holding the various kinds of property mentioned above in that form of ownership, and as to the manner of creating such an estate. This advice may properly be sought from the persons enumerated in the previous section as to powers of attorney.

Section XIII

SAFETY DEPOSIT BOXES

57. Purpose.—All valuable papers, including stocks, bonds, a properly drawn and authenticated will, insurance receipts, etc., should be put in a place of safekeeping. When available, a safety deposit box in a reputable bank is the best place to keep such papers.

58. Methods of renting.—There are three methods of renting a safety deposit box, each having its respective merits and demerits. These methods are—

(1) In the name of one individual.

(2) In the names of two individuals, as joint tenants.

(3) In the name of one individual, with another being an "appointed deputy."

a. Individual.—Where the box is rented in the name of one individual, only that individual can open the box. In the event of his death, the box can be opened only in the presence of a representative of the probate court, and generally only on a court order. The contents of the box are released to the executor (if the deceased left a will) or to the administrator (if no will is left) only by order of the probate court. This prevents immediate access by the widow or dependents to the contents of the box, as probate proceedings often take time to start.

b. Joint tenancy.—Where two individuals rent a box together as joint tenants, either may open the box without the presence or consent of the other. In some States the death of one results in the box being sealed and access refused to the other except upon court order. However, under the laws of most States, where the words "Joint Tenants, with Right of Survivorship" are used in the contract under which the box is rented, the box may be opened by the survivor without a court order, except that usually this must be done in the presence of a representative of the State taxing authority who sees if any assets are in the box which might be held subject to State inheritance taxes.

c. Individual ownership with appointed deputy.—An individual who rents a box may give power of attorney to another to have access to the box. In most States the death of the deputy does not prevent the individual from opening the box. Thus the wife (or dependent) may rent a box and appoint the husband as deputy, giving the wife free access to the box even after the death of the husband.

d. State laws.—In view of the differences in the laws of various States as to the methods mentioned in *b* and *c* above, the safety deposit box officials of the bank should be freely consulted before the method of renting the box is finally decided.

SECTION XIV

BENEFITS ADMINISTERED BY THE VETERANS' ADMINISTRATION

59. Benefits in event of disability due to disease or injury.—*a.* Under the provisions of the Act of December 19, 1941, officers and enlisted personnel of the Army, Navy, Marine Corps, and Coast Guard, disabled in the line of duty while the United States is engaged in war, may be paid disability benefits according to the degree of disability shown. The rates provided range from $10 monthly for 10 percent of disability to $100 monthly for total disability. In addition, there are statutory ratings which increase the rate for total disability, in varying amounts up to $250 monthly. Veterans' Administration Form 526 will be used in making application for disability compensation.

60. Pensions to dependents.—*a.* Under the provisions of the Act of December 19, 1941, as amended by act July 11, 1942, the dependents of any deceased veterans whose death resulted from injury or disease received in line of duty while the United States is engaged in war may be entitled to pension at the rate set forth below:

(1) To a widow under 50 years of age, $38.

(2) To a widow 50 years of age or over, $45.

(3) Widow with one child, $10 additional for each child up to 10 years of age, increased to $15 from age 10 (with $8 for each additional child up to 10 years, increased to $13 from age 10).

(4) No widow, but one child, $20.

(5) No widow, but two children (equally divided), $33.

(6) No widow, but three children (equally divided), $46, (with $8 for each additional child; total amount to be equally divided). As to the widow, child, or children, the total compensation payable under this section cannot exceed $83.

b. This act also provides for compensation at the rate of $45 per month where there is only one dependent parent and $25 per month each if both mother and father are surviving and dependent, and the veteran's death is due to service.

c. The Veterans' Administration requires certain evidence in connection with claims filed by dependents, and to facilitate settlement of such claims every service man should secure or advise his dependents to secure necessary papers. If the dependent is the wife, a certified copy of public record of birth and a certified copy of public record of marriage of the serviceman and his wife should be secured. (If either spouse was previously married, a certified copy of public record of death or copy of court decree of divorce or annulment should be secured.) If dependent is the mother or father, a certified copy of public record of birth of veteran should be secured.

d. The 6 months' death gratuity benefits outlined in Section VI will be paid concurrently with the Veterans' Administration benefits mentioned above.

61. United States Government Life Insurance.—*a.* United States Government Life Insurance against total permanent disability or death may be granted to those persons in the military and naval services (or in civilian life) who served with the armed forces during the first World War between October 6, 1917, and July 2, 1921. The insurance may be granted upon application and payment of premium, provided the applicant is in good health, in any multiple of $500 and not less than $1,000 or more than $10,000. Any Government Life Insurance previously surrendered for cash value or paid up insurance may not be replaced by new insurance under section 310, World War Veterans Act, 1924 (38 U. S. C. 512a). However, the amount of an endowment policy which has matured as such may be replaced by new insurance under the National Service Life Insurance Act. Not more than $10,000 Government Life Insurance may be in force on one life at any time, or if the insured has National Service Life Insurance, then the total amount of Government Life Insurance and National Service Life Insurance in force on one life at any time may not exceed $10,000.

b. Total disability insurance may be included in any contract of Government Life Insurance issued under authority of sections 300 or 310 of the World War Veterans Act, 1924, upon application and payment of an additional premium, provided the applicant is in good health. The benefits of the total disability insurance at the monthly rate of $5.75 per thousand of insurance may be paid only after the insured has been totally disabled for a period of 4 consecutive months and before reaching the age of 65 years, and will be paid so long as he is totally disabled, even after reaching the age of 65 years. Any monthly installments payable under the total disability insurance will be in addition to any benefits to which the insured may be entitled under the life insurance policy by reason of total permanent disability and will not decrease the face value of the policy (sec. 311, W. W. V. Act 1924; 38 U. S. C. 512b).

c. Members of the armed services should be particularly careful to continue paying monthly premiums after discharge when such premiums are due, in order to prevent lapse of such insurance. This is especially important in the cases of those men discharged from the service on Certificates of Disability, inasmuch as, if they do not pay the premium due the first of the month following discharge, their life insurance will lapse and cannot be reinstated without a physical examination.

62. National Service Life Insurance.—*a.* The National Service Life Insurance Act of 1940 (54 Stat. 1008) establishes a separate system for granting life insurance to persons who were thereafter examined, accepted, and enrolled in the active service, including persons selected for training and service under the Selective Training and Service Act of 1940, and for those in the active service on the date of the enactment.

b. The insurance will be granted upon application and payment of premiums, and without medical examination to persons who are accepted and enrolled in the active service after approval of the act, but such persons must make application within 120 days after entrance into active service and while in the service.

c. Persons still in active service who did not make application for insurance within 120 days of the date of approval of the act, or of the date of acceptance for active service, will be granted insurance upon application, payment of premiums, and submission of evidence satisfactory to the Administrator showing the applicant to be in good health at the time of application. A medical examination of the applicant is therefore required in all these cases.

d. The insurance will be granted in amounts of $1,000 to $10,000 in multiples of $500, but no person may carry a combined amount of National Service Life Insurance and United States Government Life Insurance in excess of $10,000 at any one time.

e. National Service Life Insurance is payable only in the event of death of the insured to a beneficiary within the relationship to the insured of wife, husband, child (including an adopted child, stepchild, or an illegitimate child), parent (including a person in loco parentis), brother or sister. Benefits are payable in 240 equal monthly installments of $5.51 per $1,000 of insurance if the beneficiary is under 30 years of age at the time of the death of the insured. If at such time the beneficiary is 30 or more years of age, benefits are payable in equal monthly installments for 120 months certain, with such payments continuing during the remaining lifetime of such beneficiary. In the event that the beneficiary should predecease the insured, or should not live to receive all of the installments certain, and no contingent beneficiary has been named by the insured, provision is made by the law for payment of the remaining installments certain with a permitted class of beneficiaries.

f. The law provides for the waiver of payment of premiums during continuous total disability of the insured which commenced subsequent to the effective date of the insurance and which has existed for 6 consecutive months or more prior to the attainment by the insured of the age of 60 years.

g. All National Service Life Insurance will be issued upon the 5-year level-premium term plan, with the privilege of conversion or exchange by the insured (at any time after the policy has been in effect for 1 year and within the 5-year term period) to policies of insurance upon the following plans: Ordinary life, 20-payment life, or 30-year payment life.

h. Members of the armed services should be particularly careful to continue paying monthly premiums after discharge when such premiums are due, in order to prevent lapse of such insurance. This is especially important in the cases of those men discharged from the service on Certificates of Disability, inasmuch as, if they do not pay the premium due the first of the month following discharge, their life insurance will lapse and cannot be reinstated without a physical examination and the necessary application.

63. National Service Life Insurance to Aviation Cadets.—*a.* National Service Life Insurance in the amount of $10,000 is issued to persons undergoing training as aviation cadets and to enlisted men of Class V–8 with premiums paid by the Government, during the period of training. Upon being commissioned an Ensign A–V (N), the insurance in the full amount of $10,000 must be retained with premiums paid by allotment from service pay. Upon termination of aviation cadet status for a reason other than being commissioned or upon discharge, release from active duty, or transfer from Class V–8 the insurance may be continued in force by payment of premiums by direct remittance or by allotment from the service pay if retained in service.

b. Any aviation cadet or enlisted men of Class V–8 who had National Service Life Insurance or United States Government Life Insurance in force prior to entry into such status may elect to continue such insurance or any portion thereof in force at his own expense and be issued National Service Life Insurance with premiums paid by the Government for an amount constituting the difference between existing policy or policies and $10,000. If he prefers, the insurance in force may be surrendered for cash, and the maximum amount of $10,000 granted at Government expense. (United States Government Life Insurance and National Service Life Insurance on the 5-year level premium term plan do not have a cash surrender value.)

c. The Director of Insurance, United States Veterans' Administration, Washington, D. C., will reply to all requests for advice and policy service, and may be addressed direct.

64. Protecting commercial life insurance under Article IV of the Soldiers' and Sailors' Civil Relief Act.—*a.* The Soldiers' and Sailors' Civil Relief Act of 1940, as amended October 6, 1942, provides that a policy of life insurance issued by a commercial insurer may be prevented from lapsing for nonpayment of a premium, and the United States will guarantee the payment of premiums while the insured is on active duty with the military or naval forces, provided application is filed to bring the policy under the protection of the act. The face value of the policy (or policies) may not exceed $10,000. See par. (e) below.

b. The act protects any policy of life insurance on the level-premium or legal-reserve plan, or a benefit in the nature of life insurance arising out of membership in a fraternal or beneficial association, on which a premium was paid prior to date of act or 30 days prior to entrance into active service, if the policy is not void or voidable by reason of the insured's military service. Policies of the United States Government Life Insurance and National Service Life Insurance are not included within the provisions of the act.

c. The application for benefits of the act must be made by the insured and sent to the insurance company. The making of an application, and receiving and filing by the insurer, is deemed under the law, to be such modification of the terms of the policy as is made necessary.

d. Benefits of the act shall not extend for more than 2 years after termination of the insured's military service.

e. The United States will have a lien on the policy subject only to any lien existing prior to date of application. No payment may be made under a policy while it is protected by the provisions of the act, except with the consent of the Veterans' Administration. At maturity of a policy while under the protection of the act, or at time of settlement at termination of the protection, the unpaid premiums with interest will be deducted from the proceeds of the policy. However, the insured may pay the premiums with interest at any time prior to expiration of the protection, and thereby redeem his policy.

f. The act will remain in force until May 15, 1945, or, if the United States is then engaged in war, the act will remain in force until the war is terminated by a treaty of peace, and for 6 months thereafter.

g. Veterans' Administration Form 380 should be used in making application under this act.

65. **Hospitalization, domiciliary care, and medical attention through Veterans' Administration facilities after discharge from service.**—The Veterans' Administration is authorized to furnish hospital treatment and domiciliary care to applicants who were honorably discharged from the Army, Navy, Marine Corps, or Coast Guard for disability incurred in line of duty in active service, and to applicants who are in receipt of pension or compensation for a service-connected disability. Authority is also granted to furnish out-patient treatment to such persons requiring it for service-connected disabilities for which hospitalization is not necessary. However, the applicant for hospital treatment or domiciliary care for nonservice-connected conditions must meet certain regulatory requirements, particularly as to economic status. Veterans Administration Form P-10 (Application for Hospital or Domiciliary Care) should be executed by the applicant.

66. **Burial allowances when death occurs outside military service or after discharge.**—

a. When a veteran discharged from the Army, Navy, Marine Corps, or Coast Guard for disability incurred in line of duty, or a veteran of the Army, Navy, Marine Corps, or Coast Guard in receipt of pension or compensation for service-connected disability dies after discharge, the Veterans' Administration may pay (with certain limitations where burial expenses are otherwise provided) for burial and funeral expenses and transportation of the body (including preparation of the body) to the place of burial, a sum not exceeding $100.

b. No payment or reimbursement for burial, funeral, and transportation expenses can be allowed unless a claim therefor is filed within 2 years subsequent to the veteran's burial and perfected within 1 year from the date the Veterans' Administration requests supporting evidence.

c. Veterans' Administration Form 530 (Claim for Burial Expenses) will be used in making application for burial, funeral and transportation expenses.

67. Burial flags.—Burial flags may be issued by any county seat post office or field office of the Veterans' Administration on application on Veterans' Administration Form 2008 by relatives or undertakers who desire to secure an American Flag with which to drape the casket of any honorably discharged veteran of any war, or a person honorably discharged from the United States Army, Navy, Marine Corps, or Coast Guard after serving at least one enlistment, or discharged for disability incurred in line of duty. Such flag will be given to the next of kin after the burial of the veteran. Flags will not be issued subsequent to the burial of the deceased except where circumstances rendered it impossible for relatives or the undertaker to secure a flag to drape the casket, and then only to the widow, child, or parent. In such event, full explanation must appear upon the application, Form 2008. Reimbursement will not be made for burial flags privately purchased by relatives, friends, or other persons, nor will flags be issued to undertakers, organizations, or individuals to replace flags loaned or donated by them.

68. Forms.—The various forms referred to in this section and such other forms as are required may be secured from the Veterans' Administration, Washington, D. C., or in limited quantities from any of the Veterans' Administration field stations. These forms are available to men in active service and after discharge from service, and to dependents of men who die in or as a result of service during the present emergency.

NOTE: For certain other benefits pertaining to Vocational Rehabilitation see Section XXIII.

SECTION XV

BENEFITS UNDER SERVICEMEN'S DEPENDENTS ALLOWANCE ACT

69. Eligibility.—*a.* The "Servicemen's Dependents Allowance Act of 1942" provides a man in the lower pay grades with government assistance in supporting his wife, children, parents, grandparents, grandchildren, and brothers and sisters. Enlisted men in the fourth, fifth, sixth, or seventh pay grades, which in the Navy include all seamen, firemen, steward's mates or mess attendants, and third class petty officers, are eligible for this assistance if certain other conditions are fulfilled.

b. The principal secondary condition influencing eligibility is the classification of dependency. For the purposes of family allowances, the dependents of an enlisted man are divided into two classes—"Class A" and "Class B". Class A dependents are the wife and children of the man, and a former wife to whom alimony has been granted and is still payable. The lawful wife may be living with or apart from her husband. The term "children" includes legitimate children, legally adopted children, stepchildren who are members of the man's household and illegitimate children if it has been established that the service man is the father. Class A dependents need not be actually dependent in order to obtain the allowance; such allowances are compulsory, and a deduction is automatically taken from the service man's pay.

c. Class B dependents, in contrast to Class A, *must* be dependent on the service man for a "substantial portion" of their support in order to be eligible. As this group embraces a much wider range of family relationships, these limitations are necessary to protect the man and the Government. Furthermore, the allowance to this class is purely voluntary on the part of the man. The group includes the enlisted man's father and mother, or his wife's father and mother, or persons who have stood in the place of parents to the man for more than one year prior to his enlistment. No more than two of the persons eligible under the difinition of "parent" may at any one time receive an allowance based on the service of one enlisted man. It includes brothers and sisters, half brothers and half sisters, stepbrothers and stepsisters, and brothers and sisters through adoption. If the man has acted as parent to a grandchild for more than a year prior to his enlistment, the child can be included. It should be noted that "brother, sister, child, or grandchild" must in every case refer to an unmarried person under eighteen years of age. The only exception is made in cases where the person is physically or mentally unable to support himself.

70. Amount.—*a.* The number and the relationship of the dependents to the service man determine the amount of family allowance they receive. Each allowance is made up of money taken from the service man's pay, to which is added a contribution from the Government. Twenty-two dollars a month is the deduction from the pay of the service man. The only variation occurs in cases where there are both Class A and Class B dependents; then $27 is deducted monthly.

b. To this the Government adds a variable sum ranging upward from $5 (the amount allowed for a brother, sister, or grandchild). There is no limit on the aggregate amount that Class A dependents may receive from the Government, as additional amounts are allowed for additional children. For example, a wife receives $28 a month from the Government (plus the $22 deduction from the man's pay). A wife and one child receive $40 a month from the Government; a wife with three children receives $60 a month. With the man's contribution this provides total incomes of $62 and $82 a month, respectively. In contrast, the Government contribution towards allowances for *all* of one man's Class B dependents—in spite of their number or relationship—cannot exceed $50. If the total Government contribution should amount to more, the allowance for each dependent will be proportionately reduced to lower the total. For example, if the total Government contribution should be $60, it is reduced to $50 and each individual's share is reduced by one-sixth.

71. Payment.—Both the government's contribution and that of the service man are included in the Government check sent monthly to the persons named to receive them. These checks are made payable to them and sent to them directly. An appropriate person may be named to receive the check for the dependents if they are in some manner incompetent. A minor's check is sent to a properly qualified guardian. Portions of the allowance may be sent, in separate checks, to as many different persons as are named to receive them. For example, the allowance for a wife and her child would probably be sent by one check addressed to the wife, while the allowance for a dependent mother and a dependent brother may be sent by two checks—one going to each.

72. Procedures.—*a.* Whenever it is possible, applications for family allowances for Class A dependents should be made by the enlisted man. If there is reason to believe that application has not been made for them and it is not practicable to ask the service man to do so, it is permissible for the dependents to apply themselves or have someone apply in their behalf. Formal application is filed on official forms obtained by the service man from his commanding officer, disbursing officer, or any other designated officer. Dependents may write directly to Bureau of Naval Personnel, Navy Department, Washington, D. C. The dependent's letter should show:

1. The full name of the man's wife, if any.
2. The full names of the man's children, if any.
3. The date of any marriage.
4. The date of birth of each child (send birth certificate).
5. The man's full name.
6. The man's rating.
7. The man's service number, if known.

b. Class B allowances are granted and continued only at the will of the man himself. To signify his willingness he must file the application himself. The dependent may apply only if the man is missing or is otherwise prevented from filing because of special circumstances. For Class B relatives proof of actual dependency must be submitted. The relative involved must fill out an affidavit so that it may be determined whether he is dependent on the enlisted man for a substantial portion of his support. Proof of any statement made on any application—Class A or Class B—may be required as well.

c. Normally the allowance, if approved, will begin to accrue on the first day of the month following the date of application; and payment can be expected at the end of that month. For example, if application is made on December 27, the pay deductions will be made in January and the allowance will be paid at the end of January.

73. **Termination.**—*a.* The allowance may continue from the date it is approved up to six months after the war ends, provided, of course, the man and his dependents remain eligible. Payments will be discontinued at the end of the month in which notice is received of:

1. The enlisted man's death, discharge from service, or promotion to a pay grade higher than the fourth.
2. The death of a beneficiary.
3. The remarriage of a divorced wife or the termination of the order or written agreement decreeing alimony or separate maintenance.
4. The attainment of the 18th year by a brother, sister, child, or grandchild, except those physically or mentally incapable of self-support.
5. The marriage of a brother, sister, child, or grandchild.
6. The cessation of dependency of a Class B dependent (parents, brothers, sisters, or grandchildren).
7. The enlisted man's request that the payment of monthly allowance to any Class B relative be discontinued.
8. Notice of conviction of desertion of the enlisted man, or after the enlisted man has been absent in desertion for two months, whichever is earlier.

b. Class A payments are discontinued only for those persons who become ineligible, but Class B allowances may be terminated by the enlisted man at any time. When a man is in the status of missing, his dependents continue to receive their allowance until he is determined to be dead.

c. Since the post office does not forward allowance checks to a new address, dependents who change their address will receive prompt payment only if they give immediate notice of such change to the Field Branch, Bureau of Supplies and Accounts (Family Allowance Division), Navy Department, Cleveland, Ohio.