(2) If you die where naval authorities can take charge of burial arrangements, it is preferable to let them do so without cost to your dependents.

(3) If you die where no naval authority is present to take charge of arrangements, your next of kin should make burial arrangements, keeping expenses at a reasonable medium.

(4) If you die while on leave or furlough at home, your wife and/or dependents should immediately telegraph the Navy Department information of your death. The commanding officer at your regular station should also be notified, after which your wife and/or dependents should communicate with the nearest naval station for assistance and advice.

b. Written information outlining the 6 months' pay gratuity to which your dependents are entitled upon your death. Application for this gratuity should be made to the Bureau of Naval Personnel. If you are declared dead upon the expiration of 12 months from the date on which you were reported as missing, or missing in action, this gratuity is authorized for payment to your dependents. (See section VI.)

c. Written information concerning collection of accrued military pay after your death. Claim for this collection should be made to the Bureau of Supplies and Accounts, Cleveland, Ohio (Allotment Division).

d. Written information concerning pensions to dependents administered by the Veterans' Administration. (See section XIV.)

e. Written information concerning benefits according to the provisions of your insurance policies. (See section XIV.)

24. If death comes to you after you have been discharged from the service.—Your dependent should have:

a. Written information concerning burial allowances under benefits administered by the Veterans' Administration.

b. Application should be made on Veterans' Administration Form 530. (See section XIV.)

C. INFORMATION YOU SHOULD KNOW AFTER DISCHARGE FROM ACTIVE SERVICE

25. Benefits after discharge.—You should familiarize yourself with the benefits to which you are entitled after discharge from the service. These benefits are outlined in section XIV. Also, as to reemployment, see section XXIII.

26. Keep insurance in force.—Care should be taken to continue paying monthly premiums on your life insurance after discharge when such premiums are due in order to prevent such insurance from lapsing. This is especially important in cases where discharge is on certificate of disability, as the insurance cannot be reinstated without a physical examination. (See section XIV.)

SECTION III

TRANSPORTATION OF DEPENDENTS OF NAVAL PERSONNEL AND SHIPMENT OF HOUSEHOLD GOODS

	Paragraph
Must be determined specifically in each case	27
Directives concerning these subjects	28
Must consult supply officer	29

27. Must be determined specifically in each case.—In view of recent decisions by the Comptroller General, as a result of the necessary form of orders frequently issued to naval personnel in war time, the questions of the entitlement

of personnel to transportation for their dependents or for household goods under a change of station necessitates specific determination in each case.

28. Directives concerning these subjects.—The latest interpretation of existing law on these subjects is now contained in the decision of the Comptroller General—B–26966, of March 12, 1943, which was cited to the naval service, and AlNav No. 65, of April 8, 1943.

29. Must consult supply officer.—The individual should not, in any case, proceed with the movement of his dependents or of his household effects, on the assumption that he will be entitled to reimbursement, without consultation with a supply officer.

SECTION IV

ALLOTMENTS OF PAY AND DEDUCTIONS

	Paragraph
Allotments of pay for support of dependents, payment of insurance premiums and purchase of Savings Bonds	30
How made	31
To best advantage of service man to make maximum allotment possible	32

30. Allotments of pay for support of dependents, payment of insurance premiums and purchase of Savings Bonds.—To insure support for your dependents, request the registration of an allotment of pay. This allotment should preferably be made to an individual but, if you so desire, you may make it to a bank, indicating that it is for the support of your dependents. Prior arrangements should be made with the bank for the acceptance of such an allotment. Allotments should be registered for the payment of insurance premiums, both government and commercial. If you so desire, you may also register allotments for the purchase of Savings Bonds on either the Bond-a-Month plan or Bond-a-Quarter plan. You may allot all of your base pay, plus longevity, plus your money allowance for quarters, but it is advisable to keep at least $10 for your necessary personal expenses.

31. How made.—Allotments shall be registered by the disbursing officer carrying the account of the individual on the form prescribed (S and A Form 6). When allotment covers payment for U. S. Defense Savings Bonds, S and A Forms 5 and 5a will be used. After being signed by the grantor, an allotment must be witnessed by the disbursing officer carrying his pay account unless the allotment is to be registered by a disbursing officer separated from the person whose account he carries, in which case it shall be witnessed by the commanding officer.

32. To best advantage of service man to make maximum allotment possible.—Attention of all personnel is directed to the fact that allotments registered by the individual may be continued under the law, by action of the Secretary of the Navy, should the grantor be placed in a missing status and provided the allotments are specifically identified as being intended for support of dependents or for insurance premiums. Each individual should definitely assure himself that his allotment for dependents is clearly identified as being for the support of a dependent. Allotments registered to a dependent are automatically presumed to be for the support of a dependent, but an allotment to a bank account, including one which is joint with the dependent, must be specific as to its purpose if intended for the support of a dependent; failing such specific identification, the allotment will be stopped should the grantor be placed in a missing status; and it will then be necessary for the dependent to make application to the Secretary of the Navy for registration of a new allotment. It is to be noted that there will be less interruption in payments of allotments made by the individual and *properly identified* than in payments of allotments which must be initiated by the Secretary of the Navy.

524807°—43——2

SECTION V

PAY, ALLOWANCES, AND ALLOTMENTS OF NAVAL PERSONNEL, REPORTED MISSING, MISSING IN ACTION, INTERNED IN A NEUTRAL COUNTRY, OR CAPTURED BY THE ENEMY

	Paragraph
Pay and allowances of missing, interned, or captured personnel	33
Allotments	34
Determination of Status	35
Personnel Captured or Interned	36

33. Pay and allowances.—*a.* Naval personel on active duty who are officially reported as missing, missing in action, interned in a neutral country, or captured by an enemy, are entitled to receive or to have credited to their accounts the same pay and allowances to which they were entitled at the beginning of their absence. Expiration of a man's agreed period of service during such absence does not operate to terminate this right to receive pay and allowances or to have it credited to his account.

b. If it is subsequently determined that personnel who have received pay and allowances have been absent from their post of duty without authority, such personnel shall be indebted to the government in the amount equal to the payments which have been made or credited during such absence.

c. After considering the circumstances surrounding the absence of a person in the naval service who is reported missing, the Secretary of the Navy may direct the continuance, suspension, or resumption of payments of the pay and the allowances of such person. Dependents should be instructed to communicate with the Bureau of Naval Personnel, Navy Department, Washington, D. C., for further information on this right, if naval personnel are reported missing.

34. Allotments.—*a.* Any officer or enlisted man of the U. S. Navy or the U. S. Naval Reserve who is officially reported as missing, missing in action, interned in a neutral country, or captured by an enemy, who has made allotments for the support of his dependents and/or the payment of insurance premiums, shall be entitled to have such allotments continued. These allotments shall be continued for the period indicated in paragraph 35, notwithstanding the fact that the duration of time for which such allotments had been registered may have expired in the interim.

b. Further, in the absence of a previously executed allotment, or where the allotment registered by such officer or enlisted man is not sufficient for the reasonable support of dependents or for the payment of insurance premiums, the Secretary of the Navy, or his designated subordinate, is authorized to direct that allotments, not to exceed the pay and allowances of the person concerned, be registered for the support of dependents and the payment of insurance premiums.

35. Determination of status of personnel carried as missing, missing in action, interned in a neutral country, or prisoners of war.—*a.* Any officer or enlisted man who is officially reported as missing or missing in action may be carried as such for a period of 12 months or until his status is definitely established. When the 12 months' period is about to expire, a thorough review is made of all available evidence in each case. On the basis of this evidence, the person concerned may be declared officially dead, or it may be found that he should be continued in a missing status beyond the 12 months' period.

b. If a man is declared officially dead, his pay and allowances, as well as his allotments for the support of his dependents and payment of insurance premiums, will be discontinued; his accounts will be settled; and the 6 months' death gratuity may be payable. The 6 months' death gratuity is an amount equal to 6 months' pay (but does not include allowances) at the rate received at time of death.

c. If it is found that the person concerned should be continued in a missing status, his pay and allowances and his allotments for the support of his dependents and the payment of insurance premiums will be continued until his status is definitely established.

36. Personnel Captured or Interned.—Naval personnel who are officially reported to be captured or interned in a neutral country are entitled to have their pay and allowances credited to their account; and their allotments for the support of dependents and the payment of insurance premiums may be continued until such time as they are known to be deceased or until they have returned to the jurisdiction of the U. S. Navy.

SECTION VI

SIX MONTHS' DEATH GRATUITY

	Paragraph
Explanation	37
Administration	38
Procedure	39
Special Provision, Aviation Officers	40

37. Explanation.—*a.* The Act of June 4, 1920 (as amended May 22, 1928 and March 7, 1942) provides as follows: Immediately upon official notification of the death from wounds or disease, not the result of his or her own misconduct, of any officer, enlisted man, or nurse on the active list of the regular Navy or regular Marine Corps, or on the retired list when on active duty, the Paymaster General of the Navy shall cause to be paid to the widow, and if there be no widow, to the child or children, and if there be no widow or child, to any other dependent relative of such officer, enlisted man, or nurse, previously designated by him or her, an amount equal to six months' pay at the rate received by such officer, enlisted man, or nurse at the date of his or her death. The Secretary of the Navy shall establish regulations requiring each officer and enlisted man or nurse having no wife or child to designate the proper dependent relative to whom this amount shall be paid in case of his or her death. If there be no widow, child, or previously designated dependent relative, the Secretary of the Navy shall cause the amount herein provided to be paid to any grandparent, parent, sister, or brother shown to have been dependent upon such officer, enlisted man, or nurse, prior to his or her death.

b. By Act of May 12, 1930, the gratuity law was extended to include transferred members of the Fleet Naval Reserve, and the Fleet Marine Corps Reserve, on active duty.

38. Administration.—*a.* In the administration of the death gratuity law there are two types of claims. One class of claims includes widows, children, and designated dependent relatives. The other class covers undesignated relatives.

b. The Act of March 7, 1942 delegated authority to determine the fact of dependency to the Secretary of the Navy or to such subordinate as he may designate and such determination so made is final and conclusive.

39. Procedure.—*a.* Application blanks on which to apply for payment of the six months' death gratuity (N. S. A. Form 560) are mailed by the Navy Department immediately after notification of death.

b. Upon return of Form 560 properly executed by the beneficiary, the voucher form will be forwarded to the Bureau of Naval Personnel for approval; upon approval, the claim will be paid immediately. Payment to a legal widow is mandatory and requires no evidence of dependency. In the absence of a widow, payment is made to legal children, regardless of age or marital status. If there is no widow or legal child surviving, payment is made to a designated beneficiary. If death of a designated beneficiary occurs subsequent to the death of the officer,

enlisted man, or nurse and prior to settlement of the gratuity, payment may be made to the designated beneficiary's estate.

c. If the deceased was not survived by a widow, child, or previously designated beneficiary, then a grandparent, parent, sister, or brother is eligible to apply for the payment of the gratuity. In such cases, however, the eligibility of the applicant to receive payment will be determined by the Bureau of Naval Personnel, and such determination is final and conclusive.

40. **Special Provision, Aviation Officers.**—In addition to the Death Gratuity, a properly designated beneficiary (Form B. N. P. 903) of a Reserve officer, Class A–V(N) (former aviation cadets), may be entitled to a lump sum of $500 for each complete year of continuous commissioned active service, in event of such officer's death, not resulting from his own misconduct. This lump-sum payment is prorated for the fractional part of each incomplete year of service; in no case may it exceed $3,500.

SECTION VII

ARREARS OF PAY

(COLLECTION OF ACCRUED NAVAL PAY IF DEATH OCCURS IN SERVICE)

	Paragraph
How paid	41
Claims	42

41. **How paid.**—*a.* Back pay and allowances due an officer, nurse, wave, or enlisted man at the time of his or her death will be paid by the General Accounting Office, Washington, D. C., and only upon submission of claim on Standard Form No. 1055 (Application for Payment of Amounts Due Deceased or Incompetent Civilian Employees, Officers, and Enlisted Men in the Military Service, and Public Creditors of the United States) which may be obtained from any disbursing officer or post adjutant.

b. If the amount of accrued pay and allowances, mileage, or per diem due but unpaid the deceased at date of death, plus any uncashed Government checks payable to the deceased, equals or exceeds $500, then the payment of claim therefor will be made by the General Accounting Office only to the executor or legally appointed administrator of the estate of the deceased. Even though the deceased left no other assets, application for probate or administration must be made to the proper court if $500 or more is due from the Government. In each such case a short certificate of letters testamentary or of administration, with a showing whether still in force and effect, must accompany the claim.

c. If an executor or administrator has not been and will not be appointed and an amount not in excess of $500 is due the estate of the deceased, the amount due may be paid to the person or persons who, under the laws of the domicile of the deceased or an applicable Federal statute, would be entitled to receive the money if administration were had. The Federal statute prescribes the following order or procedure: First, to the widow; second, if decedent left no widow, or the widow be dead at time of settlement, then to the children or their issue; third, if no widow or descendants, then to the father and mother in equal parts, provided the father has not abandoned the support of his family, in which case to the mother alone; fourth, if either the father or mother be dead then to the one surviving; fifth, if there be no widow, child, father, or mother at the date of settlement, then to the brothers and sisters and children of deceased brothers and sisters (act June 30, 1906 (34 Stat. 750)). Payment direct, however, is made only in cases where the deceased left no other assets subject to administration.

42. Claims.—*a.* Funeral expenses in excess of Government allowances are considered as a claim against arrears of pay. If the arrears are in excess of $500, creditors for funeral expenses (and any other creditors) may make claim against the estate into which the arrears of pay will be paid. If the arrears are less than $500, the General Accounting Office will first determine that all excess funeral expenses are paid, and demand receipts before paying the claim for arrears of pay. Claims for funeral expenses should be filed with the General Accounting Office at the same time claim is made for arrears of pay.

b. Claimant should obtain Standard Form No. 1055 from any disbursing officer and submit it to the Claims Division, General Accounting Office, Washington, D. C. Delay may be expected before approval of this claim, as it is the final accounting between the deceased and the Government, and many Government agencies must be consulted.

SECTION VIII

JOINT BANK ACCOUNTS

Paragraph
Advantage of joint account 43
Allotments to joint account 44

43. Advantage of joint account.—It often happens that an officer or man who carries a bank account in his own name temporarily deprives his wife or dependents of the use of this money at a time when it is most urgently needed. Upon the husband being ordered to foreign service or upon his death, the wife or other dependents may encounter unexpected difficulties. It is possible in most States to carry joint bank accounts, and most banks have a specially prepared contract form setting out the legal status of the account in accordance with the laws of the State governing the deposit. In most States such an account is the joint individual property of both the husband and wife. The contract and the bank pass book should contain the following wording in substance: "John Doe and Mary Doe jointly with rights of survivorship and not as tenants in common." Either party may deposit in and withdraw from such an account, and in event of the death of one, the account becomes the property of the survivor. However, in some States the account might be frozen for a short period of time pending inheritance tax determination on the estate of the deceased and for other statutory reasons.

44. Allotments to joint account.—Although allotments may be made to a bank for the credit of one individual in a savings or checking account, there is no objection to an allotment to a bank for the credit of a joint account. However, proper arrangements should first be made with the bank for the acceptance and deposit of such allotment. In case you are declared missing, become a prisoner of war, etc., allotments to joint accounts may be continued if registered for the support of dependents.

SECTION IX

UNITED STATES SAVINGS BONDS AND STAMPS

Paragraph
Nature and purpose 45
Allotments for purchase of Bonds 46

45. Nature and purpose.—*a.* United States Savings Bonds are direct obligations of the Government and its promise to pay the original purchaser upon his demand 100 percent of the purchase price plus any interest due.

b. The purchase of United States Savings Bonds not only provides for military personnel a method of saving money with the assurance of absolute security of principal and interest, but also affords them an opportunity to assist further in

the war effort by providing a means of producing the necessary implements of warfare. The two-fold purpose of United States Savings Bonds is therefore to preserve the ideals and freedoms of America by strengthening our war position and to secure the financial future of Americans in all walks of life. While the money is being used to make guns, tanks, airplanes, and other equipment, the bonds will be earning interest, and the owner will be accumulating a personal estate as well as helping greatly to hasten victory.

c. United States Savings Bonds are issued in three series identified as Series E, F, and G. Series F and G are for larger investors (principally corporations), while Series E is for individuals.

d. The total cost of a $25.00 (maturity value, Series E) bond is $18.75, of a $50.00 bond is $37.50, and of a $100.00 bond is $75.00. Bonds of larger denominations may be purchased at similar discounts. All Series E bonds mature in 10 years; bonds of Series F and G mature in 12 years.

e. Individuals may name one coowner or one beneficiary for their bonds. A coowner has all the rights that the subscriber possesses with respect to the bonds, and he may cash the bonds with or without the consent of the subscriber. A beneficiary may cash the bond only after the death of the owner. Bonds may be cashed at any time after 60 days from the date they are issued.

f. Subscribers should direct that bonds be mailed to their *permanent* addresses. They will not be shipped outside the continental limits of the United States, except to Alaska, Hawaii, Puerto Rico, and the Panama Canal Zone. The Treasury Department will store war bonds at no expense to the owners if so desired.

g. Bonds are not transferable and cannot be used as collateral for loans.

46. Allotments for purchase of Bonds.—Officers, nurses, waves, and enlisted men of the Navy on active duty may register allotments to purchase War Savings Bonds in accordance with letter of the Secretary of the Navy, S02–25 1052, February 22, 1943.

SECTION X

POWER OF ATTORNEY

	Paragraph
Purpose of requirements	47
Counsel	48
Special phases	49
Acknowledgments and recording	50
Form for emergency use	51

47. Purpose and requirements.—*a.* Numerous circumstances may arise while a member of the armed forces is absent from the United States, or when he is otherwise not immediately accessible, in which it will be necessary for someone to act for him. Under such circumstances his personal affairs can generally be conducted to best advantage by an agent or attorney acting for him and in his name and behalf. The authority so to act may be granted conveniently through a power of attorney to a member of his family, or to any other person of legal age and capacity, but should be granted only to one in whom he has complete trust and confidence.

b. The person executing a power of attorney is usually referred to as the "grantor," and the person to whom the authority to act is given is usually referred to as the "attorney in fact," or simply as the "attorney" for the grantor. A power of attorney can be made very broad and general or it can be restricted to one or more specific items, according to the needs and desires of the grantor.

c. The requirements as to the form and content of a legally effective power of attorney designed to accomplish the intended purposes vary considerably under the laws and court decisions of the several States. For this reason it is virtually impossible to draft a standardized form of power of attorney which will meet

the legal requirements of all the jurisdictions throughout the United States. For example, the laws of the several States vary as to the age at which a person ceases to be a minor and becomes capable of executing a valid power of attorney.

d. Because of the mentioned variations in the required legal formalities and in order properly to fulfill the needs and desires of the grantor, the power of attorney should be tailor-made for him under the advice of competent legal counsel familiar with the applicable State laws of the place of execution of the power of attorney and of the probable place of exercise of the powers granted, if known. The use by individuals of standardized forms should be avoided unless the need is urgent and counsel is not available, in which case the executed document should be regarded as a temporary expedient to be replaced as early as possible by a similar document prepared with the advice of counsel.

48. Counsel.—It is suggested that each member of the armed forces give serious consideration to his personal need for a power of attorney. If he considers such an instrument to be needed, or if he is in doubt as to its need, it is suggested that he seek the advice of legal counsel. Such advice may properly be sought by a member of the armed forces from any of the following persons:

a. His own personal attorney.
b. A civilian attorney (at his home or near his station).
c. A member of a Selective Service Advisory Board who is an attorney.
d. A member of the local Bar Committee on War Work (an activity of the American Bar Association).
e. A member of the armed forces who is a licensed attorney.

49. Special phases.—There are certain special phases of the problems which may arise in connection with a power of attorney if the grantor is in the military service. So that such matters may not be overlooked and may be given due consideration as a part of any power of attorney, are set forth for such use, adaptation, or modification in the individual case as counsel may deem advisable:

a. The commencement clause might properly state:

KNOW ALL MEN BY THESE PRESENTS: That, I, _____,
(Name of grantor)
a legal resident of _____, now in the
(Town, State, and County of legal residence)
naval service as a _____, service number _____,
and anticipating the probable necessity for the use of a power of attorney, have made, constituted, and appointed, and by these presents do make, constitute, and appoint _____, whose address is
(Name of attorney)
_____, my true and lawful attorney to
(Town, State, and County)
(insert the powers and authority it is desired to grant to the attorney).

b. Note.—It may be desirable to insert, among others, the following clauses, the first of which will probably not be acceptable and should not be relied upon to authorize the execution of Government vouchers by the attorney for the pay, and rental, subsistence, and travel allowances of the grantor. The use of allotments is advisable if it is desired to have others receive direct any part of a service man's pay.

"To execute vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States, including but not restricted to allowances and reimbursements for transportation of dependents or for shipment of household effects as authorized by law and Navy Regulations, and to receive, indorse, and collect the proceeds of checks payable to the order of the undersigned drawn on the Treasurer of the United States. To take possession, and order the removal and shipment, of any of my property from any post, ware-