818)  
(DT)



AEROGRAPHER (821)  
(AG)



AVIATION MAINTENANCE TECHNICIAN (741)  
(AD, AM, \*AE)



AVIATION OPERATIONS TECHNICIAN (711)  
(AB, AC, PR)

Eligible ratings in path of advancement are listed in parentheses after WO Specialty. \*Asterisk indicates this is an alternate path of advancement for the rating so marked.

### \*USNA

The United States Naval Academy is open to unmarried, male, high school graduates between the ages of 17 and 22. Appointments are usually obtained through U. S. Congressmen or by competitive examination in the fleet.

### \*NROTC

Applicants for Naval Reserve Officer Training Corps must be unmarried, male high-school graduates between the ages of 17 and 21. Selections for this program leading to a baccalaureate degree as well as a commission are made annually from candidates on active duty as well as personnel on inactive duty, and civilians.

### \*NAVCAD

The Naval Aviation Cadet program is designed for unmarried men who have successfully completed two years of college (60 semester hours of unduplicated studies), or have 30 semester hours with a combined GCT-ARI score of 120 and MECH of 58 (USAFI College Level GED test will be accepted in lieu of the 30 semester hours of college). This program is primarily designed for men who do not intend to complete college at a later date. Applicants must be unmarried, between the ages of 18 and 25 years, have good eyesight and no known physical defects.

### \*OCS

There are no marital restrictions for Officer Candidate School training. All applicants must hold at least a bachelor's degree. All line, supply and civil engineering applicants must be between the ages of 19 and 27. Other categories must be under 33 years. Physical requirements vary according to the program.

### \*INTEGRATION

Male applicants must be at least 19 and under 32½ years of age as of 1 July of the year in which appointment can be made. Women applicants must be at least 21 and under 29½ years of age. Applicants' physical requirements may vary according to the program. Warrant Officers and CPOs must have 3 years in grade in either of these combined grades or rates. Four years in rate are required below CPO.

### \*AOC

Applicants for the Aviation Officer Candidate program must be male college graduates between the ages of 19 and 26 with good eyesight and no known physical defects. There are no marital restrictions.

### \*LDO

Those who have not reached their 35th birthday as of 1 July of the year in which appointment can be made are eligible for appointment as Limited Duty Officer. In some cases the age limit is raised to 38. Male enlisted POIs, and above having served in rate for 1 year are eligible; must have completed 10 years of active service and be high school graduates or service-accepted equivalent.

Established—to be phased  
year period to RM or YN.

# how to earn a commission

ment in the NROTC college. However, those who have enough college credits to qualify for advanced training may be accepted beyond the age of 21. In any case, applicants may not be more than 25 years old on 1 July of the year of graduation.

Candidates are selected on the basis of Naval College Aptitude Test scores and physical qualifications.



"Regular" NROTC students receive retainer pay of \$50 a month, their uniforms, and a four-year government-paid college education, including cost of tuition and books.

In addition to about 2000 civilians and inactive Reservists, the Navy has a quota for 200 enlisted men on active duty who can qualify through competition in the Naval College Aptitude Test. These provisional selectees are ordered to the U. S. Naval Preparatory School, Bainbridge, Md., for an 8- to 10-week refresher course and for final selection for the NROTC four-year college program. Applications by personnel on active duty should be submitted to the Chief of Naval Personnel via your commanding officer.

Upon completing the Bainbridge course, which is given during the summer, the selected candidates are appointed midshipmen (while still retaining their enlisted status) and are ordered to one of the 52 colleges or universities offering the NROTC curriculum. Students not selected are returned to the Fleet for duty.

Details of this program are contained in Arts C-1202, C-1204, *BuPers Manual* and *BuPers Inst.* 1111.4B.

- **NROTC Contract Students**—Students in NROTC colleges are also eligible to apply for enrollment as NROTC contract students. This is a nonsubsidized program leading to a Reserve commission. The "contract student" program is not open to active duty enlisted personnel.

## LDO Program

The LDO program gives the Navy's outstanding young men an excellent chance for advancement. While the number of commissions awarded each year is not large in proportion to the number of applicants, there is a definite opportunity for top-notch candidates.



*BuPers Inst.* 1120.18C is the current directive for procurement of personnel in this program.

- **Requirements**—The program is open to Regular Navy personnel who:

Hold the permanent rank or rating of chief warrant officer, warrant officer, chief petty officer or petty officer first class, within the age limits, as noted below.

Have completed 10 years of active naval service, exclusive of training duty in the Naval or Marine Corps Reserve, on or before 1 April of the year in which the appointment can first be made. (Marine Corps service may be included.)

Have served as PO first class or higher for at least one year as of 1 April of the year in which the appointment can first be made, and be so serving on that date.

Have not reached their 35th birthday as of 1 July of the year in which the appointment can first be made—in most cases. (In the case of an individual who is serving or has served, in a temporary commissioned grade of lieutenant (junior grade) or above, the age limit is raised to 38 years.)

- If enlisted, you must have no record of conviction by deck court, summary court-martial or general court-martial for the two years preceding the date of written examination.

- Applicants must be able to meet the physical standards prescribed for original appointment in the Navy for the corps to which appointed.

- **Eligible personnel** may apply every year until selected, or until they become ineligible, and may apply each year for not more than two categories. HM, DT, PH and MU ratings may apply for those categories for



which they are considered qualified. If selected, all original appointments will be temporary appointments in the grade of ensign. Upon making LTJG, temporary LDOs will become eligible for augmentation as permanent LDOs in numbers allowed by the law, or as unrestricted line or staff officers as applicable. LDO temporaries will remain eligible for augmentation through the grade of LT. Career patterns will be identical for both permanent and temporary LDOs.

- No candidate will be eligible for appointment in LDO status if his conduct and associations are such that reasonable grounds are established for rejection by *BuPers* on the grounds of loyalty.

- All candidates must be high school graduates, or have satisfactorily completed the service-accepted equivalent—the USAFI GED test (high school).

Some people are not eligible, regardless. These are officers who have transferred to the Regular Navy as permanent USN officers above the rank of chief warrant officer, retired personnel and members of the Fleet Reserve or Naval Reserve, among others.

By 20 March your commanding officer should submit by speedletter or other suitable rapid means to the Chief of Naval Personnel (Attn: Pers-B625), the name, rate, service number, and classification for which application will be made, of all prospective candidates in his command.

- By 15 June the CO must complete a special evaluation report on you and at the same time you must submit your formal application as prescribed in the current instructions. The application will be followed by a written exam in three parts: a general officer aptitude test; a test on military knowledge and naval admin-



istration (A to N type); and an Educational Level Determination Test, including in its areas, history, science, mathematics and English.

Check BuPers Inst. 1120.18C for further details on application.

### Warrant Officer Program

The Warrant Officer Program W-1 is open to eligible enlisted men and women serving on active duty as CPOs or PO1s in the Regular Navy and Naval Reserve (including TARs). The requirements and procedures for it are as follows:

- **Age**—If you originally enlisted in the Navy, Naval Reserve or Coast Guard (when operating under the Navy) before 15 Sep 1945, you must not have attained your 39th birthday as of 1 July of the year following that in which application is made. If you originally enlisted after 15 Sep 1945, you must not have reached your 35th birthday as of 1 July of the year following that in which application is made.

- **Service**—Applicants must have completed six years of active service, computed to 1 April of the calendar year in which appointment could first be made.

- **Education**—There are no specified educational requirements for the WO program.

- **Physical**—Applicants must meet physical standards established by the Chief, Bureau of Medicine and Surgery. Minor defects, which do not interfere with satisfactory performance of duty and which are not likely to preclude the completion of 20 years' total active and full duty following appointment, will not be considered disqualifying. However, applicants who are on the sick list, on sick leave, or limited duty, or who are awaiting final action on reports of medical boards shall be considered not physically qualified.

- **Dependency**—Women applicants must meet the dependency requirements set forth in Paragraph 2, Article C-1102, *BuPers Manual*. There are no dependency requirements for men.

- **Discipline**—For the two years preceding the date of application, the applicant must have no record of conviction by a general, special or summary court-martial, or conviction by a civil court for any offense other than minor traffic violations.

- **Obligated Service**—Personnel eligible, or becoming eligible, for retirement must, if selected, agree not to apply for voluntary retirement until they have completed three years of service as a warrant officer. Otherwise, there are no obligated service requirements.

- **Loyalty**—No candidate will be eligible for appointment if his conduct and associations are such that reasonable grounds are established for rejection by BuPers on the grounds of loyalty.

- **Application Procedures**—Details on the WO Program are contained in BuPers Inst. 1120.18C. *Be sure to check it for complete information.* However, here are the application procedures in brief:

On 1 March of the year preceding the calendar year in which the appointment can first be made, the applicant after making sure he is eligible, submits a written request to his commanding officer, stating the technical specialty in which he would like to be appointed, the program or programs for which he wishes to be considered (he can apply for the Integration, LDO and WO Program, all at the same time) and his order of preference among the programs.

Between 1 March and 15 June the commanding



officer observes all applicants under his command, and at the end of that time he prepares a CPO and PO1 Evaluation Sheet (NavPers 1339-Revised) on each of them. This is in addition to the regular Evaluation Sheet which becomes a part of the enlisted service record. During that period, the applicant is also given a physical examination and interviewed by a board of three officers to determine the applicant's officer-like qualities.

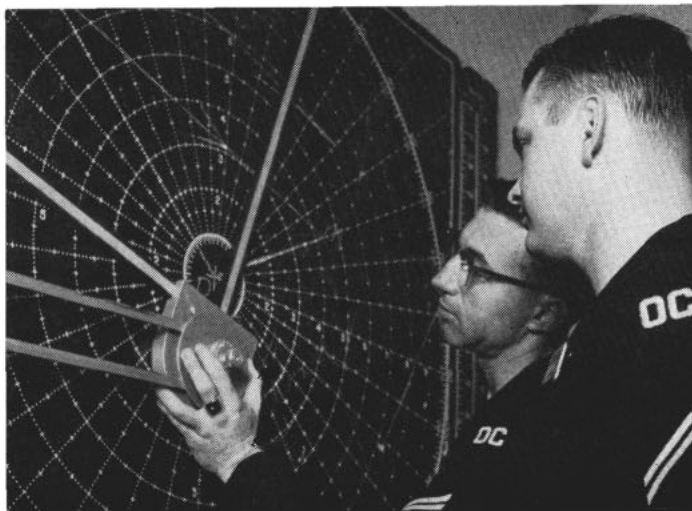
On 15 June (or the next working day thereafter, in case that date falls on a Saturday, Sunday or holiday), all applicants participate in a Fleet-wide competitive examination. This consists of three parts—General Aptitude, A to N type and General Educational Level Determination (which consists of questions on history, science, mathematics and English). The CO then forwards examination material and results to the Naval Examining Center, Great Lakes, Ill.; cutting scores are established by the Chief of Naval Personnel; and all personnel below the cutting score are disqualified.

Also on 15 June the prospective applicant submits to his commanding officer a formal Application for Appointment NavPers 953 together with the other papers and forms listed in BuPers Inst. 1120.18C or latest revisions. This material is forwarded to the Chief of Naval Personnel (Pers-B625) for use by a selection board which convenes each February.

- **Selection**—All applicants selected for appointment as WOs are placed on a waiting list in order of preference for appointment. Appointments are issued periodically according to the needs of the service.

On 30 June of each year the waiting list becomes invalid and is superseded by a new one. Personnel still on a waiting list as of 1 March are advised to apply for the program again, since they might not be appointed before the new list is issued.

Except for Code 798X warrant officers (who take a six-month training course at the Navy Supply Corps School, Athens, Ga.) and 766X warrant officers appointed from ratings other than ET (who are ordered to a one-year course in Electronics at Great Lakes, Ill.) newly appointed WOs are ordered to ships or activities which have allowances for their technical specialties. An enlisted naval aviation pilot will not be continued in a status involving flying if he's appointed a WO.



# education and training



**I**F YOU'RE GOING to get anywhere in life—either as a Navyman or as a civilian—one of the best ways to do it is by taking advantage of opportunities to learn. And the Navy is a mighty good place to do just that.

The day a Navyman enters boot camp or one of the officer procurement programs he begins acquiring new knowledge and putting that knowledge to work. Later, in technical schools and courses, in performing the duties of his rank or rating or in programs designed to help him further his academic education, he acquires additional training that can pay big dividends in his future—regardless of whether he follows a Navy career or a civilian one.

For a brief roundup of the educational facilities offered by the Navy, read on, and check also the section on paths to a commission, which begins on page 37.

## Educational Opportunities for Enlisted Men

In recruit training you begin learning about the Navy through such subjects as naval terminology, discipline and regulations.

This training may come from books, salty boatswain's mates or your own experience. No matter what its source, it may be listed as education, for in a few short weeks at the Naval Training Center you undergo the transformation from civilian to sailor.

Upon reporting aboard ship your first assignment from your division PO is a study of the ship's organization chart and the watch, quarter and station bill. That starts you on your post-boot camp studies.

Within the next few weeks you learn details concerning your ship, your job, your duties and your new shipmates. Before long you have enough time in to go up for SN and you have to do a bit of studying for the examination. When that is behind you, it's time to decide just what rating you want to strike for and

then start working toward the examination for third class.

## Navy Training Courses

At this time you become acquainted with the Navy Training Courses. These are comprehensive, compact, paper-covered books designed to help you train for the rate you hope to get. There are some 190 of these Navy Training Courses now printed and the Chief of Naval Personnel has a group of writers and technical specialists to keep the courses up to date. These Navy Training Courses may also be studied in connection with Enlisted Correspondence Courses, which provide a "home-study" program enabling you to keep up with your rate (see page 46).

## Naval Schools

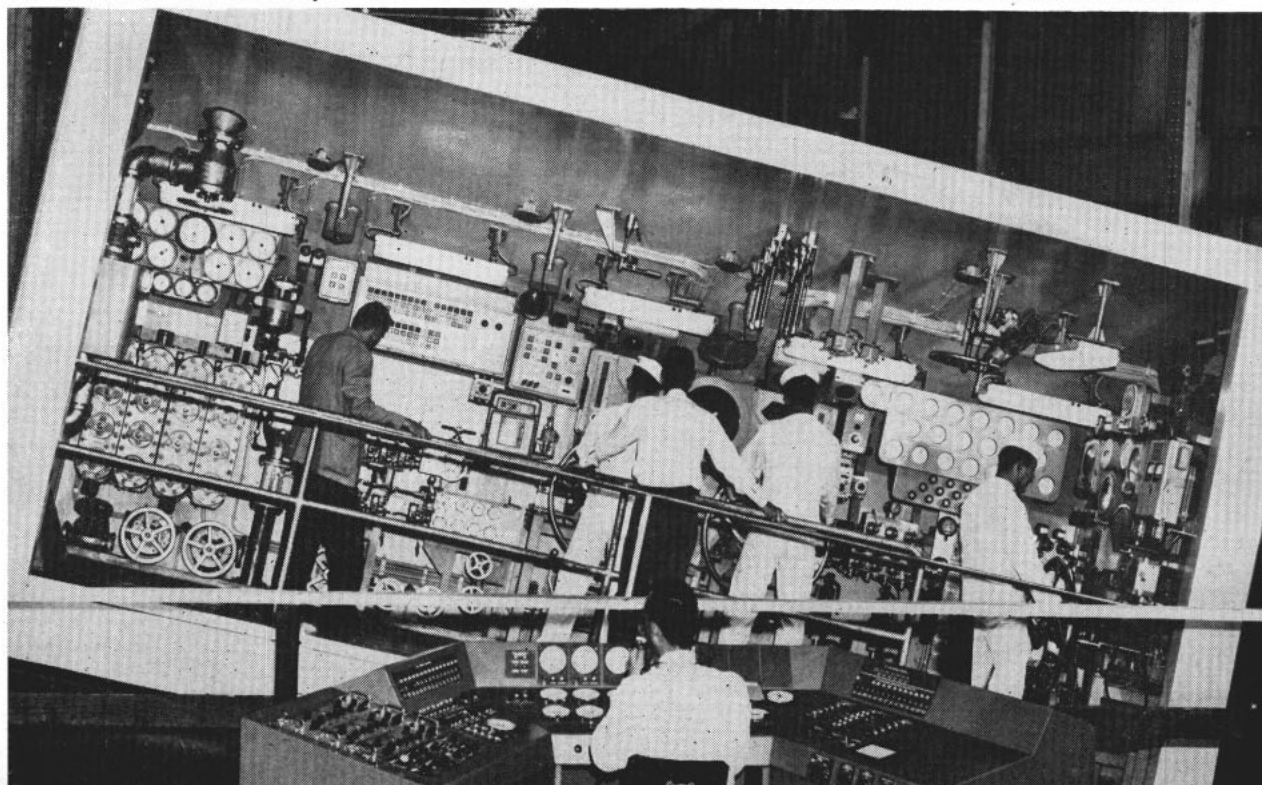
Scattered throughout the Naval Establishment are numerous specialized schools and courses established to meet the navy's demands for personnel trained in many unique skills and occupations.

These schools cover a range of courses from basic instruction to highly advanced work.

There are currently several hundred naval schools in operation throughout the United States. Here is a sampling of some of the personnel they train: Disbursing clerks, drivers, electronics technicians, enginemen, opticalmen and instrumentmen, journalists, personnel men, radiomen, steelworkers, commissarymen, instructors, deep sea divers, sonarmen, minemen, hospital corpsmen, dental technicians, aviation machinist's mates, photographer's mates, aviation electronics technicians, aviation ordnancemen, and aviation electrician's mates.

They also teach such subjects as teletype maintenance, welding, guided missiles, harbor defense, etc.

The naval schools are divided into several classes:



• **Class P Schools** are designed to conduct training at a preparatory level.

• **Class A Schools** and courses are, in general, designed to provide the basic technical knowledges and skills required to prepare personnel for the lower petty officer rates.



• **Class B Schools** and courses are designed to provide the advanced technical knowledges and skills required to prepare personnel for the higher petty officer rates.

• **Class C Schools** and courses are designed to train enlisted personnel in a particular skill or technique which, in general, is not peculiar to any one rating. Class C Schools are further divided into subclasses, namely: Class C-1 Schools which include all Class C Schools located in naval establishments and Class C-2 Schools which include all special schools, recognized by the Chief of Naval Personnel and operated in civilian manufacturing plants.

• **Functional Schools** provide training to personnel, often in a group or team situation, in the performance of specialized tasks or functions which are not normal to rating training of enlisted personnel nor to professional training of officers. In addition, these schools provide training on weapons of new or advanced design which have not reached universal Fleet usage.

• **Fleet Schools** provide refresher and team training to personnel who normally are members of ships' companies.

• **The Navy Enlisted Advanced School Program**, established in 1956, provides a total of four years of advanced technical training in engineering to selected petty officers. These four years of schooling are not continuous. After two years in school the student spends not less than four years in service and operating assignments, then goes back to school for another two years. Currently, petty officers studying under this program attend Purdue University, and in future years the Navy plans to increase the number selected for this type of training.



Your election for a Navy service school depends upon many factors—your rate and rating, your time in service and the school you want to attend. For more detailed information on service schools check with the personnel office for a look at the *Catalog of U. S. Naval Training Activities and Courses* (NavPers 91769-B), BuPers Inst. 1500.25 (which contains convening dates for classes) and the "Naval Air Technical Training Bulletin." These are available from your ship's

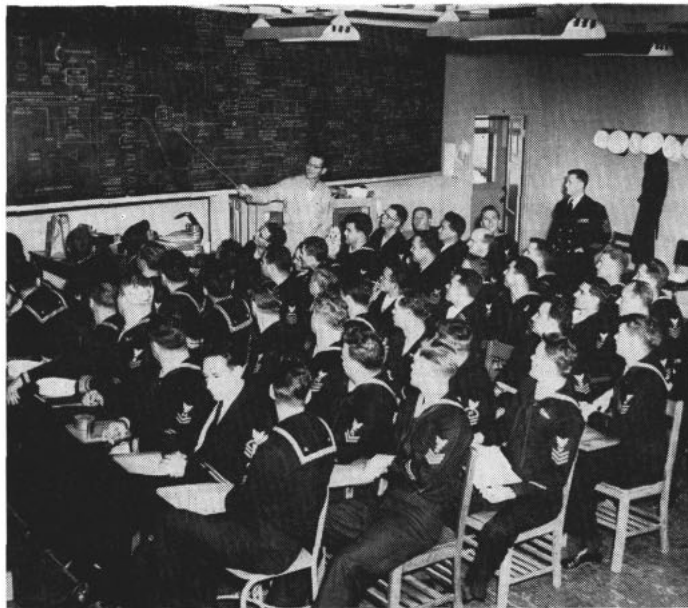
office, the training officer or the I & E officer at your duty station.

### Other Training is Available

Once you have decided that the Navy is to be your career, you'll have to look forward to the time when you will be going up for PO1 and, eventually, Chief. The competition gets tougher then, and the thing to do is to be better prepared than the other guy. So you keep the books near, work hard at your job and keep studying.

At first it seems that you're kept pretty busy with studies needed for promotion. But you may decide that those studies won't really take up too much of your time and you want to know even more. You'll find out then that you can finish your high school education or even go to college without ever leaving your ship. To do this you start out by talking things over with your I & E officer and filling out an application.

That application goes to the United States Armed Forces Institute, an organization keyed to the service-



man's needs. USAFI itself has scores of high school and college correspondence courses available to military men. In addition, they have a working agreement with many colleges and universities throughout the United States to supply courses to servicemen.

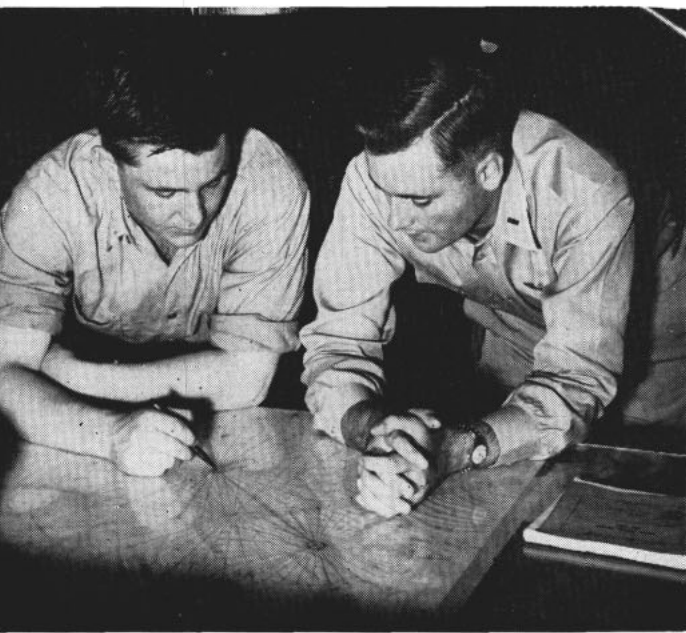
### U. S. Armed Forces Institute

Here is a general summary of what USAFI offers the enlisted Navyman or officer:

• **USAFI Correspondence Courses**—For correspondence course study USAFI will provide text material, a study guide and a supply of paper and envelopes. You study the text, and prepare a series of lessons to be mailed to the nearest USAFI branch. An instructor grades each lesson and offers suggestions or guidance to help you over the rough spots in the course. With very few exceptions, all correspondence courses have end-of-course tests to be taken when you have finished the lessons.

• **USAFI Self-Teaching Courses**—These courses generally consist of the same text and study materials used in the correspondence courses. In a self-teaching course, however, you're strictly on your own. The texts pro-





vide study suggestions and outlines, but there is no lesson-grading service. Most self-teaching courses have end-of-course tests.

• **Group Study Course**—This is conducted in much the same way as a formal school course—with an instructor and regularly scheduled classes. Any course may be taught by this method when there are enough students and your ship or station has the facilities.

• **Correspondence Courses Offered by Participating Colleges**—USAFI course offerings are supplemented by many courses from colleges that participate with USAFI. These courses are made available to uniformed personnel for about half their normal cost; they are similar to the USAFI correspondence courses in content and lesson procedure. Following enrollment, however, all correspondence takes place directly between you and the college or university.

The list of courses available through USAFI is too long to publish here, but your I & E officer has all the information and necessary application blanks. Just to give you an idea, a few of the courses available (picked at random) are: Business Management, Aeronautics, Beginning French, Industrial Electricity, Blueprint Reading, Journalism, English Literature, Fundamentals of Radio, Sheet Metal Drafting, Psychology, Refrigeration and Physics.

### High School and College Credits

It is possible that your Navy training and experience may be credited toward a high school diploma or toward certain college courses.

For example, in addition to end-of-course tests for courses mentioned above, USAFI offers a testing service for: comprehensive examinations for the measurement of general education development (high school and

college level GED tests); and achievement tests for the elementary grades.

It should be noted that neither USAFI nor the Navy can give civilian academic credit for USAFI courses and tests. It is the responsibility and privilege of civilian high schools, colleges, and state departments of education to determine the amount and kind of civilian credit given, if any, for in-service education.

Many schools do grant credit, however, for USAFI courses and for formal service school training. The Commission on Accreditation of Service Experience (CASE) maintains an advisory service to assist civilian educators in evaluating in-service educational experience by recommending credits for USAFI courses, and tests, and for service schools. Your I & E officer will help you write to your school concerning accreditation matters.

Regardless of the course you take, the Navy recognizes all USAFI courses and tests for credit as recommended by CASE. Also, the service record of each Navyman contains a running account of his educational accomplishments, including any work completed through USAFI.

The Navy uses your educational record in much the same way as any other employer would—deciding placement problems, your further training, and promotions (particularly from enlisted to officer) on the basis of your education and experience.

USAFI courses, texts and examinations can be very helpful in preparing for officer selection exams and for specific training programs. For example, certain USAFI courses are recommended for study in connection with



the Integration, LDO and Warrant Officer selection examinations, the preliminary examinations for the Naval Preparatory School, and for individuals assigned to the Nuclear Power School. If you're preparing for an officer selection exam, your I & E officer can help you decide whether a review of several USAFI texts might be the best procedure, or whether it would be advisable for you to enroll in a specific USAFI course.

The USAFI enrollment fee is reasonable—only \$2. That entitles you to take as many courses as you desire. So, the door is open. All you have to do is walk in.

### Tuition Aid Program

For naval personnel (officer and enlisted) stationed near accredited colleges, universities or junior colleges, or having access to branches of such institutions, the Navy will pay three-quarters of the cost of tuition (up to a limit of \$7.50 per semester hour) for courses taken in off-duty time at one of these schools. Courses for which financial assistance is provided are limited (with some exceptions) to six semester hours per semester. They must also contribute to the improved performance of duty or the professional capabilities of the individual, or to qualifications for a baccalaureate degree. (Your I & E officer can give you more complete details.)

### Enlisted Correspondence Courses

Should you decide that instead of college credit you



want more knowledge about the Navy you can turn to a Navy outfit, the U. S. Naval Correspondence Course Center. The center has hundreds of courses that you may take, either within your rate, or for general information.

All enlisted personnel, whether on active or inactive duty, may apply for the courses, which are intended to help a man prepare for his job and for advancement in rating. Successful completion of a Correspondence Course is only one way of meeting the requirement for studying applicable Navy Training Courses. Individual commands have the authority to examine a man on his Navy Training Course and to certify that he has completed it. He is not *required* to complete a Correspondence Course.

If you want to take a course (and are on active duty) see your division officer or your education officer and ask for Form NavPers 580, "Application for Enlisted Correspondence Course."

These applications should then be sent to the U. S. Naval Correspondence Course Center, Naval Supply Depot, Scotia 2, N.Y., via your CO.

## training for officers

**E**XPERIENCE MIGHT BE a fine teacher, but you can't run a complex, modern Navy on experience alone. For that reason, the Navy has set up many training programs and numerous schools to give its officers the technical information they need as they advance up the promotion ladder. And, from ensign to admiral there are schools to attend and lessons to learn.

The number of courses and schools available, first as a junior officer and later as senior, is much too great to permit listing each of them. However, here's a brief rundown of the various types of courses and schools.



In addition, the educational opportunities mentioned above, concerning *Armed Forces Institute* (USAFI) courses and facilities (page 45) and the *Tuition Aid Program* (page 46) are also available to officers.

### Technical Courses

Officer technical courses, other than postgraduate instruction, are conducted to provide special instruction, normally for junior officers, and refresher instruction in various technical specialties to meet the needs of the service.

All of the technical courses are six months or less in duration with the exception of the electronics course at the Naval School, Electronics Officers, Great Lakes, Ill., which is one year. The number and variety of the technical courses are subject to change in accordance with new requirements and technological developments. Details on these courses are published in the *Catalog of the U. S. Naval Training Activities and Courses* (NavPers 91769-B). The following courses or schools



for selected personnel are typical of those offered in the technical field:

*Atomic, Biological, Chemical Warfare Defense Course.*  
*Damage Control School.*  
*Instructor Training School.*  
*Photographic Interpretation Course.*  
*Torpedo Course.*

In addition there are many aviation courses available. Details on these can be found in the latest "Bulletin of Schools and Courses" issued by the Naval Air Technical Training Command. Some of these are:

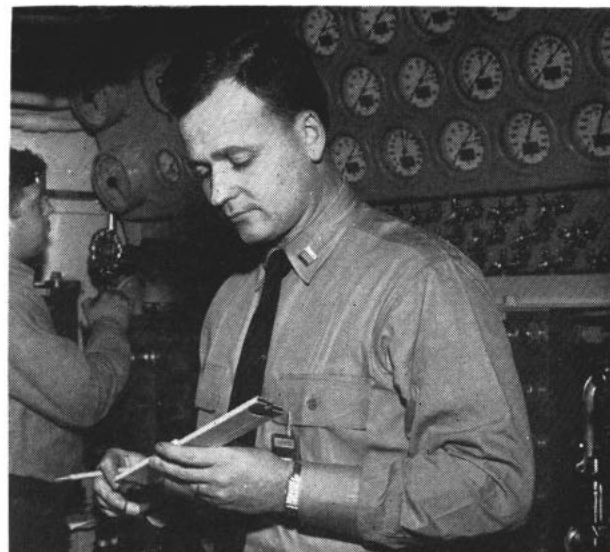
*Aviation Ordnance School.*  
*Target Drone School (enlisted and officers).*  
*Naval Photographic School.*  
*Aviation Electronics School.*  
*Combat Information Center School.*  
*Aircraft Maintenance Course.*  
*Aviation Ground Officers School.*  
*Ground Controlled Approach Course.*  
*Catapult and Arresting Gear Course.*

### Nontechnical Courses

Special courses of instruction which are not clearly included under the technical classification are known as nontechnical courses. The number of nontechnical courses varies from time to time in accordance with the needs of the Navy. Details regarding course lengths, convening dates, etc., are published in BuPers Notice 1500.25. Typical nontechnical courses include *foreign language instructional courses* and *Naval Justice School*.

### Functional Training Courses

Functional Schools are available for the training of



## training for officers

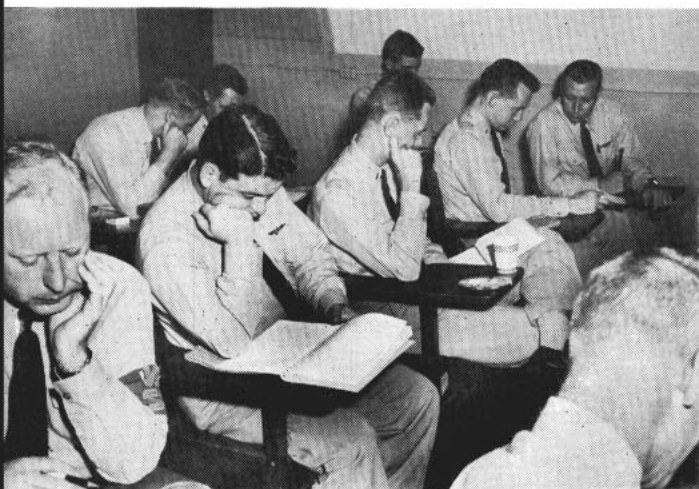
officers, often in a group or team situation, in the performance of specialized tasks or functions. They also provide training on weapons of new or advanced design which have not reached universal Fleet usage.

Some of these functional schools are:

*Net School, Harbor Defense, Mine Warfare, Ship Salvage, Explosive Ordnance Disposal, Guided Missiles, Advanced Undersea Weapons, Deep Sea Diving School and Nuclear Power Training Units.*

Schools which provide operational training ashore for personnel assigned directly from units of the forces afloat are maintained under the administration of Fleet commanders. Among these are:

*Sonar Schools, Submarine School, Amphibious Schools, Fleet Gunnery, CIC Team Training Centers, Fleet Training Centers, Fleet Air Defense Training Centers, and Submarine Training Facilities.*



### Staff Corps Schools

Naval schools for the training of Supply Corps officers are: *Navy Supply Corps School*, Athens, Ga.; *Naval School, Freight Transportation*, Oakland, Calif.

Courses for newly commissioned Civil Engineer Corps officers are conducted at the *Naval School, CEC Officers*, Port Hueneme, Calif.

The training of Medical Department personnel, including officers of the Medical Corps, Dental Corps, Medical Service Corps, Nurse Corps, Hospital Corps, and enlisted members of the Hospital Corps, is the responsibility of the Chief of the Bureau of Medicine and Surgery. Announcements of scheduled training are made by the Chief of that bureau.

### Naval Postgraduate School

The U. S. Naval Postgraduate School at Monterey, Calif., consists of the *Engineering School*, the *Navy Management School* and the *General Line School*. The Engineering School provides advanced engineering education through special programs at Monterey and through the supervision of education at various civilian institutions throughout the country. The Navy Management School provides management education at the graduate level, and the General Line School provides advanced professional and academic education.

The Postgraduate School year consists of five terms of 10 weeks each. Officers selected for the Engineering School report in August of each year. The courses at the Management and General Line Schools convene semi-annually, with officers reporting in January and August of each year. Here is a brief summary of each:

• **Engineering School**—The curricula available, conditions of eligibility and other pertinent data are published annually in Bureau directives. Detailed information is given in the *Annual Postgraduate School Catalog*, which is given wide distribution. Selection is made by a board appointed by the Chief of Naval Personnel. Available courses, which include a variety of professional, technical and nontechnical subjects are:

*Advanced Management, Advanced Science, Aerology, Aeronautical Engineering, Business Administration, Civil Engineering, Chemical Engineering, Communications Engineering, Comptrollership, Electrical Engineering, Engineering Electronics, Hydrographic Engineering, Intelligence, Judge Advocate Officers Advanced Course (Army), Management and Industrial Engineering, Mechanical Engineering, Metallurgical Engineering, Mine Warfare, Naval Architecture, Naval Construction and Engineering, Nuclear Engineering (Advanced), Nuclear Engineering (Effects), Oceanography, Operations Analysis, Ordnance Engineering, Personnel Administration and Training, Petroleum Administration and Management, Petroleum Engineering, Petroleum Logistics, Public Information, Religion and Social Science.*



• **Navy Management School**—Management School training is intended to foster individual growth, problem-solving ability and initiative through the application of sound management techniques. The curriculum consists of basic foundation courses in management, upon which are superimposed special courses to provide management training for selected officers. Conditions of eligibility are included in the annual Postgraduate directive. Officers are selected by the Postgraduate Selection Board.

• **General Line School**—General Line School training is designed to broaden the mental outlook and increase the professional knowledge of line officers. It is normally available to Regular career officers during their first tour of shore duty, and officers are assigned to it by the Chief of Naval Personnel as they become eligible and available.

The curriculum includes training in such subjects as leadership, navigation, ordnance and gunnery, seamanship, engineering, damage control, communications, strategy and tactics, logistics and intelligence. The function of a naval officer as an administrator is emphasized through such studies as naval organization, personnel management and methods of training and classifying personnel. This course also includes indoctrination in social, economic and scientific relationships of the naval service to the world at large.

In addition, the student's knowledge is broadened in the areas of naval warfare and the relationships of



the Navy to other branches of the armed forces. The completion of this curriculum will enable the officer to meet the duties, responsibilities and complexities of higher rank.

### Naval War College

The courses available at the Naval War College are designed for officers in the more senior grades (usually lieutenant commander and up) to further an understanding of the fundamentals of warfare, international relations, and inter-service operations, with emphasis on their application to future naval warfare:

The courses at the Naval War College include:

*Advanced Study in Strategy and Sea Power.*

*Naval Warfare Course I and II.*

*Command and Staff Course.*

*Flag Officers Refresher Course.*

### National War College

The National War College prepares selected personnel of the armed forces and other government departments for the exercise of joint high-level policy, command and staff functions, and for the performance of strategic planning duties in their departments.

The National War College course lasts 10 months. Eligibility for the Navy quota is limited to those officers with 15 to 24 years of commissioned service.

### Industrial College of the Armed Forces

The Industrial College of the Armed Forces prepares officers of the armed forces for important command,



staff and planning assignments in the Department of Defense and prepares selected civilians for important industrial mobilization planning assignments in any government agency.

The course is 10 months long. Eligibility for the Navy quota is limited to officers with 15 to 24 years of commissioned service.

### Armed Forces Staff College

The Armed Forces Staff College trains selected officers of the armed forces in joint operations.

Naval officers to attend the Armed Forces Staff College are selected from that group of naval officers who have had 9 to 16 years of commissioned service.

### Rhodes Scholarships

Selected naval officers may compete for Rhodes Scholarships which afford an opportunity for the broadening experience of foreign study and which provide a firm educational foundation for future assignments of responsibility in the military fields of foreign affairs and politics. Rules and procedures for these scholarships are published annually in BuPers Notices.

### Aviation Training

Two courses of flight training are available for officers—heavier-than-air and lighter-than-air.

Selections of officers for heavier-than-air flight training are made by the Chief of Naval Personnel from officers who make application and who are physically

qualified. Selections for lighter-than-air flight training are made by the Chief of Naval Personnel from among qualified heavier-than-air pilots.

Detailed information concerning eligibility requirements and submittal of applications for flight training is published in the Navy Directives System.

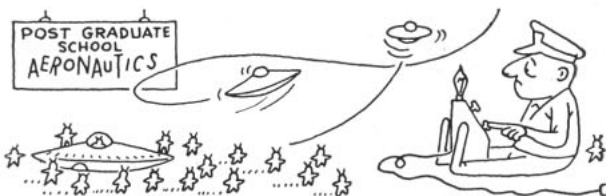
While undergoing flight training, officers, other than qualified heavier-than-air pilots, are designated student naval aviators. After completing the prescribed courses and when reported as fully qualified, they are designated Naval Aviators. Naval Aviator qualifications are described in Article C-7301 of the *BuPers Manual*.

Naval Aviation Observer qualifications are listed in Article C-7302.

### Submarine Training

Classes for submarine duty are assembled at the Naval Submarine Base, New London, Conn., in the first weeks of January and July. The length of this course is six months.

Officers are selected for submarine training by the Chief of Naval Personnel and are given permanent duty orders. Directives calling for applications for this training are issued by the Bureau about five months before each class convenes. Your request for this training, with your commanding officer's recommendation, must be submitted to the Chief of Naval Personnel. Requests must be accompanied by a statement from a medical officer that you are physically qualified in accordance with existing instructions of the Bureau of Medicine



and Surgery. Upon successful completion of the course at the Submarine School, New London, you will normally be ordered to duty in submarines.

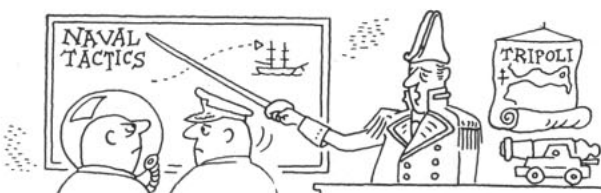
The requirements for qualification in submarines are enumerated in Article C-7304, *BuPers Manual*.

### Officer Correspondence Courses

Officer Correspondence Courses—nearly a hundred of them—are offered by the U. S. Naval Correspondence Course Center at Scotia, N. Y., and by certain other activities providing specialist training, to give Regular and Reserve naval personnel the opportunity to increase their knowledge and understanding of the Navy and, at the same time, prepare themselves for professional advancement.

The Officer Correspondence Courses are designed to instruct commissioned officers and warrant officers, and are also open to chief petty officers. In addition, enlisted personnel of lower ratings are also eligible if they are recommended for enrollment by their commanding officers.

The courses range in subject from Naval Arctic



## education and training

Operations and Marine Navigation to International Law and Foundations of National Power.

In addition to courses administered by the Naval Correspondence Center there are a number of courses administered by the Chief of the Bureau of Medicine and Surgery, Chief of Naval Operations, Naval Submarine School, Naval War College, Naval Intelligence School and the Industrial College.

Applications for Naval Correspondence Center courses made by personnel on active duty must be submitted, via commanding officer, on NavPers Form 992 (Rev 10/54 or Rev 2/56).

A catalog of all the courses available from the Correspondence Course Center is contained in the *List of Training Manuals and Correspondence Courses*, NavPers 10061-E.

### Five-Term College Training Program

The Five-Term College Training Program gives an eligible USN officer, who has been commissioned through "augmentation" or "integration," the chance to complete his education and obtain a baccalaureate degree.

(Augmentation is the set-up under which highly qualified Reserve officers may obtain USN line commissions. Integration enables top enlisted personnel to obtain Regular Navy appointments.)

With some exceptions, this program is open to commissioned officers of the line, 1100 and 1300 category, and Supply Corps officers, 3100 category, with a permanent grade of ensign or higher, but below the grade of commander, who have been augmented or integrated since 1 Jan 1949. To qualify you must apply to the Chief of Naval Personnel and be accepted by any NROTC university (or George Washington University), with an advanced standing of 45 semester hours or equivalent quarter hours. The credit hours, providing they are acceptable to the school, may have been earned through the General Educational Development Test, USAFI Correspondence Courses, service schools, the completion of an accredited college course, or by various combinations of these.

If you are eligible, and accepted for enrollment by the university, you will be ordered to that university for whatever further schooling you need to obtain a baccalaureate degree—up to a maximum of five semesters or seven quarters.

This is a very brief summary of the program. For complete information see BuPers Inst. 1520.48A.

## leave and liberty



**L**IBERTY AND LEAVE, whether it's a one-night fling or a long, well-planned vacation, is always a topic of discussion among Navymen and something they look forward to.

As you know, the granting of liberty and leave is controlled by your commanding officer in accordance with instructions set forth in the *Bureau of Naval Personnel Manual*. Your CO has the authority to grant liberty which authorizes you to be away from your duty station for periods up to 48 hours without being charged as leave. The normal 48-hour liberty period can be extended up to 72 hours if the period includes a national holiday proclaimed by the President or Secretary of the Navy.

At some very remote stations, COs have been authorized by the Chief of Naval Personnel to extend liberty up to 96 hours. Your chances of being assigned to one of these "remote" stations are slim, as there are only a few. In no case will liberty ever be used to extend leave periods.

At various ships and stations, you'll run across a number of different types of liberty schedules. Aboard ship you may have port and starboard or three and four section liberty, while on some shore stations liberty may range anywhere from three to 12 sections.

Under existing regulations, (The Armed Forces

Leave Act of 1946, as amended) you're entitled to 30 days leave—that's one full month's vacation with pay—each year. You earn this at the rate of two and one-half days per month. You should be afforded the opportunity and be encouraged to take leave annually. However, it's up to your CO to determine when conditions permit that you take leave. He is governed by basic regulations contained in *BuPers Manual* plus the conditions that exist aboard your ship or station at the time you intend to take leave. If you do not take leave when afforded the opportunity, you may lose it later.

As of 1 July each year, you are only allowed to carry 60 days of accumulated leave "on the books." You will lose all earned leave in excess of 60 days on the beginning of the new fiscal year (1 July) or upon expiration of your enlistment.

Upon reenlisting, you may carry up to 60 days of earned leave over into your new enlistment or receive a cash settlement for all unused leave up to 60 days instead of taking the leave or carrying it over.

Here is a brief description of several types of leave that you may be granted, depending upon your situation:

- **Advance Leave**—This is leave granted before you have earned it. Advance leave may not exceed the number of days that you will earn during the remaining period of your obligated service. For other restrictions see Articles 6202 and 6203, *BuPers Manual*.

- **Earned Leave**—This is the name used for the number of days' leave credit you have "on the books." In other words, leave that you have already earned (at the rate of two and one-half days per month) but have not used.

- **Emergency Leave**—In the event of death, sickness



or a serious emergency in your family, you may be granted emergency leave. The length of your leave will depend upon the nature of the emergency which exists. For emergency purposes, you may be authorized the total amount of your earned leave as well as 45 days' advance leave.

However, you cannot take more than 90 days' emergency leave at one time.

- **Excess Leave**—This is not to be confused with advance leave. Excess leave is granted in addition to the amount of earned leave you have on the books and the amount of advance leave that may be granted. Excess leave is subject to checkage of your pay and allowances.

- **Graduation Leave**—Is non-chargeable leave granted as a delay in reporting to the first duty station in the case of newly commissioned officers upon graduating from the U. S. Naval Academy.

- **Leave upon Transfer**—Delay to count as leave, may be granted in connection with transfer orders to a new duty station, to and from school, or to and from temporary additional duty, provided it does not exceed 30 days, the amount of leave authorized in the orders, or conflict with the designated reporting date.

- **Reenlistment Leave**—May be granted upon reenlistment. Reenlistment leave is granted on the date imme-



diately following reenlistment, or when service requirements do not permit, at the earliest practicable time. If you are granted reenlistment leave you may take as much as 90 days' leave. You are entitled to take as much as 30 days' advance leave as well as 60 days of earned leave if you have that much carried over from your last enlistment. Reenlistment leave must be taken during one period only.

- **Sick Leave**—Is authorized absence granted to persons while under medical care and treatment and is considered to be a part of the period of care and treatment. Sick leave is not chargeable as leave.

When you take leave remember that the day you depart on leave, regardless of the hour, counts as a day of duty.

The day of your return counts as a day of leave unless you return before 0900, then the day of return counts as a day of duty.

## sports and recreation



**H**APPY HOURS, sports, recreational facilities, hobby shops, entertainment programs, enlisted men's clubs and officers' clubs—all of these are an integral part of the Navy way of life. They come under the heading of "recreation and physical fitness" and they are indicative of the Navy's interest in you not only as a fighting man but as an individual.

Good morale and good physical condition are both military factors—so the sports and recreation program benefits not only you—and your dependents—but also the Navy and the entire nation. Here's what goes into the program.

### Navy Sports Program

The Navy Sports Program consists of voluntary off-duty participation by you and your shipmates. The program includes organized competitions in the major sports at intramural, intra-district, intra-area, and intra-type levels.

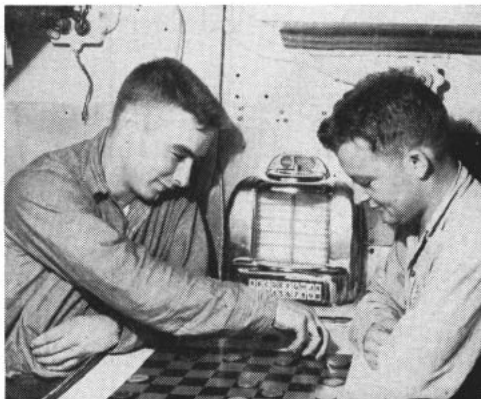
Aboard your ship or station, there are usually intramural leagues in basketball, softball, touch football, volleyball and bowling. And if you're on a shore sta-

tion, maybe you'll have an opportunity to play such games as squash, handball, badminton and even to learn judo.

There will be, of course, some men in your outfit who are better-than-average athletes. If you are one of these, you'll want to join the station "varsity" team which will compete in district, area, Fleet and All-Navy competitions. Also, during Olympic years, if you have extraordinary ability you will be given every chance by the Navy to train and participate in the elimination tournaments necessary to qualify as a member of the United States Team. It's pretty rare, but if you are successful, you will be issued authorization orders to travel with the U. S. Olympic team.

"A sport for every man" is the motto of the Navy's sport program. Just because you're not of Olympic caliber in athletic abilities, there is no reason to believe that the Navy has left you out of its sports planning.

Depending on where you're on duty, the Navy offers the following sports at one or more activities: boxing, baseball, football, basketball, golf, swimming, track





## sports and recreation

and field, hunting, fishing, squash, handball, archery, tennis, badminton, softball, boating, bowling, fencing, gymnastics, soccer, weightlifting, judo, lacrosse, touch football, table tennis, shuffleboard, billiards, volleyball, wrestling and water polo. You won't, of course, find all of them at any one place. The sports program at any one activity is determined by the requests of the men at that activity.

### Motion Picture Service

Nightly movies will form a big part of your entertainment, especially if you're serving at sea. The Navy has an organization that is solely concerned with obtaining movies for your ship. The Navy Fleet Motion Picture Service provides 16-mm entertainment motion picture film for exhibition without charge aboard ships and at most stations located outside the continental U. S.

The lists of latest released films are published monthly in *ALL HANDS* magazine. These movies are available to your ship at Fleet Motion Picture Exchanges.

The motion picture films, distributed under the Fleet Motion Picture Plan, are leased from the motion picture industry and are distributed at no cost to ships and overseas activities. Films leased under this plan are paid for by the BuPers Central Recreation Fund, supplemented by annually appropriated funds.

In addition to the Fleet Motion Picture Service, another program, the Navy-Marine Corps Motion Picture Plan, provides films for your entertainment at certain stations and activities in the continental U. S. and Hawaii. Arrangements for the distribution of this film are made by the respective naval district commanders.

### Library Program

Navymen are some of the biggest readers in the U. S. Collectively, you and your shipmates tackle nearly two million new books a year—with subjects ranging from science fiction and natural history to "who-dunits" and "how-to do its." The Navy's Library Services is continually trying to fill book requirements for professional and general information, to supplement formal training and for leisure-time use.

Each ship and station has its own library for the Navyman's information, education and recreation. Books for your ship and station libraries are bought through the Library Services Branch of the Bureau of Naval Personnel. This unit selects many new titles each month from advance copies sent out by publishers. Virtually every book

published or marketed in the U. S., which seems likely to interest you and your shipmates, is reviewed.

### Hobby Craft Program

Are you a "do-it-yourself" man? If you like to build such things as furniture, model ships and aircraft, do leatherwork, or even make repairs on your automobile, the Navy's Hobby Craft Program is for you. Besides the space to work, the hobby shops usually stock the tools to do the job. They are equipped with leather-working tools, mechanic's tools and even hand and powered woodworking equipment such as band saws, circular saws, sanders, routers and lathes.

At most places, the hobby shop has for sale a reasonable supply of such items as lumber, model kits, leather, lacquer, varnishes, sandpaper and paint brushes at a reduced price. Also, qualified instructors are available to help you in planning your project and help you overcome problems. There are also some guides published to help you. These hobby craft pamphlets can be purchased by your recreation fund. Booklets covering various hobbies can be obtained by writing to the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

### Officers' Messes and Enlisted Men's Clubs

Commissioned Officers' Messes, both Open and Closed, have been established to provide lodging, dining, social and recreational facilities for commissioned officers. Chief Petty Officers' Messes, First and Second Class Petty Officers' Messes, as well as other Enlisted Men's Clubs have as their primary mission the job of providing meals, refreshments and recreational facilities for you and your guests. No dues are charged and all these Clubs are open to all active duty personnel of appropriate rates.

### Where Your Recreation Funds Come From

There are several types of funds to pay for your Special Services functions. Although different, each gets almost all of its cash from the same place: Profits made from sales to you and your dependents at Navy Exchanges and ship's stores. Briefly, these funds are:

#### • Unit Recreation Fund—

This is the type fund in which you will probably be most interested, since it is the recreation fund of your ship or station. It finances your ship or station's athletic program, stage shows, movies, all-hands parties, station newspapers, games, your local EM and CPO clubs, and supplements your library facilities. From this fund, too, comes the money to buy flowers for your chapel on Sundays, for the magazines and newspapers in your library.





● **Composite Recreation Fund**—The Composite Recreation Fund is similar to the Unit Recreation Fund. It serves personnel from several naval activities grouped closely together, where only one set of basic recreation facilities is available.

The administration of this fund, like the Unit Fund, is by the CO of the station where the major source of revenue is located. The CO is aided by the Recreation Council, made up of officers from each participating

that the money be allocated from the BuPers Central Recreation Fund.

#### **Enlisted Recreation Committee And Recreation Council**

You should know something about the Enlisted Recreation Committee for two reasons: (1) Its members might be able to do you some good; and (2) you may be appointed a member of one some day.

The Enlisted Recreation Committee aboard your ship, or station, like all similar committees, was formed on the authority of Articles 1220, 1224, 1224.1 and 1224.2 of the *Special Services Manual*. All ships and stations have a committee of this sort to help improve and expand the recreation facilities for the men aboard.

Next in the recreation "chain of command" is the Recreation Council, which is composed of three or more officers. The council considers suggestions from the ERC and passes them on to the CO with its recommendations.

The Enlisted Recreation Committee meets once a month, a few days before the meeting of the Recreation Council. In this meeting, the diversion representatives discuss projects in progress and future possibilities, and put their suggestions in writing to the Council.

For example, say your shipmates want to stage a ship's dance. The idea originates in the ERC. The Committee then begins the necessary "leg work" to find out where a dance can be held, the cost of renting a hall, the approximate cost of food, refreshments, etc. It then presents the request, along with a full report on the estimated cost, to the Recreation Council, which then submits its recommendations to the skipper.



activity, and the Enlisted Recreation Committee, composed of enlisted representatives of each participating activity.

● **Command Recreation Fund**—This fund is established and maintained at command level, such as a naval district or river command, air training command, type command or naval force command, for the administration of Unit and Composite Recreation Funds within that command.

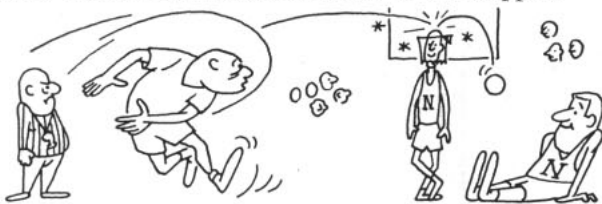
The Command Recreation Fund is used for loans or grants for recreational purposes to units and activities within the command, to pay approved obligations.

● **BuPers Central Recreation Fund**—The Bureau of Naval Personnel Central Recreation Fund is the "big" fund.

It supports the recreation program of the entire Navy by supporting, equalizing and administering the various recreation funds of the Navy.

The Central Recreation Fund consists of a share of the profits of the Navy Exchanges and ship's stores, balances remaining in the recreation funds of decommissioned or disestablished naval activities and gifts or donations accepted by the Navy Department for the recreation of naval personnel.

If your unit has no ship's store or Navy Exchange, your recreation money comes from your type command recreation fund. If the Command Recreation Fund is unable to finance your activity's request, the Command Fund administrator may forward the request to the Chief of Naval Personnel with the recommendation



The commanding officer, by regulation, is responsible for the expenditures of all funds. Therefore, he endorses his approval or disapproval of this request, as well as all other requests to spend recreation funds.

You may want to request money for equipment, awards for the winners, payment of officials and other expenses to run a league. The necessary money can be

## sports and recreation

authorized from the Recreation Fund. 'Rec' money can also be used to sponsor picnics, buy radios and television sets for recreation rooms and magazines.

Another little known function of your Recreation Fund is non-interest-bearing emergency loans to you and your shipmates. If, after investigation, your commanding officer finds that a real emergency exists, he may approve such a loan, provided that the services of the Navy Relief, Red Cross, or other similar relief organizations are not readily available.

### Who Can Use Facilities?

The many facilities mentioned above are only as good as your use of them. Your ship or station may have a tremendous hobby shop or well equipped athletic gear locker but they won't be worth the space they take up unless you use them. But in many cases, other personnel are also eligible to use your ship or station's recreational facilities and equipment. The final decision

is up to your CO, but here are the people who normally are entitled to use them:

- All active duty military personnel and their dependents.
- Civilian employees of the Department of Defense traveling on official authorization and quartered on the station.
- Civilian employees and their dependents and other civilian personnel associated with the Navy outside the U. S. and Hawaii—when specifically authorized by the Chief of Naval Personnel.
- Civilian employees and their dependents and other civilian personnel associated with the Navy outside the U. S. and Hawaii—when given full Navy Exchange or ship's store privileges.
- Red Cross uniformed personnel and their dependents when assigned to duty within a naval activity.
- Veterans hospitalized in naval hospitals.
- Military personnel of foreign nations when on duty with the U. S. armed forces.
- Guests of military personnel on a limited basis as authorized by your commanding officer.

## retirement - plan it, enjoy it



**I**T'S NOT HARD TO UNDERSTAND why the matter of retirement begins to play a large part in your thinking after you've been in the Navy a few years. This is part of your Navy investment—one of the wisest investments you can make.

You don't have to pay premiums on it (as you do for insurance annuities) and you don't have to wait until you reach a specified age before you can draw retirement pay. You can retire at an age which permits you to accept civilian employment and, often enough, at a highly skilled job for which you have been thoroughly trained by the Navy. Meanwhile, you have the security and confidence afforded by a steady income each month.

Bear in mind, too, that retirement pay is not the only benefit to be received. Many others are offered.

Some are made available through the Navy; others, by the Veterans Administration (remember, you'll be a veteran!) or by federal or state agencies. These are described elsewhere in this issue.

Here is a brief roundup on the various types of retirement and the current administrative procedures and directives concerning persons now being retired from the naval service.

There are two principal routes leading to the non-disability retirement of Regular Navy people. One is for officers, the other for enlisted personnel. (The retirement program for Naval Reservists was discussed in the February 1956 issue of *ALL HANDS*, page 44). Here they are:

### Non-Disability Retirement

- **Enlisted Personnel**—Any person whose permanent





status is enlisted is eligible for transfer to the Fleet Reserve when certain active duty service requirements have been met. While there are several classes of Fleet Reservists, the great majority of men now on duty will be eligible for transfer only to class F-6, which requires a minimum of 20 years of active duty.

Upon transfer to Fleet Reserve, class F-6, you will be entitled to receive retainer pay computed at the rate of two and one-half per cent of your enlisted basic pay multiplied by the number of years of active federal service. As almost all enlisted personnel with 20 years' service have appointments as chief petty officer, the minimum monthly retainer pay of that pay grade is shown below as indicative of the monthly check you will receive:

Years of Active Service	Retainer and Retired Pay (does not include credit for inactive service)
20	\$152.10
21	159.71
22	175.89
23	183.89
24	191.88
25	199.88
26	218.01
27	226.40
28	234.78
29	243.17
30	251.55

For further information concerning transfer to the Fleet Reserve and pay in connection with it, refer to



*BuPers Manual*, Chap. 13.

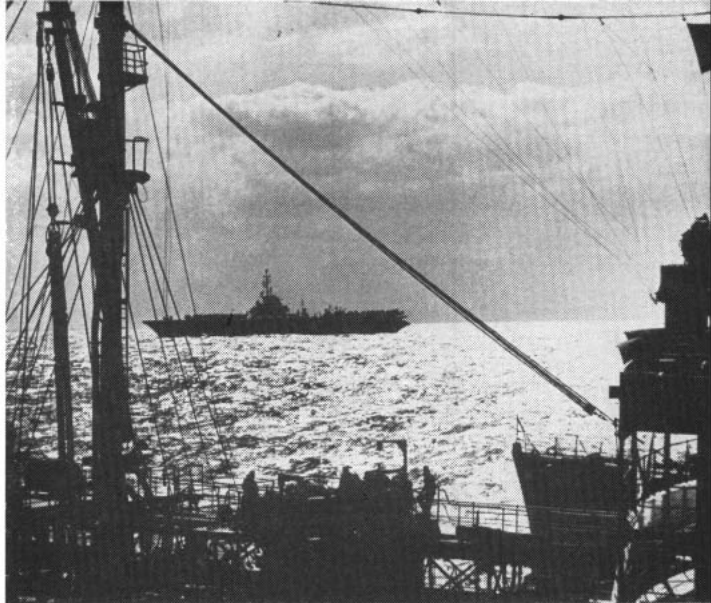
After completing 30 years of combined active duty and inactive service, you are transferred to the Retired List. At that time you are advanced, if appropriate, to the highest rank or grade in which you served satisfactorily. Your pay is then recomputed on the basis of two and one-half per cent of the basic pay of the highest grade or rank so held, multiplied by the number of years of active duty.

If you complete 30 years of active duty you are not eligible for transfer to the Fleet Reserve. Upon your own application, you are placed directly on the Retired List.

• **Officers**—Non-disability retirement of officers is too complicated for comprehensive coverage in the limited space available here. However, a complete roundup on the subject may be found in the January 1955 *ALL HANDS* (pages 48-51) and in *BuPers Inst.* 1811 series.

The table below lists pertinent information for voluntary retirement based on length of service—40 years, 30 years and 20 years—for permanent Regular officers and warrant officers, temporary officers and warrant officers with permanent enlisted status (see the table page 56). Normally, officers with more than 20 but less than 30 years' service may be retired upon their own request, if they meet the following criteria:

- Twice failed of selection for promotion.
- Are within two years of mandatory retirement.



- Are of limited usefulness because of overage in grade or poor health.
- Face personal hardship which retirement would definitely alleviate.
- Find themselves in circumstances which do not fall into any of the above categories, but are clearly not contrary to the best interests of the service.

There are also two types of retirement which are mandatory for permanent officers and warrant officers, both men and women. These are Statutory Age Retirement and Statutory Service Retirement. Full details on these may be found in *BuPers Inst.* 1811 series.

There is no statutory age limit for Regular Navy enlisted personnel. They may serve as long as they are able to perform satisfactorily, and meet the professional and physical requirements of their ratings.

### Physical Disability Retirement

The basis for the physical disability retirement of naval personnel is provided for in Chapter 61, Title 10, U. S. Code (formerly Title IV of the Career Compensation Act of 1949). Eligibility for physical retirement is based on a combination of the degree of disability and the number of years of service. The summary of basic provisions of the physical disability retirement law, as it applies to naval personnel who have not previously been retired, is given below.

A member of the active list of the Navy may be retired for physical reasons if ALL the following conditions have been met:

- He has been determined unfit to perform his duties by reason of physical disability incurred while entitled to receive basic pay;
- The disability is not due to intentional misconduct or willful neglect, and the disability was not incurred



during a period of unauthorized absence;

- The disability is 30 per cent or more disabling. If it is less than 30 per cent he is not entitled to any disability retirement pay but he may be separated for physical disability with severance pay computed in

## retirement - plan it, enjoy it

an amount equal to two months' basic pay of the appropriate rank, grade, or rating for each year of service, not to exceed two years' basic pay. One exception: A member with 20 or more years of active service, and whose disability is less than 30 per cent, will be retired;

- The disability was the proximate result of the performance of active duty. In this connection, any disability shown to have been incurred in the line of duty during a period of active service in time of war or national emergency will be considered valid;

- He has completed at least eight years of active service. If this condition is fulfilled, the requirement that disability be the proximate result of active duty need not be met. If he has completed less than eight years of active service, and his disability is not the result of active service, he may be separated and receive severance pay whether or not he is 30 per cent or more disabled;

- If accepted medical principles indicate the disability is of a permanent nature, he will be permanently retired. If accepted medical principles indicate the disability may be of a permanent nature, he will be transferred to the temporary disability retired list. If retired either permanently or temporarily for physical reasons, he is entitled to receive disability retirement pay computed either by multiplying his basic pay by:

1. The number of years of active service multiplied by two and one-half per cent; or

2. The percentage of physical disability as of the time his name is placed on the list.

While on the temporary disability retired list, you will receive at least 50 per cent of your basic pay.

If you are permanently retired without first having been placed on the temporary disability retired list—and if permanently retired from the temporary retired list—you are entitled to receive disability retirement pay computed as above, except that if the second option is used, the percentage of disability will be determined as of the date you are permanently retired.

If you have satisfactorily held a temporary rank or rate higher than that in which serving at the time of your placement on the temporary disability retired list—or at the time of your permanent retirement—your disability retirement pay will be based on the basic pay of the higher rank or rate provided it is determined by the Secretary of the Navy that such service was satisfactory.

If the physical disability entitling you to disability retirement pay is found to exist as a result of a physical examination given in connection with effecting a perma-



nent promotion (or a temporary promotion where eligibility for it was based on cumulative years of service, or years of service in rank), your retirement pay will be based upon the basic pay of the rank to which you would have been promoted. In no case will disability retirement pay exceed 75 per cent of your basic pay.

If you are placed on the temporary disability retired list, you will be given periodic physical examinations to determine whether your disability has changed. If

### Retirement Program for Commissioned and Warrant Officers

Type of Retirement	Applicable to	Creditable Service	Pay	Rank on Retired List
40 Years' Service	Permanent Officers	Full time active duty in Regular or Reserve component of Armed Forces	Three-fourths of applicable basic pay of rank in which retired	Rank at time of retirement (unless entitled to higher rank under some other provision of law).
30 Years' Service (1)	Permanent Officers	Same as above	Same as above	Same as above
30 Years' Service (2)	Temp. or any Off. & WOs with Permanent Enlisted Status	Same as above, less time lost for AWOL, SKMC or NPDI	Same as above	Rank at time of retirement (unless entitled to higher rank under some other provision of law).
20 Years' Service (1)	Permanent Officers and officers whose permanent status is enlisted	Active duty in the Navy, MarCorps, Army, Air Force, CG or Reserve component thereof, including active duty for training, at least 10 years of which is commissioned	2½ times years creditable for basic pay times applicable basic pay of retired rank. Maximum: 75 %	Rank at time of retirement (unless entitled to higher rank under some other provision of law).
20 Years' Service (2)	Warrant Officers	Full-time active duty, commissioned, warrant or enlisted in Armed Forces or Reserve components	Same as above	WO grade in which serving at time of retirement, unless entitled to higher rank or pay under other law, subject to member's selection.

as a result of such an examination—or at the end of a period of five years from the date of being placed on the temporary list—it is determined that the disability is permanent and 30 per cent or more disabling, you will be permanently retired. (Minimum 30 per cent not required if you have 20 years' active service.)

If, as a result of this physical exam, you are found to be physically fit, you may (subject to your consent) be called to active duty and be reappointed or reenlisted. Should you be found physically fit, but do not give your consent to reappointment or reenlistment, your status on the temporary disability retired list—and your disability retirement pay—will come to an end.

If, as a result of this exam, you are found physically disqualified, but the percentage of disability has reduced to below 30 per cent you will be discharged from the temporary disability retired list, with severance pay, unless you have completed 20 years' service.

That's the basic story so far as retirement eligibility is concerned.

### Retirement Benefits

Here is a brief summary of the privileges and obligations of retired members of the Regular Navy. In addition, "rights and benefits" offered by veterans' legislation and administered by the Veterans Administration and other federal and state government agen-



cies are discussed on the following pages.

- **Orders to active duty**—Retired officers and enlisted men are not required to hold themselves in readiness for active service although they may, at the discretion of SeeNav, be ordered to active duty in time of war or national emergency. In time of peace they may not be ordered to active duty without their consent.

- **Military Law**—Members retired with pay continue to be subject to the Uniform Code of Military Justice.

- **Uniform**—Retired personnel are entitled to wear the prescribed uniform of the rank or rate held on the retired list when the wearing is appropriate. They are prohibited from wearing the uniform in connection with non-military, personal or civilian enterprises, or activities of civilian nature. Retired personnel in a foreign country may not wear the uniform except when attending, by formal invitation, ceremonies or social functions at which the wearing of the uniform is required by the terms of the invitation, or by the regulations or customs of the country.

- **Use of Titles**—Retired persons are permitted to use their military titles in connection with commercial enterprises.

- **Commissary, Ship's Stores and Officers' Messes**—Navy men retired with pay may be accorded the privileges of armed forces commissary stores and Exchanges as well as Navy clothing and small stores and ship's stores. Privileges of Commissioned Officers' Messes Open are available to officers retired with pay, subject to the limitation of facilities.

- **Hospitalization**—Members of the naval service receiving retired pay including Naval Reservists who

have eight years active duty and who are receiving retired pay, may be hospitalized in naval and uniformed services medical facilities for most ailments except blindness, neuropsychiatric disorders, tuberculosis and other chronic disorders. Members with these conditions must obtain hospitalization from the VA if hospitalization at government expense is desired.

Retired members entitled to hospital care are also eligible for dental care, subject to the availability of dental facilities. They, and their dependents, are also entitled to outpatient treatment.

## veterans' benefits

Many Navy men (both active duty and retired) frequently overlook the fact that they may have acquired a veteran's status and therefore are entitled to the many benefits available to veterans. Some assume that the receipt of retired pay (or active duty pay) is in itself a bar to most veterans benefits, or at least to the financial compensations which accompany veterans benefits. Some VA benefits accrue to survivors of veterans, and in most cases survivors of active duty and retired Navy men may be eligible. Other VA benefits (for example, homestead rights) may not be taken advantage of until the Navy man retires from active duty. Still other benefits have deadlines. Actually, the VA does not consider retired or retainer pay as "income" and such pay is not taken into consideration in establishing eligibility for, or in computing the extent of, veterans benefits.

Navy men no longer in active service should remember that other federal and state legislation is still in effect providing additional rights and benefits to veterans of World Wars I and II. There are also some such benefits for peacetime service.

Here is a summary of the major benefits available:

- **Employment**—You are entitled to use the specialized counseling and placement services provided for all veterans by federal and state law. When you retire you may register with the appropriate state or local employment office, or you may contact the veterans' employment representative assigned to your locality.

Non-disabled war veterans are entitled to a five-point preference in addition to their earned ratings in





# veterans' benefits

Civil Service examinations. Disabled veterans are entitled to 10 points. Certain widows and certain mothers also may be granted veteran's preference.

• **Federal employment and dual compensation**—With certain exceptions, retired officers who receive retired pay (except retired officers of the Naval Reserve) are prohibited from holding a *civilian position or office with the federal government* where either the retired pay or compensation amounts to \$2500 annually, unless (1)



they are elected to the position, (2) appointed by the President with the advice and consent of the Senate, or (3) retired for injuries received in battle or for injury or incapacity incurred in line of duty.

The total income (retired pay plus civilian compensation) of those retired officers who are eligible for and accept employment in a federal civilian position, is limited to \$10,000 annually unless they were retired for disability incurred in combat with an enemy or caused by an instrumentality of war.

The dual compensation and dual employment laws are not applicable to retired enlisted members.

• **Home and Farm Loans**—The loan benefits under both the WW II and Korean G. I. Bills are identical since loan guaranty authorized for Korean veterans is simply an extension of the one provided for veterans of World War II. The VA may guarantee loans used to (1) buy, build, or improve a home, (2) buy a farm or farm supplies and equipment, (3) buy a business or otherwise enable the undertaking of a legitimate business venture. Under certain conditions loans may also be guaranteed to liquidate delinquent indebtedness incurred in connection with the above.

The VA itself does not lend money where community resources provide four and one-half per cent financing. You must make your own arrangements for financing through usual channels, such as banks, building and loan associations, public and private lending agencies or individuals.

In order to obtain a VA guaranteed or insured loan the arrangement with the lender must be such that the loan will be fully repaid within (1) 10 years, if a non-real estate loan, (2) 30 years, if a home loan, (3) 40 years if a farm real estate loan, and (4) five years, if an unamortized loan. (For home loans see page 15.)

The matter of loans and guaranties is highly technical and you should consult VA before making any commitments based upon the assumption that you have any entitlement under the Korean G. I. Bill.

• **Unemployment Compensation**—In most cases eligibility for WW II readjustment allowances expired 24 July 1952. Retired persons and other veterans now being separated are eligible for the special unemployment

ment compensation benefits provided for under the Korean G. I. Bill. However to be eligible for payments, veterans must comply with the requirements of the state unemployment compensation law.

The unemployment compensation benefit to eligible veterans is \$26 per week of unemployment (not to exceed 26 weeks) after their discharge. The cut-off date for unemployment compensation under the Korean G. I. Bill is 31 Jan 1960.

• **Education and Training**—Training under the World War II G. I. Bill has expired. The Korean G. I. Bill offers similar but more limited benefits which are, however, paid directly to the individual rather than to the educational institution. The Korean G. I. Bill specifies the following deadline requirements: an enlisted man must start this education within three years after his discharge from an enlistment in which he was serving on 31 Jan 1955; an officer, within three years after the end of a period of service entered into before 31 Jan 1955. Recent changes to the G. I. Bill permit accrual of entitlement to continue for the remaining portion of an enlistment entered into on or before 31 Jan 1955, and also extends deadline for completion of education to 31 Jan 1965 or eight years after discharge or release, whichever comes first.

• **Vocational Rehabilitation**—Any Navyman retired for disability who is in need of vocational rehabilitation because of the handicap of a service-connected disability may apply to the VA for training.

Disability must have been incurred in, or aggravated by, service in World War II (before 25 Jul 1947), or during the Korean conflict. Training must be completed by 31 Jan 1964.

• **Homestead preference**—Veterans must have an honorable discharge and at least 90 days' war service. Information concerning public lands available both in the U. S. and Alaska may be obtained from any Federal Land Regional Office or the Bureau of Land Management, Department of the Interior, Washington 25, D. C.

• **U. S. Naval Home**—A retired Navyman who is old and infirm may be admitted by the Secretary of the Navy to the U. S. Naval Home, Philadelphia, Pa., for domiciliary care. Relinquishment of retired pay is not a requirement for admission.



• **Burial rights**—Burial in national cemeteries may be authorized for both the retired Navyman and his wife and minor children (see page 76).

• **Benefits for Veterans with Disabilities**—There are many additional benefits for veterans who have service-incurred or non-service-incurred disabilities resulting from injuries, illness, etc. These vary according to the specific case, and include *medical and domiciliary benefits, medical examinations and treatment, prosthetic appliances, vocational rehabilitation, cars for disabled veterans, wheel chair homes*, and in some cases *disability compensation and pension*. For further information contact the nearest VA branch office.

# annuity plan - for your family



**W**HAT'S GOING TO HAPPEN to my family in case something happens to me? Will my wife and youngsters have sufficient means of support? The thinking Navyman nearing retirement considers these questions and knows that to a large extent his planning will determine the amount of security which his family may depend upon.

If a Navyman dies while *on active duty*, his dependents will receive the six months' death gratuity and will generally be entitled to VA compensation; in addition they will in most cases be eligible for certain Social Security benefits, and if the Navyman has reinstated his USGLI or NSLI (or has a sufficient amount of civilian insurance in effect), then he can feel that his family is reasonably well fixed.

But if a Navyman dies *after* retirement, the future of his family will depend to a much larger degree on what he has done for them. They may count on, in most cases, certain Social Security benefits, and if he had a service-connected disability they might be eligible for VA pension or compensation. But beyond this, it rests with him.

## How the Annuity Plan Works

But there is one sure way of providing for your dependents after your retirement—the Uniformed Services Contingency Option Act (Public Law 239, 83rd Congress). This act sets up a plan under which you draw a little *less retired pay* during your lifetime—but your surviving dependents *continue to receive a monthly check* after your death. Depending upon the options you select, you can assure your wife of a percentage of your retired pay for the remainder of her life or until she remarries, or a steady income for your children until they become 18 or marry.

The annuity plan is non-profit, and in the average case the total amount collected by you and your survivors will be greater than the amount you alone would have received if you had not elected to participate. Yet, the total cost to the government, worked on an "actuarial basis" is approximately the same.

Here's how the plan works. You will automatically be forwarded a copy of NavPers Form 591 some time after you reach your 17th year of service for pay purposes. (Briefly this includes practically all time, active and inactive, served in Regular or Reserve components of such "uniformed services" as the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, Coast and Geodetic Survey, federally-recognized National Guard units, the Philippine Constabulary and Philippine Scouts.) On this Form 591 you may apply for the annuity, stating the options you desire; or, if you prefer, you may state that you do not wish to participate in the plan. In either event, you'll be told at that time what to do to implement your choice.

If you do want the annuity, *you must execute the required options BEFORE you complete 18 years of service* or you will be ineligible for the plan; but executing the required option, even though you have no dependents at the time, will do no harm. Deductions are not made until you actually retire, and if you have

not acquired dependents by that time, no deductions will be made from your retired pay. *The plan also contains provisions for modifying or revoking your option while you are still on active duty.* Once you have retired, however, you are committed and cannot withdraw from the plan. Only in the case of a Navyman placed on the temporary disability retired list, and later returned to active duty, will a participant be allowed to withdraw.

The plan allows you to select one or a combination of the four basic options and designate whether your dependents will receive one-eighth, one-fourth or one-half of your reduced retired pay. Here are the basic options:

1. *Annuity for your widow*—payable to, or on behalf of, the widow, until her death or remarriage.

2. *Annuity for a child or children*—payable to, or on behalf of, surviving child or children, terminating when there ceases to be at least one surviving child unmarried and under 18 years of age. Where there is a child unmarried and over 18 who is incapable of self-support because of mental or physical defects, the annuity would terminate upon marriage of such a child, or upon his death or recovery.

3. *Annuity for both*—payable to, or in behalf of, the widow and surviving children. Terminates upon death or remarriage of the widow, or if later, on the first day of the month in which there were no surviving children under 18 and unmarried. If there is a mentally defective or physically incapacitated child



## annuity plan - for your family

unmarried and over 18, the annuity would terminate upon his marriage, recovery or death.

4. *Option to cover the contingency of the beneficiary's dying before the retired member*—this may include the terms of either Options 1, 2 or 3 (or a combination of Option 1 and 2) with the added provision that no further deductions will be made in the retired member's pay should his beneficiary (or beneficiaries) precede him in death.

Yet another choice is provided by the law—you may elect any combination of the options providing benefits to your widow only, and one providing benefits to your children only, subject to the condition that the total amount of the benefits cannot exceed one half of your own reduced retired pay.

Here are two examples of how the plan works. Suppose a CPO, age 42, retires for reasons other than disability, after he has completed over 22 years' service. He has a gross retainer pay of \$175.89 per month (that is, before deductions for such items as income tax and insurance). To provide some future security for his wife (aged 39 at the time of the chief's retirement), he has selected Options 1 and 4, while electing to give her one-half of his "reduced retainer pay" (his gross pay, minus the cost of participation in the plan). The "reduction factor" (which may be found aboard your own ship in NavPers 15867, "Percentage Cost Tables for Selection of Options Under the Uniformed Services Contingency Option Act of 1953"), multiplied by the CPO's gross retainer pay, produces the amount which will be withheld from the chief's monthly retainer pay—in this case \$15.75 per month.

The chief thus receives a "reduced retainer pay" of \$160.14 per month during the remainder of his lifetime; on his death, the widow (if she does not remarry) will receive \$80.07 per month until she dies.

A captain who completes 30 years and accepts non-disability retirement at age 53 serves as an example of how officers fare under the annuity plan. The captain, whose wife is 51 years old, has selected Option 1 only, with a one-half annuity. His gross retired pay is \$608.40. Using the same method of computation as that used for the CPO, we find the captain's retired pay is reduced by \$70.94 per month, leaving him with a monthly pay of \$537.46 (before taxes, etc.). Then, when he dies his wife will receive \$268.73 per month until she dies or remarries.

Finally, here is how the plan affects Navymen in different categories:

- Regular Navymen with less than 18 years' service for pay purposes have until the completion of their 18 years to decide whether to take advantage of the annuity plan.

- Reservists, active or inactive, who have not finished 18 years' service for pay purposes are under the same provisions as the Regular Navyman in the same circumstances.

There are only two administrative exceptions to the 18-year service rule:

1. The man who retires as the result of a physical disability before completing 18 years' service can decide what to do at the time he retires.

2. The man whose eligibility for making an election expires while he is in a status which prevents his making such an election (such as missing, prisoner of war, etc.) has six months after his return to the jurisdiction of his service to decide what to do.

## saving in the navy



### Navy Savings Deposit Program

IN TODAY'S WORLD of painless dentistry, tranquilizers and easy payment plans, it's surprising that no one has come up with an absolutely painless method of saving money. The Navy, however, offers you two savings plans which are just about as easy to take as any method of holding on to a part of your monthly pay—Savings Deposits and U. S. Savings Bonds.

Participation in either of these plans enables you to invest your spare dollars at a good rate of interest, yet the money is readily available if you need it.

The Navy Savings Deposit program, open to all enlisted men and women in the Navy and Marine Corps (except those Reserves on active duty for less than six months), was specifically authorized by Congress in 1899 to help enlisted personnel save money. Funds

deposited in this "Navy Bank" for periods of six months or more will earn interest at the rate of *four per cent* yearly, based on a year of 360 days. The interest will be computed at the time of repayment of the deposit.

Recent changes in the Savings Deposit program have made this method of stashing away cash even more attractive. You can now make deposits in your Navy savings account by requesting in writing that your pay record be checked each month. Under this system, your request will specify the amount to be deposited each month and the number of months the deposits are to be made, or that the deposits are to be made indefinitely. You may also make cash deposits to the disbursing officer. In either case, the amount deposited will be entered on your deposit record book (S&A Form 47, Revised).

You may make *one deposit each month* in full dollar amounts of not less than five dollars. Details of certain limitations on the amount of money which may be deposited at any one time may be obtained from your disbursing officer.

The money in your Navy Savings Deposit and accumulated interest may be withdrawn at time of release to inactive duty or discharge, or in case of an emergency, upon approval of your commanding officer.





### Savings Bonds

**A**N EQUALLY EASY—and profitable—method of holding on to part of your earnings is the purchase of U. S. Savings Bonds. Buying bonds in any denomination is a simple matter: Just go by your disbursing office and complete a Savings Bond Allotment Request (S&A Form 545) for the amount you want to save each month or each quarter.

Under the "bond-a-month" plan you may allot \$18.75 for a \$25-bond, \$37.50 for a \$50-bond, or \$75 for a \$100 bond. A "bond-a-quarter" plan permits the allotting of \$6.25 a month for purchase of a \$25-bond every three months or \$12.50 a month for a \$50-bond each quarter, \$25 per month for a \$100-bond or \$50 for a \$200-bond. Larger bonds may also be purchased. The bonds thus bought will be delivered at government risk or (if you prefer) they will be held for safekeeping until you desire delivery.

Navymen who have already taken advantage of this automatic, systematic way to keep a part of their pay have discovered how rapidly a small amount of money saved regularly each month accumulates into substan-



tial savings and purchasing power. The minimum Savings Bond allotment of only \$6.25 a month will accumulate a \$100 denomination Savings Bond in one year. The investors who allot \$18.75 each month save more than \$225 in one year. A substantial nest egg of safe savings always available for quick cash when needed is easy to build with a bond allotment.

Maximum advantage of bond ownership is gained when each bond is held to maturity. In eight years and ten months it repays four dollars for every three invested at the rate of  $3\frac{3}{4}$  percent interest compounded semiannually. Recent improvement in E Bonds makes them more attractive for both long term and short term personal savings.

## social security benefits



**W**HEN IT COMES TO retirement and survivors benefits, career Navymen and their dependents are offered "DOUBLE PROTECTION."

This double protection comes in the form of Social Security which gives you old age disability and survivor benefits in addition to your military retirement pay and increased "dependency and indemnity compensation" described on pages 74 and 75.

Since you and your dependents have been entitled to this double protection only since 1 Jan 1957, you probably are not aware of the many potential benefits that Social Security offers. Therefore, here's a brief rundown of what Social Security is and what you and your family get in return for the money you put into it.

### What Is Social Security?

Putting it in simple terms, Social Security means insurance. It's a government-sponsored old-age and survivors insurance program which provides protection to nine out of every 10 employed civilians in this country—and their families—as well as giving you, as a career Navyman, added old-age and survivor benefits.

Social Security provides you with monthly income, in addition to your military retirement pay and your survivor benefits payable by the VA, for:

You upon reaching age 65

Your wife, in the event you die and are survived by children under 18 years of age

You at age 50, if you're disabled

Your wife or widow upon reaching age 62

Your orphaned children if they are under 18 years of age

Your dependent parents.

That's a brief rundown of the way you benefit under Social Security. The amount of the monthly payments depends upon (1) the amount of your basic pay each month, and (2) the number of Social Security credits

you have established. Before taking a deeper look into these benefits, let's see how you establish Social Security wage credits in order to become eligible for them.

### Your Social Security Credits

As a Navyman you have been receiving free Social Security wage credits of \$160 per month, regardless of the actual amount of your basic pay, for each month you served on active duty between 16 Sept 1940 and 31 Dec 1956.

Although you received these gratuitous wage credits, they were of little value to you if you were a career





Navyman entitled to Navy retirement. That's because the law prohibited you from drawing both Social Security old age benefits and Navy retirement pay for the same period of service. This situation has changed, however, through recent legislation. As a result, *all military personnel now on active duty are under Social Security on a full participating basis and get full benefits instead of the limited gratuitous credit and reduced benefits they received in the past.*

• **Gratuitous Credits**—Provided you were on active duty on or after 1 Jan 1957, any gratuitous Social Security credit you received for service between 1 Jan

1951 and 31 Dec 1956 can now be counted for Social Security old age benefits. This entitles you to draw both Social Security old age benefits and military retirement pay for active duty since 1 Jan 1951.

• **Credits Under New Law**—Since 1 Jan 1957, when you were placed under Social Security on a full participating basis, the \$160 gratuitous credits you formerly received have been discontinued and you have had Social Security taxes withheld from your pay each month. You are taxed a small amount (2¼ per cent of your basic pay) each month in order to help pay for the added old age and survivor benefits you and your family now receive. The total cost for these added Social Security benefits amounts to 4½ percent of your basic pay. You pay only half of this amount, while the government pays the balance.

#### How You Get Complete Coverage

In order to qualify for complete coverage under the Old Age and Survivors Insurance (OASI) program, you must work certain periods during which you contribute (that is, pay Social Security tax). The amount of time you must work is measured in "Quarters of coverage." Quarters of coverage are credited in different manners depending upon your employment status and the amount of your basic pay. A quarter of coverage, in a general way, corresponds with a calendar quarter of work. A calendar quarter is a three-month period beginning 1 January, 1 April, 1 July and 1 October each year.

Social Security tax is automatically withheld from your pay each month through payroll deductions. You're taxed a flat rate of 2¼ per cent of the first \$4200 of your basic pay each year. The most you will be required to pay each year is \$94.50 and that is only if you earn \$4200 or more base pay. Allowances, incentives and special pay are not taxable for Social Security purposes.

In the event your basic pay is \$4200, the monthly tax deducted from your pay throughout the year will be \$7.88 or less. However, many warrant officers and officers in pay grade 0-3 (LT) and above, whose basic pay is more than \$4200 will be taxed monthly during the year at the rate of 2¼ per cent only until the total of \$94.50 is paid.

By studying the following chart you can determine just how much Social Security tax will be deducted from your pay each month. If you take a close look

### SOCIAL SECURITY TAX DEDUCTION RATES

(per Month)

PAY GRADE	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 20 Yrs.	Over 22 Yrs.	Over 24 Yrs.	Over 26 Yrs.	Over 28 Yrs.	Over 30 Yrs.
0-8 Admiral.....	\$26.17	\$26.17	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$27.49	\$28.72
0-8 Vice Adm.....	23.92	23.92	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	25.24	26.47
0-8 Rear Adm. (Op.-Hlf.).....	21.67	21.67	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	24.22
0-7 Rear Adm. (Low. Hlf.).....	18.01	18.01	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	19.13	20.36	21.76	21.76
0-6 Captain.....	13.34	13.34	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	16.15	17.55	18.25
0-5 Commander.....	10.67	10.67	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	13.69	15.09	15.09
0-4 Lt. Commander.....	9.00	9.00	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	11.58	13.34	13.34
0-3 Lieutenant.....	7.34	7.34	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	10.18	11.58	11.58
0-2 Lt. (jr. gr.).....	5.84	6.17	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	9.30	9.30	9.30
0-1 Ensign.....	5.00	5.34	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	8.42	8.42	8.42
W-4 (Chief W. Off.).....	\$ 7.49	\$ 7.99	.....	\$ 7.99	\$ 8.34	\$ 8.69	\$ 9.04	\$ 9.48	\$10.18	\$10.53	\$10.88	\$11.23	\$11.58	\$11.93	\$12.28	\$12.63	\$12.98
W-3 (Chief W. Off.).....	6.81	7.28	.....	7.28	7.63	7.98	8.33	8.68	9.03	9.38	9.73	10.08	10.43	10.78	11.13	11.48	11.83
W-2 (Chief W. Off.).....	5.96	6.32	.....	6.32	6.67	7.02	7.37	7.72	8.07	8.42	8.77	9.12	9.47	9.82	10.17	10.52	10.87
W-1 (W. Off.).....	4.94	5.65	.....	5.65	6.00	6.44	6.88	7.32	7.76	8.20	8.64	9.08	9.52	9.96	10.40	10.84	11.28
E-7 CPO.....	\$ 4.64	\$ 5.00	.....	\$ 5.18	\$ 5.35	\$ 5.70	\$ 5.88	\$ 6.14	\$ 6.32	\$ 6.49	\$ 6.84	\$ 7.20	\$ 7.55	\$ 7.55	.....	.....	.....
E-6 PO1.....	3.96	4.21	.....	4.39	4.83	5.00	5.27	5.44	5.62	5.79	6.14	6.49	6.49	6.49	.....	.....	.....
E-5 PO2.....	3.27	3.69	.....	4.12	4.30	4.56	4.74	4.91	5.09	5.27	5.44	5.79	5.79	5.79	.....	.....	.....
E-4 PO3.....	2.75	3.16	.....	3.60	3.77	4.04	4.21	4.39	4.56	4.74	4.91	4.91	4.91	4.91	.....	.....	.....
E-3 SN, etc.....	2.24	2.63	.....	2.98	3.16	3.33	3.51	3.69	3.69	3.69	3.69	3.69	3.69	3.69	.....	.....	.....
E-2 SA, etc.....	1.93	2.28	.....	2.46	2.63	2.81	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	.....	.....	.....
E-1 SR, etc.....	1.87	2.22	.....	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	.....	.....	.....
E-1 (under 4 months).....	1.76	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

## Monthly Rates of Old Age and Survivors' Benefits

If Your Average Monthly Earnings Were:	At Age 65 You Would Receive	Your Wife's Benefits Would Be				Your Widow At Age 62 Would Receive	Your Widow With One Child Under 18 Years of Age Would Receive	Your Widow And Two Children Under 18 Years of Age Would Receive	One Dependant Parent Would Receive	Lump-Sum Death Payment
		Age 62	Age 63	Age 64	Age 65					
\$ 45	\$ 30.00	\$11.30	\$12.50	\$13.80	\$15.00	\$30.00	\$ 45.00	\$ 50.20	\$30.00	\$ 90.00
80	45.00	16.90	18.10	20.60	22.50	33.80	67.60	67.50	33.80	135.00
90	49.50	18.60	20.70	22.70	24.75	37.10	74.30	74.30	37.10	148.50
100	55.00	20.70	23.00	25.30	27.50	41.30	82.50	82.50	41.30	165.00
110	60.50	22.70	25.60	27.80	30.25	45.40	90.80	90.80	45.40	181.50
120	62.50	23.50	26.10	28.70	31.25	46.90	93.80	96.00	46.90	187.50
130	64.50	24.30	27.00	29.70	32.30	48.40	96.80	104.00	48.40	193.50
140	66.50	25.00	27.80	30.60	33.30	49.90	99.80	112.00	49.90	199.50
150	68.50	25.80	28.60	31.50	34.30	51.40	102.80	120.00	51.40	205.50
160	70.50	26.50	29.50	32.40	35.30	52.90	105.80	128.00	52.90	211.50
170	72.50	27.30	30.30	33.30	36.30	54.40	108.80	136.00	54.40	217.50
180	74.50	28.00	31.10	34.20	37.30	55.90	111.80	144.00	55.90	223.50
190	76.50	28.80	32.00	35.20	38.30	57.40	114.80	152.00	57.40	229.50
200	78.50	29.50	32.80	36.10	39.30	58.90	117.80	157.00	58.90	235.50
210	80.50	30.30	33.60	37.00	40.30	60.40	120.80	161.00	60.40	241.50
220	82.50	31.00	34.50	37.90	41.30	61.90	123.80	165.00	61.90	247.50
230	84.50	31.80	35.30	38.80	42.30	63.40	126.80	169.00	63.40	253.50
240	86.50	32.50	36.10	39.70	43.30	64.90	129.80	173.00	64.90	255.00
250	88.50	33.30	37.00	40.70	44.30	66.40	132.80	177.00	66.40	255.00
260	90.50	34.00	37.80	41.60	45.30	67.90	135.80	181.00	67.90	255.00
270	92.50	34.80	38.60	42.50	46.30	69.40	138.80	185.00	69.40	255.00
280	94.50	35.50	39.50	43.40	47.30	70.90	141.80	189.00	70.90	255.00
290	96.50	36.30	40.30	44.30	48.30	72.40	144.80	193.00	72.40	255.00
300	98.50	37.00	41.10	45.20	49.30	73.90	147.80	197.00	73.90	255.00
310	100.50	37.80	42.00	46.20	50.30	75.40	150.80	200.00	75.40	255.00
320	102.50	38.50	42.80	47.10	51.30	76.90	153.80	200.00	76.90	255.00
330	104.50	39.30	43.60	48.00	52.30	78.40	156.80	200.00	78.40	255.00
340	106.50	40.00	44.50	48.90	53.30	79.90	159.80	200.00	79.90	255.00
350	108.50	40.80	45.30	49.80	54.30	81.40	162.80	200.00	81.40	255.00

you will notice that the monthly Social Security tax withheld from a seaman apprentice (E-2) with less than two years' service would be \$1.93; a chief petty officer (E-7) with over 12 years' service would be \$6.14; an ensign (O-1) with less than two years' service would be \$5.00; while an admiral (O-8) with over 28 years' service would be \$27.49 for the first three months



and the balance of \$12.03 during the fourth month, which would bring his total payments to \$94.50, the maximum you can be taxed in a one year period.

There are no provisions of current laws which permit the waiver of these payments, therefore, if you're already fully insured under Social Security, or do not desire to participate, you will still be required to contribute. If you are receiving pay from other employment covered by Social Security, in addition to your military pay, you will still be required to pay Social Security tax on both earnings. In such cases, however, you will be refunded for any amounts paid in excess of \$94.50 or you may have the amount of

your overpayment applied to Federal Income Tax payments.

Now that you know what Social Security is and how much it costs you, let's look into the details concerning the benefits available.

### Retirement Benefits

Upon reaching age 65, if you are eligible, you may receive a lifetime monthly retirement benefit. In the case of your wife, she may also draw lifetime monthly benefits, at age 62 or 65, provided you have reached age 65 and are also drawing Social Security retirement benefits.

The amount of your OASI retirement benefits would be determined by your "average monthly wage," during the years you were covered under the Social Security law. The exact amount of these benefits is



different in almost every case and must be worked out according to the individual circumstances.

The amount of your monthly old-age retirement benefits determines the amount payable to your wife and dependent children or parents. Payment to your de-



# social security benefits

pendents is figured in accordance with the following scale:

The monthly payment to your:	Equals this part of your monthly benefits—
Wife .....	One-half ( $\frac{1}{2}$ )
Child under 18 (when you have reached age 65) .....	One-half ( $\frac{1}{2}$ )
Widow .....	Three-fourths ( $\frac{3}{4}$ )
Child under 18 (after your death) .....	One-half ( $\frac{1}{2}$ ) for each child with an additional one-fourth ( $\frac{1}{4}$ ) of the amount of your payment being divided equally among the children.
Dependent widower .....	Three-fourths ( $\frac{3}{4}$ )
Dependent parent .....	Three-fourths ( $\frac{3}{4}$ )

The total monthly payment you and your family may receive cannot be more than 80 per cent of your average earnings or more than \$200 each month. If family payments would be more than either of these amounts, each dependent's payment would be reduced to bring the total down to the maximum amount payable. Application of the 80 per cent maximum, however, cannot reduce the family benefits below \$50 or one and one-half times the worker's benefits amount, whichever is the larger figure.

The exact amount of your monthly benefits, as well as those for your wife and dependents can be determined only after you have applied for your old age benefits. However, the chart on page 63 will give you an idea of the approximate amount you and your dependents would receive.

## Old Age Benefit to You and Dependents

You will be entitled to the above old-age insurance payments when you meet all of the following conditions:

- You are 65 years of age or older
- You are fully insured (see details on page 65)
- You are either fully retired (not working) or have reached 72 years of age. (It is not necessary that you retire completely to get payments while you are between 65 and 72. However, if you are working, you must make less than \$1200 per year in order to receive full benefits.)

- You apply for the monthly benefits.

In addition to your payments, your family or dependents, under certain conditions, are entitled to monthly compensation. The members of your family

or dependents who are also entitled to monthly compensation when you reach age 65 include:

• **Your Wife**—Once you become eligible to draw social-security retirement benefits, your wife also becomes eligible for benefits when she reaches age 65, or she may elect to receive reduced benefits at age 62. The rates payable to her at age 62 are figured at a 25 per cent reduction on a graduated scale for each month under age 65. If your wife decides to accept the smaller benefits at any time between 62 and 65, the decision will be final, and she will receive the smaller benefit as long as both of you live. Actually, by electing the reduced benefits, you and your wife will be ahead financially for the first 12 years that you draw old-age compensation.

In the event you die, your wife's benefits will increase. If she was receiving reduced benefits at age 62, her monthly old-age income as a widow would be twice as large. If she selected full benefits payable at age 65, then the amount would be one-and one-half ( $1\frac{1}{2}$ ) times as large. That amount would then remain unchanged for the remainder of her lifetime. Your bene-



fits remain the same regardless if your wife is alive or not.

• **Your Children**—If you have dependent children under 18 years of age who are not married, at the time you are 65 years old and eligible for Social Security benefits, they, too, will be entitled to benefits. Monthly benefits payable to your children will be one-half of the amount you receive. However, as noted above, the total monthly payments to your family (yourself, wife, and children) cannot exceed 80 per cent of your average monthly earnings or more than \$200, whichever is smaller. Payments may be made to your children after age 18 if they were disabled before reaching 18 years of age.

• **Your Widow**—In case you die, your widow will be entitled to old-age retirement benefits only when she reaches age 62, unless she has a child or children under 18 years of age, in her care. In that case she would be entitled to survivor benefits explained below for herself and children at the time of your death. (See chart, page 63 for estimate of the monthly old-age payments your widow will receive.)

## Survivors Benefits

If you die, while either fully or currently insured and survived by children under 18, your widow and children will receive an income each month until your youngest child reaches age 18. The amount of death benefits your wife and children will receive depends upon your average monthly earnings.

Survivors benefits are payable in accordance with the monthly scale on page 63, to:

• **Your Widow**—If you are survived by children under the age of 18. If you do not have any children, she will not draw any benefits until she's eligible for benefits upon reaching age 62. If your widow is not 62, and has a minor child or children in her care, she



will be able to receive survivor benefits for herself and children from the time of your death. These survivor benefits will be paid to your widow only until your youngest child becomes 18 years of age (unless physically or mentally disabled).

• **Your Surviving Children**—If you're survived by children, they are entitled to monthly benefits until they reach age 18 or marry, whichever is sooner. However, benefits are made to disabled children after age 18 if they were totally disabled before they reached the age 18. Your surviving child is entitled to benefits totaling three-fourths of your old-age benefits. If you are survived by more than one child entitled to benefits, then each child will receive one-half of the amount of your monthly old-age benefits, plus an additional one-fourth of the amount of your old-age benefits divided equally among them.

• **Your Dependent Parents**—If, at the time of your death, you are survived by parents who are dependent upon you, they are also entitled to receive benefits equal to three-quarters of the amount which you would receive each month if you lived to collect old-age benefits at 65, provided you are not survived by a dependent wife or child who could become eligible for survivor benefits. If eligible, your dependent father may get benefits at age 65; your dependent mother may receive full benefits commencing at age 62, provided, however, they establish proof of dependency within two years of your death.

### Disability Benefits

If you become totally and permanently disabled, you may be eligible at age 50 for the same benefits you would otherwise have received at 65. For details, regulations and restrictions on this right, check with the nearest branch Social Security office.



However, Social Security disability payments between the ages of 50 and 65 will be reduced if you are drawing workman's compensation, VA disability compensation or physical disability retired pay.

### Lump-Sum Payments

When you die, your widow will be entitled to a lump-sum payment. This will be in addition to any monthly payments to which she may be entitled. If you are not survived by a widow, then the person or persons who pay your burial expenses can receive the lump-sum payment. This single payment cannot be more than \$255 or more than three times the amount of the old-age monthly benefits you would receive when reaching age 65. A scale of the lump-sum payments is shown on page 63.

### Eligibility For Benefits

Now that you know about the many benefits available to you under Social Security laws, let's find out how you and your dependents become eligible for them.

To get any or all of these benefits, you must have been covered by Social Security law for a certain length of time which is measured in "quarters of coverage," as explained earlier. The number of quarters of cover-



age you have, establishes your status—that is, whether you are *fully* or *currently insured*. This, in turn, determines the benefits for which you are eligible.

**Quarter of Coverage.** A quarter of coverage is a 3-month period beginning 1 January, 1 April, 1 July, or 1 October of each calendar year in which an individual is paid \$50 or more in wages or is credited with \$100 in self-employment net earnings.

• **Fully Insured**—You are considered to be fully insured at the time you or your dependents become eligible for Social Security benefits if you have one quarter of coverage for each full calendar quarter since 1950. At the time of eligibility you must have at least six quarters of coverage. If you have a total of 40 quarters of coverage, you're considered fully insured for life.

The following table shows the quarters of coverage you will need to be fully insured at the time of being eligible for benefits. The first column shows the years in which the claim is to be made (that is the year you reach 65, the year of your death, or the year you become eligible for disability benefits). The second column (Jan-June) shows the number of quarters you need if you or your dependent becomes eligible for benefits during the first half of the year. The third column indicates the number of credits required to become eligible for benefits during the period Jul-Dec.

### Quarters of Coverage Needed

Year in which you reach retirement age	Jan.-June	July-Dec.	Year in which you reach retirement age	Jan.-June	July-Dec.
1953 or earlier	6	6	1963	24	25
1954	6	7	1964	26	27
1955	8	9	1965	28	29
1956	10	11	1966	30	31
1957	12	13	1967	32	33
1958	14	15	1968	34	35
1959	16	17	1969	36	37
1960	18	19	1970	38	39
1961	20	21	1971 or later	40	40
1962	22	23			

If you do not have enough quarters of coverage to be fully insured in accordance with the above scale but do have at least six quarters of coverage after 1954, you may become fully insured under a special provision of the law. Under this special provision, you

# social security benefits

will be fully insured if you have quarters of coverage in all but four of the calendar quarters after 1954.

• **Currently Insured**—You'll be considered "currently insured" at the time you reach retirement age, become disabled, or die, if you have at least six quarters of coverage within the preceding three years. Not all benefits are payable when you're only currently insured.

The following table shows the various Social Security benefits and whether you must be fully insured, currently insured, or both, in order to be eligible for them.

## RETIREMENTS PAYMENTS

Monthly payments to—	If you are—
You as a retired worker .....	Fully insured.
And monthly payments to you—	
Wife 62 or over .....	Fully insured.
Dependent child (under 18 or disabled) .....	Fully insured.
Wife (regardless of age) if caring for child .....	Fully insured.
Dependent husband 65 or over .....	Both fully and currently insured.

## SURVIVORS PAYMENTS

Monthly payments to your—	If at death you are—
Widow 62 or over .....	Fully insured.
Widow or dependent divorced wife (regardless of age) if caring for child .....	Either fully or currently insured.
Dependent child (under 18 or disabled) .....	Either fully or currently insured.
Dependent widower 65 or over .....	Both fully and currently insured.
Dependent parent (mother 62 or father 65) .....	Fully insured.
Lump-sum payment to you—	
Widow or widower, or to the person who paid your burial expenses (may be made in addition to monthly benefits) .....	Either fully or currently insured.

## DISABILITY PAYMENTS

Monthly payments to—	If you are both fully and currently insured and have—
You at age 50-65 if you are totally disabled for work.	20 quarters of coverage in the 40 calendar quarters before the beginning date of your disability.

## Claiming Benefits

If you're eligible for any or all of the Social Security benefits explained above, you must apply for them,



since the benefit payments are not paid automatically. You must file an application and it must be in the hands of the Social Security Administration before they can make monthly old-age retirement benefits, monthly survivor payments, disability payments or the lump-sum payment can be paid, or before your wage earnings

record can be frozen (in the case of disability payments).

Your application should be filed as soon as you become eligible, as the number of back payments for retirement or survivors benefits is limited by law to 12 months. After December 1957, no disability insurance payments can be paid for any month before the claim is filed. You should make your application for all benefits at the Social Security district office nearest you. There, you and your family will receive, free of charge, any help you'll need in making out your application. If, because of sickness or distance, you cannot go to the Social Security office, you may write or telephone for assistance. Your local post office will furnish the address of the nearest Social Security district office.

If you die while on active duty or your death is service connected, your dependents do not have to apply directly for Social Security benefits. This is because the application for VA indemnity and death compensation is a joint application which takes care of both VA and Social Security benefits.

In the event you or your dependents are working when eligible for old-age or survivor benefits, there are certain limitations as to how much you can make each year and still receive Social Security benefits. When you apply for these benefits, the Social Security office will give you complete information on how your earnings will affect your benefit payments and tell you how and when to make reports on your wages to the Social Security Administration.

As a rule, a retired worker, dependent, or survivor who does not earn more than \$1200 in a year can get Social Security benefit checks for each month of the year. If you, your dependents or survivors earn more than \$1200 in a year, the number of monthly benefit checks due for that year will depend on the amount of your total earnings and on how much work you did in each month. In general, you lose your right to one month's benefit check for each \$80 (or fraction of \$80) of earnings over \$1200 in the year.

If you desire to work after reaching age 65 (62 in the case of women), your military retirement pay will not in any way affect your Social Security old-age benefits. The limitations placed on the amount you may earn while working after you reach the retirement age applies only to wages paid for work actually performed and not to other sources of income such as retirement pay.

When a retired worker is not entitled to a benefit check because of employment for a certain month, no checks are payable for that month to dependents whose benefits are based on his account. The earnings of a person who is receiving benefits as a dependent affect only his own benefit check.

After you reach age 72, your benefits are payable to you no matter how much you earn from then on. But your earnings for the entire taxable year in which you reach 72 must be counted in determining whether payments can be made to you for the months in that year before your 72nd birthday.

## Events That Stop Your Benefits

In the event your dependents or survivors get married, their social security benefits will be stopped. Payments to a wife or dependent husband are ended if a divorce is granted. The divorced wife of an insured person may receive payments only while she has in



her care a child who is also entitled to monthly payments. Payments to a child also stop when they marry.

When a child entitled to benefits reaches age 18, his payments are stopped unless he is disabled. When the child of a deceased insured person is adopted, his payments end unless the adopting person is the child's stepparent, grandparent, aunt, or uncle.

When any person receiving monthly benefits dies, his or her payments are ended. The last payment in such cases is for the month immediately before the month of death.

There are four times when it is especially important for you or your dependents to consult the Social Security office. These include:

- **When reaching retirement age**—When you reach retirement age (65 for men, 62 for women) you should get in touch with your Social Security office promptly for information about your Social Security rights. If your earnings are not more than \$2080 a year, or if there is even one month in which you do not work

after you reach retirement age, you may be eligible for some old-age insurance payments. Even if you're not immediately eligible for benefits, it may be to your advantage to make sure you have all the information you need about your benefit rights.

- **When you reach 72**—When you reach age 72, get in touch with your Social Security office. If you are insured, benefits may be payable to you even if you are working full time.

- **If you die**—After your death, some member of your family should inquire promptly at the nearest Social Security office to learn if survivors insurance benefits are payable.

- **If you are disabled before age 65**—After you have been employed in work covered by Social Security, if you become disabled, you should get in touch with your Social Security office. You may be able to have your earnings account frozen to protect your benefit rights, or if you are between age 50 and 65, you may be eligible for disability benefits.

## your insurance



**I**N THE PAST 40 YEARS there have been four different programs to provide financial protection to the survivors of deceased Navymen and other members of the Armed Forces.

First, there was low-cost U. S. Government Life Insurance (USGLI), which was started back in World War I. Then, there was National Service Life Insurance (NSLI), another low-cost insurance plan, which replaced USGLI in 1940. After that came the Servicemen's Indemnity, commonly known as "\$10,000 free insurance," which was available from 25 Apr 1951 through 31 Dec 1956. Today we have the Servicemen's and Veterans' Survivor Benefits Act (see page 74), which has been in effect since 1 Jan 1957.

Unless you now have an NSLI or USGLI policy under waiver (see details further on if this applies to you) your dependents are entitled to receive the death benefits of the new act if you die while on active duty or as a result of service-connected causes after separation. However, you might still want to give your survivors the extra protection of insurance on your life.

There are two ways of doing this.

If you are eligible for NSLI or USGLI, you may obtain government insurance. If you're not eligible, or if you'd like to supplement your present government insurance or if you'd prefer private insurance, you can take out a policy from a private firm. Either way you can arrange to pay your premiums through an *allotment*.

Now, let's find out who can—and who can't—get government insurance, and to save unnecessary reading we'll start with the "who can't's."

### Who Is Not Eligible for USGLI or NSLI?

Broadly speaking, except for service-connected disability insurance and the renewal and replacement of certain NSLI and USGLI policies, the government is not entering into any new insurance contracts. Therefore, *if you have never held an NSLI or USGLI policy,*

*you cannot take one out now unless you become disabled.*

In addition, even though you may once have held an NSLI or USGLI policy, you *cannot* renew or reinstate it if:

- Your policy was not in force on or after 25 Apr 1951.
- You let your policy lapse during a *break in service of more than 120 days*.
- You surrendered your policy for cash, but failed to renew or reinstate it during a *break in service of more than 120 days*.
- You had a term policy under waiver, but failed to resume premium payments during a *break in service of more than 120 days*.

### Who Is Eligible for NSLI and USGLI?

When the "free insurance" went into effect on 25 Apr 1951, most Navymen were paying premiums on USGLI or NSLI policies. However, *between that date and 31 Dec 1956 many Navymen on active duty let their policies expire, surrendered them for cash or*



## your insurance

*waived the payment of premiums in order to take advantage of the free insurance. If that's what you did, and you've had no break in active service of more than 120 days since then, you are eligible to reinstate or replace your policy any time while on active duty, or within 120 days after separation from active duty. If you have had a break in service of more than 120 days since you did any of these things with your insurance, you are only eligible for NSLI or USGLI if you resumed premium payments on "waivered" insurance or reinstated or replaced surrendered, lapsed or expired insurance within the first 120 days after you were separated.*

For further details, read the section below which applies to your case and check with your Insurance Officer.

• **Policies Surrendered for Cash**—If you surrendered a permanent plan policy for cash while on active duty after 24 Apr 1951 and before 1 Jan 1957, you may obtain, either while in active service or within 120 days after separation, *a new policy at the premium for your present age on the same plan and not in excess of the amount surrendered, or you may reinstate your old policy (by paying up the cash reserve on that policy).*

Personnel now on active duty who have had any break in service of more than 120 days since the date of surrender or expiration do not have the right to reinstate or replace such policies unless they took that action within the 120-day period after they were separated. Breaks in service of 120 days or less do not affect that right.

Those who are eligible may reinstate surrendered permanent plan policies by paying the premium for the effective month of reinstatement, plus the cash reserve on the old policy. In addition, those reinstating USGLI (this doesn't apply to NSLI) will have to repay any termination dividends they received upon surrender for

cash in or after 1953, plus interest at 3½ per cent per year. The initial cash outlay for reinstatement can be reduced by borrowing against the reinstated loan value of the policy. (Such loans may not exceed 94 per cent of the cash value of the reinstated policy.) However, when you borrow against the policy you create a debt against it, and the loan interest will be at four per cent annually. Repayment of loan is not mandatory; however, any loan balance will be deducted from claim proceeds.

Replacing permanent plan insurance with a new policy requires a smaller initial cash outlay than reinstatement, but your premiums will be larger because they'll be based on a later insurance age than the one on your old policy. To take out a new policy you merely pay the first month's premium at your insurance age as of the effective date of the new policy, or, to take advantage of a slightly younger insurance age, you may request that your policy be antedated. In that case the effective date of the new insurance may be the first day of any month back to but not exceeding six months earlier.

• **Lapsed or Expired Five-Year Level Premium Term Insurance**—This may apply to you if you let your government term insurance *expire* or *lapse*. First, though, you should understand what is meant by these two words.

Your term insurance *expired* if, at the end of the five-year term for which you had contracted and paid premiums, you did not renew the policy for another five-year term.

Your term insurance *lapsed* if you failed to pay the premiums due on it. However, *the only type of LAPSED government TERM insurance which can be renewed or reinstated is five-year term NSLI which has lapsed since 23 Jul 1953 through failure to pay either or both of the last two monthly premiums of the term period.* This means that if you let a five-year term NSLI policy lapse before 23 Jul 1953, or you let such a policy lapse after that date, but *more than two months before the end of the five-year term*, you CANNOT renew or reinstate your policy.

Now, let's see what you can do about *expired* or *lapsed* term insurance.

If you had a five-year term policy which *expired* while you were on active duty after 25 Apr 1951 and before 1 Jan 1957, you may replace it with another term policy (with premiums based on your age at the time of replacement) any time while you're on active duty or within 120 days after separation. You may also replace such a policy if the term expired during a break in service of 120 days or less after 25 Apr 1951 and before 1 Jan 1957.

Your replacement application must be accompanied by payment of premiums and evidence of good health satisfactory to the Administrator of Veterans Affairs. Once the policy has been replaced, it may be converted to a permanent plan policy at any time. (For details on this, see the section on converting term insurance or changing a permanent plan.)

If your five-year term National Service Life Insurance has *lapsed* since 23 Jul 1953 for failure to pay either or both of the *last two monthly premiums of the term period*, you may renew or reinstate such insurance, provided you do so before the expiration of the next succeeding term period. The VA will forward reinstate-



ment applications and instructions to all individuals in this category without application by the policyholder. To reinstate, you must then submit the required premiums and evidence of good health.

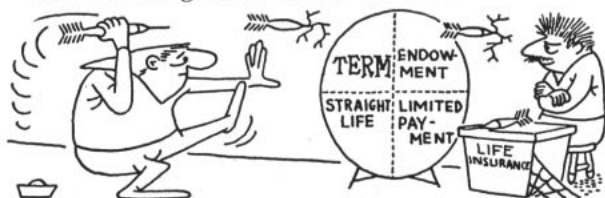
These reinstatement and replacement rights also apply to those who were Naval Aviation Cadets or Midshipmen of the Naval Academy on 25 Apr 1951 and were later commissioned or enlisted.

• **Application for Reinstatement or Replacement**—Inquiries or completed applications having to do with reinstatement or replacement of policies should be addressed to:

Veterans Administration Insurance Center  
Attention: Replacement Section  
Munitions Building  
Washington 25, D. C.

If you don't know the policy number of your surrendered insurance, you may still forward your application and the VA will add that information.

The following forms should be used:



• For replacing expired term insurance—VA Form 9-4353.

• For replacing surrendered permanent plan insurance—VA Form 9-4354.

• For reinstating surrendered permanent plan insurance—VA Form 9-4363.

When any of the above forms are completed, the legend "Section 623" should be conspicuously written or stamped across its top margin for identification purposes.

• **Waivers**—While the \$10,000 free indemnity was in effect, it was possible for a serviceman to "waive" his government insurance premiums. That is, his term insurance continued in effect but he paid no premiums while on active duty. His permanent plan insurance continued in effect also, although he did not pay that portion of his premium which covered the "pure insurance risk." In effect his insurance went on even though he waived (did not pay) the full premiums on his permanent insurance or any premiums on his term insurance while serving on active duty.

Waivers of premiums (except on service-connected disability insurance) are no longer granted, but if you had a waiver on your NSLI or USGLI in effect on 31 Dec 1956 this waiver may be continued or you may terminate it at any time. This means that while on active duty you still have in effect your full NSLI or USGLI insurance, up to the amount of \$10,000.

However, if you die while your policy is still under in-service waiver, your widow, children or parents will not be entitled to the dependency and indemnity compensation provided for in Public Law 881. Instead, they will receive only the VA death compensation payments in effect before January 1957, which in most cases are lower than the new benefits. (Reservists should note that benefits previously payable to them under the Federal Employees Compensation Act were cancelled as of 1 Jan 1957, except that survivors already receiv-



ing such benefits can elect to continue doing so. The new survivor benefit laws apply in the same way to all components of the armed forces, without any distinction as to whether death occurs in peace or war.)

In some cases an individual might gain by retaining his insurance under waiver—for example, a bachelor with no dependents or a man in pay grade E-1 or E-2 with a wife and four or more children under 18. In the latter case (because of the widow and large number of children) the payments to his survivors could be greater under the old peacetime VA compensation rates than they would under Public Law 881.

• **Conversion or Continuance of Waivers**—Five-year-level premium term policies now under waiver may be converted to permanent plan policies at any time. To do this, you submit an Application for Conversion (VA Form 9-358), pay the required premium and submit a supplemental statement as follows, over the date of application and your signature:

"I request that the present waiver of premiums under section 622 of the National Service Life Insurance Act, as amended, be cancelled effective upon conversion of my term insurance."

If you've already submitted an application for conversion without specifically requesting cancellation of waiver, you must further request cancellation by a letter containing the supplemental data quoted above.

To convert a term policy to a permanent plan, but still keep a waiver in effect, submit VA Form 9-358 without the supplemental statement.

To terminate waiver of premiums on a National Service or U.S. Government Life Insurance policy, a request in writing should be submitted to the Veterans Administration Insurance Center, Munitions Building, Washington 25, D. C. However, in the case of term insurance with premiums under waiver, the registration of an allotment for payment of premiums will constitute a request for cancellation of the waiver of premiums.

Requests for a retroactive allotment for payment of premiums will be approved if the late submission is definitely beyond the control of the allotter.

If you have term insurance under waiver and don't want to pay the required premium, but do want your dependents to be eligible for the increased survivor



benefits authorized under Public Law 881, you should request termination of your insurance waiver, then let your term policy lapse for nonpayment of premiums. If you're confused about this (and who isn't?) see your Insurance Officer pronto.

• **Converting Term Insurance or Changing a Permanent**





**Plan**—If you're eligible to apply for term insurance to replace that which has expired, you may request simultaneous conversion to a permanent plan. To do so, a specific request for both actions must be submitted—that is an application to replace the insurance which expired (VA Form 9-4353, medical) and an application for conversion (VA Form 9-358). The first and subsequent premiums will be at the premium rate for the converted insurance.

Similarly, if you are eligible to apply for reinstatement or replacement of a permanent-plan policy which was surrendered for cash, you may request simultaneous change of plan. For example, if the surrendered insurance was a 20-payment life policy, you could request simultaneous reinstatement or replacement and change to a 30-payment life policy. Again, a specific request for both actions must be submitted—namely, an application to replace insurance which was surrendered for cash (VA Form 9-4354) or an application to reinstate insurance which was surrendered for cash (VA Form 9-4363), plus an application for change of permanent plan to a policy with a lower reserve value (VA Form 9-1549, medical) or an application for change of permanent plan to a policy with a higher reserve value (VA Form 9-1550). The initial and subsequent premiums should be at the rate for the new plan. (NOTE: A USGLI policy—"K" insurance—may be changed to a plan with a lower reserve value only within five years following the effective date.)

In addition to the requirements mentioned in the above paragraph, it is necessary in the case of simultaneous reinstatement and change of plan to provide the proper reserve for the new plan of insurance. This reserve has to be computed by the Veterans' Administration. Therefore, in advance, or when you submit such an application, you should request that the VA advise you as to the amount required, and then you must provide payment in that amount. Such requests should be addressed to the Veterans' Administration Insurance Center, Replacement Section, Munitions Building, Washington 25, D. C.

Further information on National Service and U. S. Government Life Insurance may be obtained from your

Insurance Officer, from *BuPers Manual* or the *Insurance Manual for Benefits and Insurance Officers* (NavPers 15640, Revised).

● **Service-Connected Disability Insurance**—Post-service nonparticipating insurance for service-connected disability is still available to Reserves or Regulars who are disabled while on continuous active duty. It is also available to Reserves who are disabled while on active duty for training for not less than three or more than six months, under the Armed Forces Reserve Act of 1952, as amended.

Insurance plans offered to personnel in this category are Five-Year Level Premium Term, Ordinary Life, Thirty-Payment Life, Twenty-Payment Life, Twenty-Year Endowment at Age 60 or Endowment at Age 65.

To be eligible you must be released or separated from active duty under other than dishonorable conditions and must be found by the Administrator of Veterans Affairs to be suffering from a disability or disabilities rated at 10 per cent or more—except for which you would meet the established qualifications for insurance under the good health provisions of the National Service Life Insurance Act of 1940, as amended. (You are not eligible if the disability is a dental condition for which a rating is made only for purposes of dental treatment.)

Upon application and payment of premium to the VA the insurance may be granted any time within one year after the date the Administrator of Veterans Affairs determines that the disability is service-connected.

#### **Private Insurance**

If you're ineligible for NSLI or USGLI you can still give your survivors the protection of insurance by taking out a policy from a private firm in which case you can arrange to pay premiums through an allotment.

In choosing your policy you'll find there are only four basic types to consider—*straight life*, *term*, *limited payment* and *endowment*. There are also *combination policies* which usually include both straight life and term insurance.

On a straight life policy you pay premiums over a lifetime. It is the most widely-used type of insurance because it provides lifetime protection at less cost than any other permanent insurance.

Term insurance, which has no cash value and only gives temporary protection over a certain period, is the cheapest of all. On it you pay premiums for a set term—usually one to 15 years—and its protection terminates at the end of that period.

Limited payment policies provide lifetime protection and contain cash values just as straight life policies do. It is more expensive than straight life, however, because it's designed to give you a paid-up policy at the end of a certain number of years or at a certain age. After that you're still fully protected, but you no longer have to pay premiums.

Endowment policies are essentially a form of insured savings. This type provides for the payment of its face value to the policyholder at a future date selected by him. If he dies before that date, the face value will go to a person named by him. Premiums on this type are higher than on any other, since the emphasis is on savings, rather than protection.

Your Insurance Officer or agent can help you pick the plan that suits you best.

# Taxes - exemptions and deductions



**T**AXES FOR MOST NAVYMEN are as inevitable as pay day and even the knowledge that withholding taxes help pay your own salary doesn't ease the pain of that bi-weekly "bite" Uncle puts on your pay. However, it takes money to keep our country running smoothly and the poor taxpaying civilians can't be expected to foot the whole bill.

Thus, unless you have enough dependents or other deductions to take you out of the taxable income brackets, a certain amount of your pay will be withheld each month so that you can meet your federal income tax obligation on your Navy pay each year by the April 15 deadline.

By law you—and every person whose yearly gross income is \$600 or more—must file an income tax return even if deductions will exempt you from paying any tax. So when your disbursing office passes out the "W-2 Forms" (statement of wages paid you and taxes withheld), you might as well snag a copy of Form 1040 or 1040A and get busy—not only are there penalties for not filing, but that's the only way you can get any refund which may be due you.

Filing a correct return isn't difficult if you know what you're doing, and one of the best sources for straight scoop on your tax rights, benefits and obligations is the BuSanda pamphlet *Federal Income Tax Information*. This handy booklet contains the latest information, and is reprinted each year and distributed to all ships and stations in ample time for you to use a copy in preparing your return. Below in very brief form, are the main points you should know to file a correct return:

- **Who Must File**—Practically every individual citizen, single or married (including minors), whose gross income is \$600 or more. There are certain exceptions based on age and self-employment; these may be found in BuSanda's pamphlet.

- **When To File**—Income tax returns based on the calendar year must be filed on or before 15 April. However, if you are living or traveling outside the U. S., the District of Columbia, Alaska or Hawaii you have until 15 June to file your return (but, you will be charged interest on the unpaid tax). In addition, the Director of Internal Revenue for the district in which you normally file your returns may, upon application from you, grant an extension of as much as six months (more if you are abroad).

- **How To Prepare Returns**—Broadly speaking, your income tax is based upon your "gross income" minus "business expenses" and "allowable deductions" multiplied by the tax rates and minus "credits." In other words, certain specified expenses are subtracted from gross income to find "adjusted gross income;" deductions are subtracted from adjusted gross income to find "taxable" income; and the appropriate tax rate is applied to the taxable income to find the amount of tax you owe. Credits for the taxes withheld by your disbursing officer, payments on estimated tax—or for retirement income credit and so forth—are then subtracted from the tax you owe. If the total amount withheld is smaller

than the amount you owe, then you must pay the difference; if the amount withheld is larger than the amount of your tax—you'll get a refund.

In order to figure your "gross income," "adjusted gross income," your exemptions and your "taxable income" here is what you—as a Navyman—may include in each category:

## Income That Must Be Reported

- **Gross Income**—This includes gains, profits and income derived from salaries, wages, or compensation for personal service, of whatever kind and in whatever form paid—in short, money from practically any source. The following items from naval sources, to the extent that they are not reduced by allowable "business expenses," should be reported as "gross income":

- Active duty pay (including such incentive and special pay as "sea pay" and "flight skins").

- Retired pay if retired for other than physical disability resulting from active service.

- Retainer pay of enlisted members transferred to the Fleet Reserve.

- Retired pay of enlisted members transferred to the retired list for other than physical disability resulting from active service.

- Pay of all midshipmen and NavCads, and retainer pay of \$50 and \$100 per month for NROTC and Naval Aviation College Program enrollees.

- Compensation for employment in officers' clubs, messes, station theaters, etc.

- Interest on Navy Savings Deposits.

- Interest on Armed Forces Leave Bonds, or leave payments.

- Lump sum payment received by officers upon honorable discharge or complete separation other than disability severance pay.

- Mileage and per diem—the total amount received as mileage and per diem should be included, but such



## taxes - exemptions and deductions

actual expenses as meals, fares and lodging may be deducted. (See below.)

- Travel allowance on discharge and furlough travel allowance on reenlistment.

- Lump-sum readjustment payments to Reservists involuntarily released to inactive duty after five or more years of continuous active duty.

### **Navy Income That Need Not Be Reported**

The following items received from the Navy are excluded from "gross income" and need not be reported:

- Basic allowance for quarters, and any amounts paid for quarters, heat and light furnished in kind.

- Basic allowance for subsistence.

- Cost to government for transportation of dependents and household effects.

- Rations furnished in kind to enlisted men.

- Uniform gratuity or clothing allowance for officer and enlisted.

- Retired pay of persons retired prior to 1 Oct 1949 for physical disability resulting from active service and who are receiving pay under laws in effect prior to 1 Oct 1949.

- Disability retirement or severance pay received for separation after 30 Sep 1949 under the Career Compensation Act of 1949.

- Uniforms furnished in kind to enlisted men.

- Death gratuities.

- Personal money allowances received by fleet admirals, admirals and vice admirals.

- Leave bonds or other payments made under section 6 of the Armed Forces Leave Act of 1946, except that the interest on these constitutes gross income in the year received.

- Money received by naval attaches for entertaining and exceptional purposes, if expended solely in connection with official duties.

- Mustering out pay.

- State bonus payments for services rendered to the United States.

- Amounts paid to or on behalf of veterans under the WW II and Korean GI Bills.

### **Deductible Items**

- **Adjusted Gross Income**—Deducting any applicable items in the following list from your gross income will give you your "adjusted gross income." The following are deductible items.

- Mess bills afloat—an officer with or without dependents who is assigned permanent duty afloat, may deduct mess bills for any periods during which his ship is away from its home port for longer than an ordinary work day (and the same principle applies to air personnel away from a squadron's home base).

- Travel expense—the actual expenses may be deducted if you're traveling in a mileage or per diem status.

- Transportation expenses may be deducted by Reserve personnel if incurred while performing authorized drills under competent orders, if they do not receive reimbursement for such travel.

- Expenses attributable to rents and royalties are deductible.

- Losses from sale or exchange of property are deductible items in computing your taxable income.

**Deductions**—Once you have found your adjusted gross income you may make deductions for the following items to which you are entitled.

If you plan to use the "short form" (Form 1040A) you need not bother with these deductions, since that form makes use of a "standard deduction" amounting to about 10 per cent of the adjusted gross income. Here are the deductions allowed if you use the "long form" (Form 1040) and itemize your deductions:

- Contributions paid during the taxable year for exclusively public use (churches, United Givers Fund, Red Cross, Navy Relief, USO, etc.).

- Interest on personal indebtedness, such as mortgage on real estate or, under certain circumstances and to a limited extent carrying charges on installment purchases of personal property.

- As a general rule, state and local taxes are deductible by the person upon whom they are imposed by law. However, federal excise taxes (luxury taxes), Federal income and certain foreign taxes are not deductible.

- Extraordinary medical and dental care.

- During periods of illness or hospitalization you may (under certain circumstances) be entitled to deduct your pay (up to a total of \$100 weekly). To support a claim for this exclusion, however, you should furnish a statement from the attending physician, the hospital, or the employer, or other acceptable evidence of absence, illness, and rate of payment. And you may not deduct the first seven calendar days of such a period unless the absence is a result of injury or you are hospitalized at least one day.

- Child care, a deduction limited to \$600, is allowed working women or widowers, as well as men who are legally separated or divorced, for the expense of caring for certain of their dependents in order that the taxpayer may be gainfully employed.

- Losses. For example, a loss occasioned by damage to an automobile is deductible to the extent that it is not covered by insurance, unless it is the result of a willful negligence on your part.

- Miscellaneous deductible items include uniform equipment (insignia of rank, corps, etc.); amount of reenlistment bonus refunded by reason of termination of enlistment; alimony payments, if included in the wife's gross income; dues to professional societies, etc.

Items which are not deductible from your adjusted gross income include the following: a) personal living or family expenses other than the exceptions noted above; b) cost of moving and shipping household goods; c) cost of transportation of dependents; d) premiums paid on life insurance policies; e) expenses of visiting home while on furlough, leave or liberty; and f) amounts paid for United States Savings Bonds.

**Exemptions**—Exemptions for you and your dependents are treated as deductions from adjusted gross income in arriving at "taxable income." The amount of exemption allowed for each dependent is \$600 and exemptions are allowed for the following:

- You, the taxpayer.

- Your spouse.

- Each "dependent." The taxpayer can claim credit only for persons who meet all of the dependency requirements listed on the instructions accompanying Forms 1040 and 1040A.

An individual receiving support from two or more



persons, none of whom furnishes more than half, may be claimed as a dependent under certain circumstances. The conditions are listed in the instructions.

Citizens of foreign countries will not qualify as dependents unless they are residents of either the U. S., Canada, Mexico, Canal Zone or the Republic of Panama.

A child born or legally adopted in the Philippine Islands before 1 Jan 1956 may be claimed as the dependent of its parent if the parent was a member of the U. S. armed forces at the time the child was born or adopted and the child is a resident of the Philippine Islands during the taxable year.

#### State Taxes

**Y**OU SHOULD ALSO be aware that many states, territories and possessions (and some communities) of the U. S. have income tax laws. *And*, unless your legal home state makes an exception for members of the armed forces, you are not excused from these taxes merely because you are on active duty outside the boundaries of your home state. The Soldiers' and

Sailors' Relief Act does not exempt you from the income tax and personal property taxes imposed by your home state, either.

That Act, as amended, *does prevent taxing of your military pay or personal property by any state in which you are living solely by reason of naval or military duty orders.* But the law does not exempt retired and retainer pay, separate income earned by your spouse or family (or personal property owned by them), income from business, investments, rents and other non-military sources, or the taxing of "real" property (a house, for instance) which you buy in the state where you're pulling duty.

If you're in doubt about your state's tax laws, you'd do well to check with the office holding BuSandA Instructions aboard your ship or station. Each year, S&A's tax experts publish an instruction (in the 5800 series) containing a summary of state tax information.

A state-by-state roundup on tax regulations as they apply to Navymen appeared in the April 1957 issue of *ALL HANDS* on page 34.

## survivors' benefits



**T**HIS SECTION is directed primarily to the Navyman's close dependents and next of kin. It deals with a situation which may be unpleasant to consider but is nevertheless inevitable. Let's face it, there's always a chance that, sooner or later, a man may become a casualty either at home, on the highway, or while on duty at his ship or station.

What happens? What does the Navy do about it, and what are your responsibilities, as his next of kin?

As a rule, you will receive official guidance from the Navy, by an officer specially designated for this purpose.

However, if a Navyman should become a casualty while on leave or at home, you, as his closest next of kin, must:

- Notify, if possible, his commanding officer, or
- Notify the nearest naval activity, giving the Navyman's full name, rank or rate, service number, home address and any available details concerning his death.

If neither of these is known or cannot be reached for any reason you should notify the Chief of Naval Personnel, Casualty Branch, Navy Department, Washington 25, D. C. by collect telegram. The Casualty Branch, in turn, will relay the information to the proper naval authorities. Notification may be made by you, a doctor, minister, police or other competent authority.

Should death occur while the Navyman is on active duty away from home, you will be notified officially by his commanding officer, the commandant of the naval district in which the casualty occurs, or by the Casualty Branch of the Bureau of Naval Personnel.

It is at this time that the Navy appoints an officer to extend all possible aid to a deceased Navyman's family.

#### Casualty Assistance Calls Program

Under provisions of the Casualty Assistance Calls Program (CACP), the principal dependents of a Navyman who dies on active duty are visited by a com-

missioned naval officer who helps them obtain the rights, benefits, and privileges to which they are entitled.

He will offer condolences on behalf of naval authorities and will counsel on funeral arrangements, financial assistance and problems which may arise. His first call is made within 24 hours after notification of death.

He will assist you and members of the family with special problems and will provide general information





on death gratuity, unpaid pay and allowances, social security, dependency, compensation or pensions, personal effects, insurance, transportation of dependents and household goods, medical care, exchange and commissary privileges. Specific information regarding the technicalities of the laws providing for these benefits will be provided by the agency charged with their administration.

Services provided through this program are automatic and you need not initiate any action. For complete details see BuPers Inst. 1750.3.

### **The Survivor Benefits Act (Public Law 881, 84th Congress)**

A new law has been passed which is of considerable importance to you as a dependent or close relative of a Navyman. It is the Servicemen's and Veterans' Survivor Benefits Act (Public Law 881, 84th Congress), more briefly known as the Survivor Benefits Act. It became effective 1 Jan 1957 and makes widespread changes in the various laws concerning dependent survivors of Navy men who *die from service-connected causes*. It applies also to dependent survivors of servicemen who have died *from service-connected causes* during the past. This law also enables retiring naval personnel to receive *both* Social Security old age benefits and military retirement pay, based on the same years of service after 1950.

#### **The Act:**

- Increases Veterans Administration payments, especially to widows.
- Provides for more balanced levels of payment to widows, especially in later life.
- Broadens and makes permanent Social Security benefits for members of the armed forces.
- Relates survivor benefits to the pay received.
- Equalizes payments to survivors by eliminating distinctions between wartime and peacetime deaths.
- Places all members of the armed forces, Regular and Reserve, under the same survivor benefits law.

**What is a service-connected death?** Generally speaking, a Navyman who dies on active duty may be considered as having a service-connected death. If he dies in an automobile accident while on leave, for example, or from illness while on leave, his death is considered as much service-connected as if he were to be killed in action. However, the entitlement of his dependents to the indemnity compensation administered by VA will be contingent upon a determination as to whether the death was the result of his own misconduct (for example, reckless driving, speeding, driving while intoxicated, etc.)

### **Benefits Under New and Old Law**

The Act takes away no benefits anyone is now receiving. Those survivors who are now drawing benefits under old laws may continue to do so if they will receive more that way. However, they may receive the benefits of the new law any time they decide to do so.

Another law just passed (Public Law 880, 84th Congress) makes it possible for former Navy men, as well as all others under Social Security, if totally disabled, to begin drawing Social Security disability payments at age 50.

### **Six-Month Death Gratuity**

The new law fixes \$800 as the smallest lump-sum payment to the widow or other designated near relative in the event of a service-connected death while he is on active duty. Under the earlier law, the minimum was \$468.

The six-month death gratuity is paid by the Navy as soon as possible after the serviceman's death. It is computed as follows:

*Total monthly pay (not including any allowances)*  
 $\times 6 = \text{death gratuity.}$

Here's an example: A Navyman in pay grade E-5, with more than four and less than six years' service, dies on active duty of a service-connected cause. His survivor receives six times his monthly basic pay of \$183.30 — a total of \$1099.80.

The new law also provides that the maximum death gratuity may not be more than \$3000, regardless of the monthly pay of the deceased.

The death gratuity is in the nature of an emergency payment, and is often urgently needed by the widow to tide her and the children over during the period between the death of the serviceman and the time when they can return to their home. This payment also helps to cover immediate living expenses.

Action necessary is a finding that death has actually occurred through service-connected causes while on active duty, active duty for training, inactive duty training or within 120 days after separation.

### **Death Compensation**

If a Navyman dies from a *service-connected cause*, as determined by the Veterans Administration, the Survivor Benefits Act provides for the payment of what is known as "Dependency and Indemnity Compensation" to eligible survivors. This payment may also be made to survivors of *veterans who die of a service-connected cause*. This compensation is tax-free.

*Here's an important point for older service personnel to remember: If you ever held U. S. Government Life Insurance or National Service Life Insurance and if*





you executed a waiver so you could obtain free protection under the indemnity plan, you must have DISCONTINUED YOUR WAIVER before your death to qualify your survivors for the new and higher death compensation rates. For more details see pages 67 and 69.

Compensation may be paid in any one, or in any combination, of three ways.

• **Compensation for a Widow.** Payable monthly by the Veterans Administration to a serviceman's widow as long as she does not remarry. The amount of compensation is related to the pay held by the serviceman at the time of his death, under the following formula:

$\$112 + 12 \text{ per cent of member's monthly basic pay (rounded to next highest dollar)} = \text{monthly compensation to widow.}$

For example: A man in pay grade E-6, with more than eight and less than 10 years' service, dies. His monthly basic pay was \$220.30. The compensation paid his widow is \$112 plus \$27 (12 per cent of his basic pay, rounded to next highest dollar), a total of \$139 per month.

In the case of an eligible veteran, the same formula is applied against his pay grade held at the time of separation from the Navy.

The minimum payment of this type under the new law is \$122 per month. No maximum limit is set, except by application of the formula. Under previous law, a widow would receive \$87 per month if the death was connected with wartime service, or \$69.60 if it was peacetime service-connected.

Under the new law, the same payment is made whether the death is wartime or peacetime service-connected, and whether the member was USN or USNR.

If a widow is left with dependent children, additional income for their support will be provided by Social Security benefits.

• **Compensation for Children.** This may be paid by the Veterans Administration for the support of a deceased Navyman's children if their mother died or was divorced from the serviceman before his death, or if she dies or remarries after his death.

The Act provides the following monthly rates of payment in such cases:

For 1 child.....	\$ 70
For 2 children.....	\$100
For 3 children.....	\$130
Each additional child.....	\$ 25

These payments are in addition to the benefits for which the children may be eligible under Social Security.

Compensation normally stops when the child be-

comes 18, but may be continued to 21 if in school, or for so long as a child is helpless.

The same rates are payable whether the death is wartime or peacetime service-connected.

#### • **Compensation for Dependent**

**Parents.** The new law liberalizes the amount of income a parent may receive and remain eligible for the new form of compensation from the Veterans Administration. Compensation is provided on a sliding scale according to their other income: If both parents were dependent, they may receive as much as \$100 per month in compensation, if their combined other income is less than \$1000 a year. When their combined other yearly income is more than \$1350 and less than \$1700, they may receive a monthly compensation payment of \$60. The same rates are payable whether the death of the Navyman is wartime or peacetime service-connected.

• **Unpaid Pay and Allowances (Arrears of Pay)**—This is money due on the pay account of a deceased Navyman, including allowances or other amounts to his credit at time of death. A claim form is forwarded by Casualty Branch to the designated beneficiary, next-of-kin, or legal heir (noted on DD Form 93-1.) It generally requires at least a month for settlement to be made. (The pay and allowances of a Navyman stop on date of death.)

#### **Other Survivor Benefits**

• **Household Effects**—If a Navyman dies on active duty the Navy will ship his household goods to the home of the person legally entitled to them.

Shipment will be made regardless of rank or rate, with the following limitations: (1) Shipment must be from the last permanent duty station or place of storage, and (2), shipment must be made within one year from date of death or one year from date of official report that the Navyman is dead, injured or missing for a period of 30 days or more.

In addition to household goods, one privately owned automobile may be shipped to the same destination as the household effects if the auto is located outside the United States or in Alaska at the time of the Navyman's death.

When necessary in connection





## survivors' benefits

with a shipment, the Navy will also pay for as much as six months' storage of your household effects.

Application for shipment or temporary storage should be made to the designated shipping activity which is nearest to the household goods to be shipped.

• **Dependents Transportation**—When a Navyman dies while on active duty—regardless of his rank or rate, the place or cause of death—his dependents will be authorized transportation from the place at which the notice of death was received to: (1) The official residence of record as listed in the personnel record of the



deceased, or (2) to any other place designated by the surviving dependent.

To obtain this transportation, the survivor should apply to the disbursing office of the nearest naval activity or to the station to which the Navyman was attached.

If your wife (or other survivor) performs the travel at her own expense, she may submit a claim for reimbursement to the Chief of Naval Personnel (Attn: Pers E3), Navy Department, Washington 25, D. C.

• **Social Security Benefits**—Surviving dependents are entitled to Social Security benefits. For a detailed explanation, see page 61.

• **Insurance**—If a Navyman has taken advantage of the opportunity to take out government insurance, his survivors will benefit. For details, see pages 67-70.

• **Homestead Privileges**—Homestead rights (preference in staking claims to government land for purposes of establishing a home) may be available to surviving widows of eligible veterans, or widows of men who died on active duty. To take advantage of this, you may request information from Bureau of Land Management, Department of the Interior, Washington 25, D. C.

• **Federal Employment Preference** — Certain Civil

Service preference benefits are granted to widows of service personnel in connection with examinations, ratings, appointments and reinstatements—if they have not remarried. Unremarried widows of Navyman who have served in time of war are given 10 points in addition to their earned ratings in civil service exams.

Under certain circumstances, a mother of a Navyman who dies in service may also be entitled to preference.

Specific details concerning preference eligibility may be obtained from any U. S. Civil Service office or from your local U. S. Post Office. In addition, a dependent who is interested in getting employment should visit the nearest United States Employment Service Office for information about job opportunities.

• **Commissary and Exchange Privileges**—The privilege of making purchases at any armed forces commissary and exchange is extended to the unremarried widow of a service member who died while on active duty or in a retired or retainer pay status. Application for exchange privileges should be made to the commanding officer of the activity where the commissary is located.

• **Dependents Medical Care**—Unremarried widows and unmarried minor children of Navyman who die on active duty, Fleet Reservists, or Naval Reservists with eight or more years' service retired with pay, are eligible for medical care in uniformed services medical activities where facilities are available. (See pages 9-11 for new provisions on medical and dental care.)

• **Personal Effects**—When a Navyman dies his personal effects will be delivered to the next-of-kin:



If the death occurs within the continental limits of the U. S. and there is no doubt as to next-of-kin, personal effects may be shipped direct, shipped with the remains, or delivered by the escort accompanying the remains.

If death occurs outside the U. S. or there is doubt as to the next-of-kin, the Navyman's effects are shipped to the U. S. Naval Supply Depot Clearfield, Ogden, Utah, and held until the Casualty Branch of the Bureau (Pers G23) determines who is entitled to them or turns them over to the legal administrator of his estate. That office also instigates searches to locate missing effects.

If personal effects are damaged or lost in connection with naval service, a claim for reimbursement may be submitted.

Information on submitting claims and claim forms may be obtained by writing to the Chief of Naval Personnel (Attn: Pers E3) Navy Dept., Wash. 25, D. C.

• **Burial Expense**—Burial may be made at an open national cemetery or at any private cemetery. The Navy will defray all or part of the expenses. If the remains are consigned directly to a national or other federal cemetery, all necessary expenses incident to burial are paid by the government, and, therefore, no allowance is made to the next-of-kin. If the remains



are consigned to a funeral director before interment in a national cemetery, up to \$75 may be allowed for services not duplicating those furnished by the government. When interment is in a private cemetery, the Navy will allow further expenses of funeral and burial up to \$125. Application for burial allowance should be made to the Chief of the Bureau of Medicine and Surgery, Department of the Navy, Washington 25, D. C.

Headstones or gravemarkers will be furnished for unmarked graves of men who have died in service. If the Navyman is buried in a private cemetery, application must be made to the Office of the Quartermaster General, Department of the Army, Washington 25, D. C. If interment is in a national cemetery no application is required.

A flag—the U. S. national ensign—is provided to

drapé the casket and is presented to the next of kin. If, however, delivery cannot be made in time for the burial service, the next of kin may receive a flag by writing to the Bureau of Medicine and Surgery, Department of the Navy, Washington 25, D. C. Flags for men buried outside the continental United States may be obtained from the VA.

Burial in a *national cemetery* is open to Navymen who die on active duty or after separation, or who served in peace or war under honorable conditions during their last period of service. Also eligible are certain citizens of the U. S. who served in allied forces, as well as a wife, husband, widow, widower, minor child—and—if authorized by the Secretary of the Army, who administers such cases—an unmarried adult child. Application should be made to the Superintendent of the national cemetery in which burial is desired.

## important papers



**M**ANY OF THE PRECAUTIONS you have taken to protect your family can be completely lost if, at this point, you neglect a few additional steps.

Here are some matters you should think about: Do you know where all your important papers are? Does your wife? Are they in a safe place? If you or your wife were in an accident or seriously ill, would these documents be readily available to the other? Have you taken the necessary legal steps to safeguard your interests?

Don't wait for a more convenient time to meet your responsibilities. That time will never come.

**Have You Made a Will?** By executing a will you are assured that your property will be divided and administered according to your preferences, instead of as some court may decide.

This is especially important for the Navyman who may, because of circumstances connected with his military service, live in one state, establish residence in another, and own property in still a third state.

After making your will, it must be signed in the presence of witnesses to make it legally valid.

Take care in selecting your witnesses. They must be of sound mind, of legal age, and preferably younger than you (on the assumption that they will outlive you). Three witnesses are a safe number—in some states only two witnesses are necessary, others require three. Relatives usually don't make the best witnesses. Sometimes it is advisable to use as witnesses the attorney who draws up your will and the person designated executor of your estate, provided they are not mentioned in the will. A beneficiary is not acceptable as a witness.

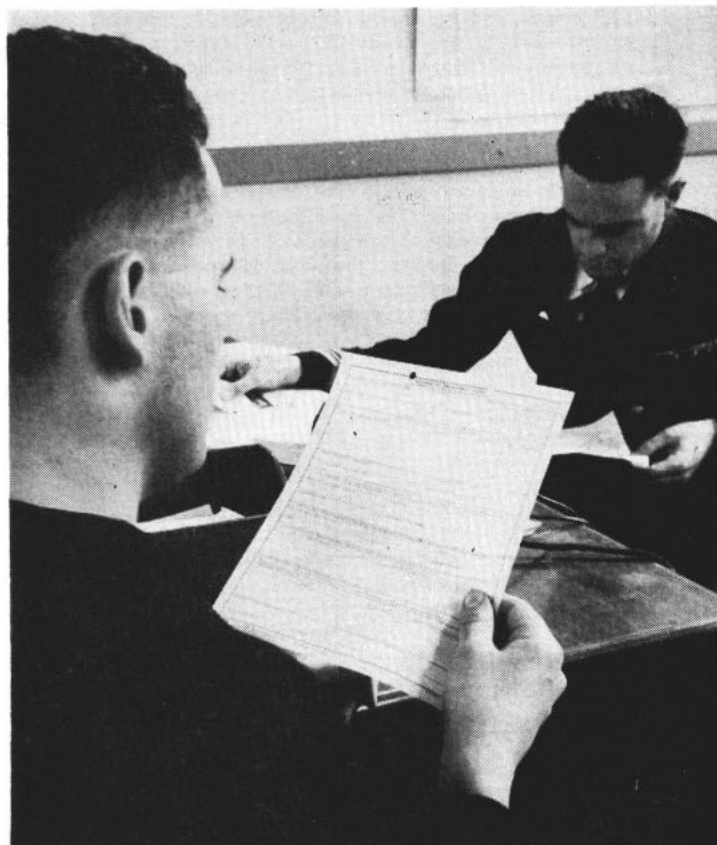
Some states require the individuals who witnessed the will to be present at probate (determining the legal proof of the will).

**A Power of Attorney** is a convenient legal device you may wish to adopt and grant to a reliable and trustworthy person if you have financial and business transactions that must be managed while you are overseas or on board ship. This person can then act in your name and legally handle your affairs. It is advisable for you to discuss this subject with a legal officer.

(For more details see sample box on page 79.)

**Record of Emergency Data (DD Form 93-1)**—Is your DD Form 93-1 up to date? The purpose of this form is to insure up-to-date information for use in the event of death or serious illness or injury. This becomes a part of your service record when you first enter the Navy. It is one of the most important papers you will be required to complete during your career. It provides information concerning:

- Person to be notified in case of emergency.
- Person to receive six months' death gratuity or unpaid pay and allowances.
- Person (including commercial insurance companies or banks) to receive special allotment if you become



## important papers

missing in action, or are in any way prevented from returning to naval jurisdiction.

- Names of commercial insurance companies to be furnished a certification of casualty.

This form should be filled out with great care and should be kept up to date. Carelessness, incompleteness of the form, or lack of understanding may result in needless delay or failure to carry out your wishes in case of an emergency or in the event of your death. As a result, your dependents may be faced with unnecessary hardship if your DD Form 93-1 is not accurate and up-to-date. Here are the occasions when you should fill out a DD Form 93-1:

- When you first enter the service.
- When you reenlist.
- If you are recalled to active duty.
- If you are a Naval Reservist, upon being ordered to extended active duty.
- When you are promoted from enlisted rating to officer rank.



- Whenever a change occurs in the status of your dependents or beneficiaries or persons to be notified in case of an emergency.

- Change in the name of the person designated to receive death gratuity or unpaid pay and allowances.

- Change in dependents to receive the special allotment of pay if you are in a missing status.

List all insurance policies in force on your DD 93-1.

The Chief of Naval Personnel will automatically furnish certification of casualty (NavPers 2059) to the insurance companies named in the event of your death.

See your personnel office about a change in your form.

### Important Documents You Should Have

Here's a brief check list of the important documents you should have at your fingertips as evidence of your entitlement to survivor's benefits:

- Your birth certificate, and one for each member of your immediate family.
- Naturalization papers (if not born in the U. S.)
- Marriage certificates (including former marriages of you or your wife).
- Court orders pertaining to support and custody of your legal dependents (including your or your wife's children by a former marriage, or adopted children).

### LAST WILL AND TESTAMENT

..... (Name) .....

I, ....., now residing in ....., (City or town) (State) .....

a legal resident of ..... (City or town) (State) .....

being of full age and of sound and disposing mind and memory, do hereby make, publish and declare this instrument to be my last Will and Testament, hereby expressly revoking all former wills and codicils by me heretofore made.

FIRST: I direct the payment of all my just debts and funeral expenses as soon after my demise as shall be convenient.

SECOND: I give, devise and bequeath to my wife, ..... (Name of wife) .....

all of the property which I possess at the time of my death or to which I may be entitled, real, personal and mixed, and of every kind whatsoever and wheresoever situated absolutely and without restriction, knowing that she will make adequate provisions for the welfare and education of my minor children.

THIRD: In the event of the death of my wife, ..... (Name of wife) .....

prior to my decease, or should my wife and I meet death at or about the same time or as a result of the same cause, then and in that event I give, devise and bequeath, absolutely and without restriction, all of the property which I possess upon my death or to which I may be entitled, real, personal and mixed, and of every kind whatsoever and wheresoever situated, to my ..... (Name of child or children) .....

including any children hereafter born of this marriage, equally, share and share alike.

FOURTH: I appoint my wife, ..... (Name of wife) .....

of the person and property of my ..... (Name of minor child or children) .....

and as substitute guardian I appoint ..... (Name of substitute guardian) .....

FIFTH: I nominate, constitute and appoint my wife, ..... (Name of wife) .....

executrix of this my last Will and Testament, and as substitute executor I appoint ..... (Name of substitute executor) .....

SIXTH: I hereby give my said executrix and substitute executor, respectively, full power and authority to sell (at public or private sale, for cash or credit, and to mortgage, lease and convey, any part of my estate, both real and personal, at such time and upon such terms and conditions as either may deem best.

SEVENTH: It is my desire that the said guardian, substitute guardian, executrix and substitute executor shall serve without bond or surety or security.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my seal at ..... (City or State) .....

this ..... day of ....., 19..... (SEAL)

..... (Name of testator)

The foregoing instrument, consisting of ..... (Number of pages) .....

pages, including this page, was on the day of the date thereof, signed, sealed, published and declared by ..... (Name of testator) .....

as and for his last Will and Testament, in the presence of us, the undersigned, who at his request and in his sight and presence, and in the sight and presence of each other, have hereunto subscribed our names as witnesses, and we hereby certify that at the time of the execution hereof we believe the said testator to be of sound and disposing mind and memory.

..... (Name of witness) ..... (Address) .....

..... (Name of witness) ..... (Address) .....

..... (Name of witness) ..... (Address) .....



## POWER OF ATTORNEY

(sample)

KNOW ALL MEN BY THESE PRESENTS, That I, .....,  
 rate or rank ....., presently on active duty  
 in the U. S. Navy, residing in the city of .....,  
 County of ....., State of .....,  
 do hereby constitute and appoint .....,  
 of .....,  
 my true and lawful attorney for me and in my name, place  
 and stead:

To lease, let, take possession, bargain, sell, assign, convey,  
 pledge, mortgage and encumber, repair, insure and generally  
 manage, any and all property, both real and personal, which I  
 own, or may hereafter acquire from any source; to sign, execute  
 and deliver any and all legal documents in connection therewith,  
 and in all ways and in every way to deal with all property real  
 and personal which I may at any time hereafter own, and with  
 all rights or interest at any time owned or possessed by me with  
 respect to any such property, and with all or any part of such  
 property, rights, and interests, in every and all lawful ways in  
 which I could myself deal with such property, rights, and inter-  
 ests, and each part thereof. To convey, waive, release and  
 relinquish all and every dower rights, all and every homestead  
 estates, and all and every rights under and by virtue of the  
 homestead exemption laws. To deposit any monies received from  
 any source whatever for me, and in my name with any bank,  
 and to draw and deliver checks in my name against said monies  
 and any other monies there deposited in my name or to my  
 credit; to endorse, discount, sell, assign, negotiate and extend  
 upon such terms as my attorney may deem best, all checks,  
 drafts, notes, bills of exchange, trade and bankers' acceptances,  
 and other negotiable or non negotiable papers, payable to me  
 or to my order; and to accept and pay any note, draft, check  
 trade acceptances or bills of exchange drawn upon me in rela-  
 tion to said matters; to sell, transfer, and assign all and any  
 stock, or certificates thereof, standing in my name, and to  
 collect all dividends, coupons and interest on any stock, bonds,  
 or other securities now or hereafter owned by me; to ask,  
 demand, sue for, recover, collect, settle, compound, compromise  
 and adjust, by payment or otherwise, any and all debts, claims  
 or demands due or become due to me or against me, and to  
 make, give and execute full release, acquittance or other dis-  
 charge for the same, whether under seal or otherwise; to execute  
 vouchers in my behalf for any and all allowances and reim-  
 bursements properly payable to me by the United States; to  
 take possession and order the removal and shipment of any of

my property from any post, warehouse, depot, dock or other  
 place of storage or safekeeping, government or private; to exe-  
 cute any forms which may be necessary to effect an allotment of  
 or deduction from my pay and allowances, to execute any form  
 which I may be required to execute in connection with obtaining  
 dependency allowances under any authority statutory or other-  
 wise; to do all things necessary concerning any insurance poli-  
 cies, including the right to change beneficiary.

I do hereby give full power to perform all and every act and  
 thing whatsoever requisite and necessary to be done in and about  
 my affairs as full to all intents and purposes as I might or  
 could do if personally present at the doing thereof, with full  
 power of substitution or revocation, hereby ratifying and con-  
 firming all that my said attorney substitute shall lawfully do or  
 cause to be done by virtue hereof:

I HEREBY DECLARE that any act or thing lawfully done here-  
 under by my said attorney, shall be binding on myself and my  
 heirs, assigns, legal and personal representatives. I hereby ratify  
 all that my attorney may do in the premise by virtue of this  
 Power of Attorney, which shall remain in full force and effect  
 until written notice of its revocation, signed by me, shall have  
 been received by the grantee herein.

IT IS MY FURTHER INTENTION that all express words and  
 terms, used herein granting powers and rights, be construed in  
 their broadest sense to include all synonymous terms and im-  
 plied powers thereunder.

IN WITNESS WHEREOF, I have hereunto set my hand and seal  
 this ..... day of ....., A.D., 19.....

(SEAL)

IN THE PRESENCE OF:

.....  
 .....

STATE OF ..... ss.

COUNTY OF .....

BE IT REMEMBERED, that on the .....  
 day of ..... A.D., 19.....,  
 personally came before me the above-named .....

....., to me known  
 to be the person who executed the foregoing letter of attorney,  
 and acknowledged the same to be his free and voluntary act  
 and deed, for the uses and purposes therein mentioned.

Notary Public for

MY COMMISSION EXPIRES

- Divorce decrees of both you and your wife.
- Death certificates of children, former wife or former husband of your wife.
- Deeds and mortgage documents.
- Insurance policies.
- Bank accounts, Savings Bonds, securities.
- Wills.
- Power of attorney.
- Proof of service.

### Keeping Your Papers Safe

You should make every effort to retain the original of all of these documents. It is advisable to have plenty of photostatic copies certified by the custodian of these records. Photostatic copies may be made of these documents (except naturalization papers. If you are a naturalized citizen and have to verify your citizenship to a state or federal agency, such verification may be obtained by applying to the Immigration and Naturalization Service. Don't send original naturalization certificate).

You'll find that photostatic copies of the other docu-

ments will prove valuable. Many of the agencies to which a Navyman or his dependent applies must take simultaneous action, and cannot do so if they have to wait until some needed document is released by another agency considering another claim.

These documents you should have are obtained from various sources. If you are unable to procure the documents or copies of the documents you need, your legal officer will be able to advise you as to what evidence may be substituted. It is no longer necessary for your dependents or next of kin to request a statement of service if you die while on active duty. Upon request of the agency handling your survivors' claims, the specific service or medical data is furnished by the Bureau or by BuMed. Your County Clerk or such official can provide certificates of marriage, deeds, mortgages and court orders. Adoption and birth certificates may be obtained from the Vital Statistics and Welfare Department of the state concerned.

**Important Papers Should Be Filed For Safekeeping—**  
 Are all your important documents stowed away in a

safe place? A safe deposit box, with the right of entry given to your wife or other trusted individual, is one of the safest places to keep important papers.

**Depository for Savings Bonds**—Have you thought of having your Savings Bonds placed on deposit with the Navy's Safekeeping Depository? If you buy U. S. Defense or Savings Bonds through payroll deductions, you may ask the Navy to store them for safekeeping at the Navy Safekeeping Depository, Cleveland, Ohio. Requests for information or for the release of bonds on deposit should be addressed to the Commanding Officer, U. S. Naval Finance Center, Cleveland 14, Ohio.

Listed below are the benefits to which your estate



or dependents may be entitled in the event of your death, the documents your wife must produce to receive them, and to whom the documents must be sent:

**Documents for VA Compensation or Pension**—In the event of a Navyman's death "in the line of duty" while on active duty, or in the event of the death of a person with a service-connected disability, his widow may be entitled to a Veterans Administration Compensation or Pension, plus allowances for children (see pages 74-75).

To qualify, she must present the following documents:

- Certification of the death (obtained from Casualty Branch, Bureau of Naval Personnel, Navy Department, Washington 25, D. C.), provided directly to governmental offices having cognizance over settlement of survivors benefits.

- A certified copy of the public record of marriage.
- If either you or your wife were previously married, a certified copy of public record of death of former wife or husband, or a copy of court decree of divorce or annulment of any prior marriages.
- Birth certificates of children under 18 years of age.
- Certified copy of public records of your birth (if dependent is your mother or father).

These documents with a claim for the death compensation or pension, should be sent to: Director, Dependent Claims Service, Veterans Administration, Washington 25, D. C.

**Papers for Six Months' Death Gratuity**—No documents are required for gratuity pay (see page 74) to a designated widow unless either she or you had previously been married, or when there is no official record of the marriage. However, to receive immediate payment the following information should be available to your wife and/or local command:

- Your file or service number and rank or rate.
- Activity where serving at date of death.
- Name and address of your wife.
- Statement of circumstances requiring immediate payment.
- Date of death.

The necessary forms are forwarded, immediately following the official report of death, to the dependents

who are believed to have entitlement to gratuity pay.

Return the documents to Chief of Naval Personnel, Casualty Branch, Washington 25, D. C.

**Claim for Unpaid Pay and Allowances**—A claim form is forwarded by the Casualty Branch to your designated beneficiary or next of kin, as noted on DD Form 93-1. (More information may be found on page 75.)

**Any Commercial Insurance** policies you may carry will require at least: The policy itself, proof of death, birth certificate and marriage certificate.

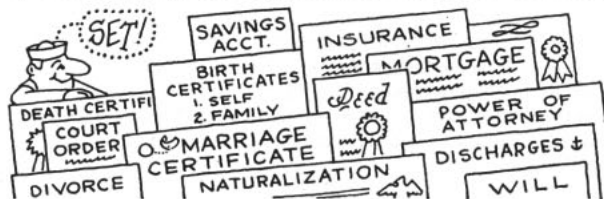
**Claims for Social Security Benefits**—The documents necessary to prove eligibility for Social Security benefits (discussed on pages 61-67) are:

- Your birth certificate or proof of your date of birth (i.e., baptismal certificate, Bible record, etc.).
- Your wife's birth certificate or proof of birth.
- Birth certificates of minor children.
- Certified copy of marriage certificate.
- Social Security number.

These documents should accompany the claim to the Social Security Board, Candler Building, Baltimore 2, Md., or preferably to your local Social Security Office. The location of local offices may be obtained from any U. S. Post Office.

**Claims Under Survivor's Annuity Plan**—This is applicable to the survivors of retired Navy men who, under the Uniformed Services Contingency Option Act, have participated in one of the options of the annuity plan by accepting reduced retirement pay, and thus have established a monthly annuity payable to their dependents. (Details on page 59.) You execute your annuity option on form NavPers 591, and should keep your copy of the form with other important papers.

**Claims for Other Benefits**—Here are some other less tangible benefits to which your widow may be entitled and the documents needed to prove eligibility: U. S. Civil Service preference, Navy medical care, Commissary and Navy Exchange privileges, free transportation of household effects, eligibility for G. I. Bill under the



WW II G. I. Bill, dependents travel allowance.

The documents needed for the above benefits are:

- Marriage certificate.
- Birth certificate (of dependent children).
- Death certificate.

Does your wife have ready access to your documents or, at least, know where they are kept? Be sure your family knows where these papers are and what to do with them. Be sure your dependents understand how your papers will help the Navy-wide Casualty Assistance Calls Program to help them (see page 73).

Keep this in mind—experience has shown time and time again that almost invariably the confusion and delay in helping the survivors of a serious disaster have been caused by one factor—the records concerning the personal lives of the Navy men were not complete. Unless you take care of your personal records some one else will have to guess at your intentions concerning your loved ones if you become a casualty.

## The United States Navy

### Guardian of our Country

The United States Navy is responsible for maintaining control of the sea and is a ready force on watch at home and overseas, capable of strong action to preserve the peace or of instant offensive action to win in war.

It is upon the maintenance of this control that our country's glorious future depends. The United States Navy exists to make it so.

### We Serve with Honor

Tradition, valor and victory are the Navy's heritage from the past. To these may be added dedication, discipline and vigilance as the watchwords of the present and future. At home or on distant stations, we serve with pride, confident in the respect of our country, our shipmates, and our families. Our responsibilities sober us; our adversities strengthen us.

Service to God and Country is our special privilege. We serve with honor.

### The Future of the Navy

The Navy will always employ new weapons, new techniques and greater power to protect and defend the United States on the sea, under the sea, and in the air.

Now and in the future, control of the sea gives the United States her greatest advantage for the maintenance of peace and for victory in war. Mobility, surprise, dispersal and offensive power are the keystones of the new Navy. The roots of the Navy lie in a strong belief in the future, in continued dedication to our tasks, and in reflection on our heritage from the past. Never have our opportunities and our responsibilities been greater.

**ALL HANDS** the Bureau of Naval Personnel Information Bulletin, with approval of the Bureau of the Budget on 23 June 1955, is published monthly by the Bureau of Naval Personnel for the information and interest of the naval service as a whole. Opinions expressed are not necessarily those of the Navy Department. Reference to regulations, orders and directives is for information only and does not by publication herein constitute authority for action. All original material may be reprinted as desired if proper credit is given ALL HANDS. Original articles of general interest may be forwarded to the Editor.

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The Bureau invites requests for additional copies as necessary to comply with the basic directive. This magazine is intended for all hands and commanding officers should take necessary steps to make it available accordingly.

The Bureau should be kept informed of changes in the number of copies required.

The Bureau should also be advised if the full number of copies is not received regularly.

Normally copies for Navy activities are distributed only to those on the Standard Navy Distribution List in the expectation that such activities will make further distribution as necessary; where special circumstances warrant sending direct to sub-activities the Bureau should be informed.

Distribution to Marine Corps personnel is effected by the Commandant U. S. Marine Corps. Requests from Marine Activities should be addressed to the Commandant.

**PERSONAL COPIES:** This magazine is for sale by Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C. 20 cents per copy; subscription price \$2.25 a year, domestic (including FPO and APO addresses for overseas mail); \$3.00, foreign. Remittances should be made direct to the Superintendent of Documents. Subscriptions are accepted for one year only.

# TAFFRAIL TALK

**A**S YOU SHOULD BE ABLE to see from this roundup, the Navy really does "take care of its own." However, you're probably aware that the Navy isn't always a land of milk and honey.

For instance, sea duty may give you the benefits of a long, restful ocean voyage, but your ship might not be what you could honestly call a "floating palace." The education and training you received in boot camp may have taxed your feet more than it did your brain. You may have gotten blisters, bruises and backaches while reaping the benefits of the Navy's athletic programs. You may have battered your fingers while taking advantage of the Navy's hobbycraft facilities. You may have suffered from eyestrain while watching some Hollywood lovely perform in a movie brought to you through the courtesy of the Fleet Motion Picture Service. Or, you may even have discovered that sometimes your pay won't quite reach from one payday to the next.

We don't deny that once in a while, "Navy life can be unbeautiful," and on such occasions, it's easy to take the attitude that, "If I were a civilian things would be different."

But here at ALL HANDS we're pretty busy trying to keep you abreast of changes which affect—and improve—your Navy career: pay and allowances, social security, advancement, annuity, education and training—plus the latest information on such things as housing and medical care for the Navyman's dependent wife and children.

We're impressed with what the Navy offers. And after going through this issue you'll agree with us.

Admiral Holloway has pointed out that "the career Navyman of today is not only a fighting man, but also a family man"—and that Congress, the Department of Defense, the Navy and the entire nation have recognized this fact. The Chief of Naval Personnel suggests that you study this issue carefully, discuss it with your family, and take advantage of the information it offers.

Now we'd like to name a few names, of people who helped us greatly in putting out this issue.

When Admiral Holloway authorized the publication of this rights and benefits issue, we consulted with RADM Craig, the Deputy Chief of Naval Personnel, and with his administrative officer, Mr. C. B. MacLean, concerning business details and distribution. Then we turned to CAPT L. C. Heinz, administrative aide, who followed us along each step of the planning, and aided us with over-all suggestions.

This was an "all hands evolution." We called upon Walt Seewald, as we have done so often before, for photographic assistance. And Mrs. M. E. Gregory, quietly smoothing our path of publication needs, gave us assistance at every turn. The Personal Affairs Division of this Bureau, under CDR R. H. Weller, checked and rechecked information, as did cognizant desks in BuSanda, and others throughout BuPers.

On our own staff, we should mention Chief Journalist H. George Baker, JO1 Barney Baugh, Jerry Wolff, for writing; DC1 Tom Patrick and SN Hugh Bradshaw for their illustrations; PN3 Joe Eagen, SN Del Cass and Virginia Gibson for proofing, routing, checking, and help in research and layout. Our layout assistant, Charles A. Robertson, gave yeoman aid to the managing editor and editor.

As we have said, this issue is the work of many people. We hope you find it helpful.

*The All Hands Staff*



# **your navy career**



**information on  
rights and benefits  
for you and your family**