

NAVY DEPARTMENT

Personal Affairs of Naval Personnel and Aid For Their Dependents

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All personnel should advise dependents and next of kin of their individual service or life numbers, and any inquiry to the Navy Department should invariably include the service or life number to facilitate identification and to assist in handling the inquiry.

PERSONAL AFFAIRS OF NAVAL PERSONNEL AND AID FOR THEIR DEPENDENTS

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Section I

GENERAL.

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I. Importance of arranging personal affairs.—4. At any time during the course of war, all officers, nurses, warrant officers, and enlisted personnel of the Navy may expect sudden changes of station. As the strategical plan of the present war progresses, increasing numbers of Navy personnel will be ordered to ships and theaters of operations in many scattered geographical locations.

Personnel affected in such movements may anticipate long separations from their families during which they, as individuals, may be injured in action or by accident, captured by the enemy, physically disabled, die while a prisoner of war, die in action or from sickness or other causes, be interned or interned by the enemy or be interned in a neutral country.

3. *Efficiency of performance varies in direct proportion to an individual's peace of mind and mental stability.* This human factor follows in the line of worry concerning those left at home. No individual cherishes the thought of such worry or distress in regard to his dependents as distress, want, and insecurity. Everyone rightly wants to know that his family will be protected and cared for during his absence without undue embarrassment or legal entanglements.

4. *Information concerning preparation.*—Sudden changes of station in wartime are busy and hectic periods; therefore the time to prepare for such a contingency is before that contingency arises. It is imperative that Navy personnel satisfactorily arrange their personal affairs before a sudden change of station occurs. Now is the time to provide for the welfare, protection, and security of dependents, and to insure that they will have knowledge of and receive all rights and benefits to which they are entitled. To assist Navy personnel in arranging their personal affairs, suggestions for necessary preparations are outlined in Section II as a general guide. Detailed information may be found in the other sections which should be thoroughly studied by all members of the naval service.

5. *Information subject to change.*—Where all laws, regulations, and instructions are undergoing revision, the information contained in Sections III to XXV, inclusive, may be altered from time to time.

SECTION II

SUGGESTIONS FOR NECESSARY PREPARATIONS

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A. GENERAL PREPARATIONS

1. *Legal advice.*—In placing personal affairs in order, the advice of legal counsel may be necessary. Such advice may be properly sought from any of the following persons:

a. Your own personal attorney or a civilian attorney near your station.
 b. A member of a Selective Service Advisory Board who is an attorney.
 c. A member of a local Bar Committee on War Work (an activity of the American Bar Association to provide legal advice to servicemen who are not financially able to retain legal counsel).

d. A member of the armed forces who is a licensed attorney.

3. Transportation of dependents and shipment of household goods.—Provide where your family will live if you are ordered away, and determine what must be done to move your household goods and what rights you have in respect to transportation of your dependents from your last station to their expected place of abode. (See section III.)

4. Servicemen's Dependents Allowance Act of 1944.—If you are a soldier, seaman, airman, steward's mate, or third class party officer, or if you hold any rating whose base pay is \$75.00 a month or less, your dependents are entitled to an allowance under the Servicemen's Dependents Allowance Act of 1944. Obtain an application blank for family allowances from your commanding officer and complete and file it as instructed. In exceptional circumstances when you are not available your dependents may make application for this allowance.

7. Allowance of pay for financial support of dependents.—To insure financial support for your dependents, consult your disbursing officer for advice in regard to the registration of an adequate allotment. (See section IV.) Consideration should be given to proper allotments under Pay Reservation Plan for the purchase of United States Savings Bonds. (See section IX.)

8. Bank account.—Arrange your bank account so that your wife and/or dependents can check against it without your signature, and so that it has the legal status you desire to insure that, in the event of your death, the account passes to your wife's and/or dependents' control. The account contract should read "John Doe and Mary Doe jointly with rights of survivorship and not as tenants in common." (See section VIII.)

9. Safety deposit box.—Arrange a safe place to keep documents, insurance policies, and other important papers where your wife and/or dependents will have easy access to them. Consideration should be given to a safety deposit box in a bank located at or near the expected domicile of your dependents. (See section XIII.)

10. Power of attorney.—Consideration should be given your personal need for granting a power of attorney to an individual who will conduct your personal affairs during your absence, and if you consider such an instrument needed, or if you are in doubt as to its need, seek the advice of legal counsel. If a power of attorney is executed, a sufficient number of fully executed copies to provide for all anticipated needs should be obtained. An executed copy should be recorded in a county clerk's or other office of record accessible to the attorney to establish a source of supply for additional copies. (See section X.)

11. Designation of dependents in connection with 6 months' death gratuity.—Verify proper designation of your dependents on your beneficiary slip.

12. Insurance.—a. Protect yourself with as much life insurance as you can afford, either Government Insurance or with commercial insurance. (See section XIV.) Register allotments to cover United States Government and National Service Life Insurance policies. Greater protection is afforded by authorizing an allotment for the payment of commercial life insurance premiums since the Act of March 7, 1942, authorizes the keeping in force of insurance allotments when a person is reported missing, missing in action, beleaguered or besieged, interned in a neutral country, or captured by an enemy.

b. Analyze all of your insurance policies to insure that your beneficiaries are indicated as desired and that your dependents will receive the proceeds for

which you have paid or will pay premiums. This includes automobile insurance. (See section XVIII.) If your naval service is likely to cause a lapse of a commercial insurance policy, determine your rights to protect such insurance under the Soldiers' and Sailors' Civil Relief Act of 1940. (See section XVII.)

13. Estates.—Analyze your estate. It is considered advisable, where practicable and where no pertinent statutory provisions are involved, to make such arrangements as will prevent your estate in case to the control of your wife and/or dependents on your death without probate. Title of real estate, personal property, stocks, bonds, etc., should be investigated and changed where not found to be as desired. (See sections XII and XVIII.)

14. Wills.—Consideration should be given to the making of a will disposing your estate in accordance with the laws of your legal residence. (See section XI.)

15. Financial and business status.—Analyze your financial contract obligations, and if unable to liquidate any or all of them by reason of reduced income caused by your military service, determine your rights under the provisions of the Soldiers' and Sailors' Civil Relief Act of 1940. (See section XVII.)

16. Income taxes.—Make yourself familiar with your obligations concerning tax returns and payments. Assemble a record of pertinent information showing cost, dividends, sales of stock and bonds, and other sources of income for income tax purposes. Include copies of your last tax return filed. (See section XVIII.)

17. Assistance for needy dependents.—If your family is in need, you may apply for assistance from the Navy Relief Society. (See section XXI.) Your chaplain may assist you in this respect. (See section XXII.) Under other conditions, contact with an American National Red Cross field director will obtain assistance for you and your family. (See section XXIII.)

18. Important papers.—If you have in your possession, or have any access to birth certificates, marriage certificates, divorce decrees, naturalization papers, etc., assemble them with other important papers and documents. In the event anything happens to you, such certificates and affidavits will be required to substantiate claims, and it will be of material help to your dependents and beneficiaries to have ready access to them. However, if you do not already possess them, to avoid the trouble and cost of obtaining in advance certified copies of such public records which may never be used, it will be wise not to undertake such a plan unless you have the time and money to spare for required fees. The Treasury Administration is prepared to assist your dependents and beneficiaries if and when necessary. This does not apply to certified public records required as documentary proof when application is made for benefits under the Servicemen's Dependents Allowance Act of 1941.

B. INFORMATION YOUR FAMILY SHOULD HAVE

19. Information to be in writing.—Your dependents should have knowledge of the arrangements made in their behalf. It is imperative that you reduce to writing for their guidance a complete history of your affairs, to include the information indicated in paragraphs 10 to 24, inclusive.

20. If you are ordered away.—Your dependents should have—

a. Written instructions concerning the movement of your household goods to the expected domicile of your family, and instructions concerning their transportation. (See section III.)

b. Written recapitulation of your economic status, listing assets, liabilities, debts, other sources of income, business arrangements, etc.

2. Written explanation and receipt of the allotment you have made for their support and for payment of insurance premiums, and explanation of arrangements made in connection with pay reservation for United States Savings Bonds. (See sections IV and IX.)

3. Written explanation of the benefits under the Servicemen's Dependents Allowance Act of 1942 and the arrangements you have made in connection therewith, if you are an enlisted man in the seventh, sixth, fifth, or fourth grade in the Navy.

Society, the American Red Cross, and Navy chapters (see sections XXI, XXII, Society, the American Red Cross, and Navy chapters (see sections XXII, XXIII, and XXIV).

4. Written instructions concerning medical assistance and hospital facilities available to your dependents, and how to obtain such assistance. (See section XX.)

5. Written instructions concerning benefits, and how to obtain assistance under the Soldiers' and Sailors' Civil Relief Act of 1940. (See section XXVII.)

6. Written description of the location or disposition of important papers and property, such as your will, real estate, insurance policies, bank accounts, safety deposit box and keys, birth certificates, divorce decrees, naturalization papers, jewelry, deeds, stocks, securities, notes, titles, automobiles, receipts, copy of income taxes filed, etc.

7. Written instructions concerning loans. (See section XIX.)

21. If you are reported missing, missing in action, or captured by the enemy.—Your dependents should have—

a. Written explanation that the allotments you have made for their support and for payment of insurance premiums will be continued for a period of 12 months from date of commencement of the absence, and possibly longer, and that your pay and allowances will continue to be credited to your account during the same period unless your status is changed. (See section V.)

b. Written explanation that the Bureau of Naval Personnel, Navy Department, will send information concerning a change in your status as soon as it is available.

c. Written instructions that if commercial insurance premiums are not paid by an allotment, your wife and/or dependents should communicate with the Bureau of Naval Personnel, Navy Department, Washington, D. C., immediately on receiving word that you are reported missing, missing in action, interned in a neutral country, interned or besieged, or captured by the enemy. The name of the insurance company and the policy number in those cases where the insurance is not paid by allotment should be furnished the Bureau of Naval Personnel in such cases.

22. If you are disabled by disease or injury.—Your dependents should have:

a. Written information that you will receive disability benefits according to the degree of disability, or that you may be retired for physical disability at three-quarters of your base pay. (See section XIV.)

b. Written explanation of benefits forthcoming under the disability provisions of your insurance. (See section XXV.)

23. If death comes to you while you are in active service.—Your dependents should have:

a. Written notification of your desire as to place of burial and information that:

(1) Your remains will not be returned to the continental United States until after cessation of hostilities.