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MEMORANDUM FOR FAITH RYAN WHITTLESEY

THROUGH: MARY ANN MELOY

FROM: Morton C. Blackwell

SUBJECT: PRESS REQUEST

DATE: January 24, 1984

Reporters Name Mark Sennott

Media Outlet The Daily Hampshire Gazette

Telephone Number (413) 584-5000

Topic of Interview A veteran's group which is sending aid to Central American refugees

Interview Date January 24, 1984

How:  In Person  Telephone  Tape  Live

Faith Ryan Whittlesey:  Approve  Disapprove

Press Office: Called in \_\_\_\_\_ : \_\_\_\_\_

Cleared 11:54 : 1/24/84

Not Cleared \_\_\_\_\_ : \_\_\_\_\_

By: Mapne

*OK to scheduled -- let Yalmy (6270) know when interview has been completed.*

*Completed*

*1/26/84*

*[Signature]*

## Agent Orange, The Focus on a State Level

By: Joan M. Maiman

The agent orange issue first surfaced in Chicago in 1978 when WBBM TV aired a documentary on the topic. Since that time, the matter has gained national attention. The U.S. Congress mandated screening physicals for those who had served in Vietnam and was also directed to establish a registry for vets.

To date, over 100,000 Vietnam veterans have gone in for the agent orange physical and over 16,000 have filed claims for illness they attribute to their exposure to dioxin in Vietnam. Not one claim has been honored by the VA based on such exposure.

In view of the failure of the federal government to act to the satisfaction of the citizens of their respective states in addressing the veterans concerns 20 states to date have established agent orange commissions or programs.

New Jersey became the first state to establish a program in 1980.

States with agent orange programs are: California, Connecticut, George, Hawaii, Illinois, Kansas, Maine, Massachusetts, Minnesota, New Jersey, New York, Oklahoma, Ohio, Pennsylvania, Texas, West Virginia and most recently

who served Vietnam. They continue to accumulate data and bring this to the attention of the government.

Most of the states programs grew out of grass roots movements on the part of local vets who have felt that they deserve a hearing on their problems with dioxin problems and their answers are long overdue.

Out reach programs are an element of almost all, however, several states are undertaking studies of the health of Vietnam vets and their children among them IL, Hawaii and OK.

West VA is establishing a medical testing program with an allotment of \$300,000 for one year. This program will be more complete than that offered by the VA and will look at specific organ systems known to be targets of dioxin.

Hawaii is seeking medical information on the health of refugees from S.E. Asia as well as the Vietnam veterans of the state.

The Maine Commission offers material for professionals in the health care area on the effects of dioxin. Texas is conducting a study of the effects of dioxin and has empowered the attorney general of the state to act on behalf of the vets in obtaining their records. The IOWA legislation also gives this power to their attorney general.

Several states have set up procedures for private physicians to report their findings on Vietnam veterans to the state department of



*Executive Director of BRAVO Tony Diamond presents Mr. Morton Blackwell, Special Assistant to President Reagan on Veterans and Community Affairs his personal copy of the Memorial Day issue of The Veterans Observer. Mr. Blackwell, at that time told Tony that the President is doing all possible for the return of our missing warriors and from what happened since is proving that to be positive. Thank you, Mr. President.*

Photo by Forrest Fields

ment in Vietnam;" and "The Quality Of Reporting." On the third day the panels considered: "The Impact Of The Anti-War Movements;" "Effect Of The War On The Armed Forces;" "The War And U.S. Culture;" and "Did The War Change Journalism?" On the final day the conference addressed: "The War And The Vietnamese;" "The War And The Veterans;" and a

to lose the war by relentless negative reporting." (Mr. Beech was Far East Correspondent for the Chicago Daily News for thirty-three years. He was winner of both the Pulitzer Prize and the coveted Sigma Delta Chi award).

In addition to Beech, the panel on the role of the CIA in Vietnam, included: Frank Snepp, CIA chief Strategic Analyst in Saigon in the

**facts**

BECOME A MEMBER  
**NOW** OF AN  
ORGANIZATION OF  
VITAL, CONCERNED  
WOMEN.

YOU OWE IT  
TO YOURSELF  
TO OUR VETERANS  
TO OUR COUNTRY

**ABOUT  
LADIES AUXILIARY  
JEWISH WAR VETERANS OF THE U.S.A.**

**facts**



**who we are! what we do!**

# WE ARE J.W.V.A.!

## we do! we do!

- We sponsor entertainment activities for servicemen and veterans by cooperating with the USO, VA hospitals and other agencies.
- We carry on an active battle against anti-Semitism and other forms of bigotry.
- We provide assistance of various kinds to veterans and the families of veterans, whatever their faith or creed.
- We provide assistance to underprivileged, retarded and disabled children through our child welfare program.
- We send aid to Israel which totals thousands of dollars a year, in the form of medical equipment and supplies to Chaim Sheba Medical Center in Tel Aviv.
- We provide scholarships to worthy students.



- We participate in civic functions of various kinds.
- We conduct rehabilitation and in-hospital assistance in a variety of ways for the hospitalized veteran.
- We send tape-recorded messages to servicemen from their families at home.
- We support the National Shrine to the Jewish War Dead.
- We provide you with an opportunity for fellowship, friendship, relaxation, recreation—and a chance to meet new friends—through your local auxiliary unit.
- We are interested in and support the enactment and just administration of socially beneficial laws at the local, state and national levels.



EVERYTHING YOU DO AS A MEMBER OF JWVA PUTS YOU IN THE LEAD IN THE U.S.A.

Mail application to:

National Ladies Auxilliary  
The Jewish War Veterans of the U.S.A.  
1712 New Hampshire Avenue, N.W.  
Washington, D.C. 20009

OR

### APPLICATION FOR MEMBERSHIP

Ladies Auxilliary  
Jewish War Veterans of the United States

Name \_\_\_\_\_ Address \_\_\_\_\_ 19\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_ Occupation \_\_\_\_\_  
What relationship are you to an Honorably Discharged Jewish War Veteran? \_\_\_\_\_  
Name and Address of said Honorably Discharged Jewish War Veteran \_\_\_\_\_  
Will you assume an oath to support the Constitution of the U.S.? \_\_\_\_\_  
Did you ever apply for Membership in this Organization? \_\_\_\_\_  
(Signature) \_\_\_\_\_

*The National  
Ladies Auxiliary*

**JEWISH WAR VETERANS OF THE UNITED STATES**



**The JWVA Story**  
*Information Handbook*

*This booklet is dedicated to the thousands of women throughout the United States who are the real heroines of the JWVA story. Their service and devotion provide the compassion and depth of feeling which give history and progress their real meaning.*

# **The JWVA Story**

## **Information Handbook**



### **The National Ladies Auxiliary**

**Jewish War Veterans of the United States of America, Inc.**

**1712 New Hampshire Avenue, N.W.**

**Washington, D. C. 20009**

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## **HISTORY**

### *Early Beginnings*

The history of the National Ladies Auxiliary of the Jewish War Veterans of the United States of America began long before its official formation in Boston on September 7, 1928.

Wives, mothers, daughters and sisters of veterans were actively engaged in activities connected with JWV Posts ever since the parent organization was founded on March 15, 1896, but as the organization grew in numbers and stature, it became apparent that some central women's group was necessary to coordinate the nationwide activities of these individual or auxiliary groups.

In the spring of 1928, the then National Commander of the Jewish War Veterans of the United States of America – Morris Mendelson – delegated Abraham S. Kraditor to issue a call for a meeting of representatives of Auxiliaries which had already been formed in Cleveland, Ohio; New York City, New York; Boston, Massachusetts; Providence, Rhode Island; and Philadelphia, Pennsylvania.

Representatives of these Auxiliaries met in Boston in September of that year as part of the Jewish War Veterans' 33rd Annual National Convention.

The women who were present had determined that National identity was essential to their cause and voted to create a supreme authority to coordinate National activities.

Visits to VA Hospitals, morale-building efforts on behalf of servicemen, veterans' rehabilitation, community relations and Americanism were already part and parcel of JWV's activities, with the women doing their share to assist. AN ORGANIZATION WITH SECTARIAN MEMBERSHIP GIVING NON-SECTARIAN SERVICE – TRULY, THE PATRIOTIC VOICE OF AMERICAN JEWRY! It is the liaison between the American community, the Veteran community and the Jewish community.

All that remained, therefore, was for the women to affix their names on a National charter – which they did!



But while the creation of a National Ladies Auxiliary went off with quick dispatch, its early struggle for existence was far more complicated and greatly strained JWVA's meager resources. One year after its formation, the depression began and the United States of America was thrown into economic turmoil. In those dark days, the National Ladies Auxiliary held together by sheer courage and idealism.

### ***The Thirties***

The Thirties were a period of struggle for JWVA. But it was during those years that it began to develop techniques to serve the disabled veterans.

At this time it was JWVA who devised the slogan, "WE WILL NEVER FORGET THE FORGOTTEN MEN." This slogan captured the imagination of all other veterans' groups and it quickly became the rallying cry for those who were determined to see that veterans everywhere were given a square deal.

One of the first major emergency activities which involved the full strength of the National Ladies Auxiliary of the Jewish War Veterans was the anti-Nazi boycott organized in 1933 in the face of great opposition, even from elements within the American Jewish community.

In those days, American Jewry had not yet developed its keen sense of community relations, and had chosen passive anonymity rather than an active role in the fight against this new Nazi tyranny.

But even in the face of opposition the National Ladies Auxiliary joined with the JWV in carrying out what was to become one of the greatest expressions of indignation that has ever come forth from the American Jewish community. Through this effort JWVA achieved a position within the American Jewish community and in the American community which was to be its natural role.

The Thirties were also a period of rapid growth for our organization, for it was during that time that the Jews of Central Europe suddenly felt the whiplash of a new persecution which was to result in the extermination of six million humans in little more than a decade.

### ***The Women's Forum on National Security***

In 1936 JWVA was invited to participate in a National Patriotic Forum which brought together the auxiliaries of other major patriotic women's groups.

It was during JWVA's participation in the Patriotic Conference that a strong undercurrent of anti-American forces was discovered being organized. These ultra-right-wing groups were trying to control the conference and destroy the freedom of expression which had attracted JWVA's participation in the first place. JWVA's role in the Patriotic Conference on National Defense and its successor, the Women's Forum on National Security, has become a testimonial of courage throughout the family of veterans' auxiliary groups.

JWVA was chairman of the Forum in 1956 and again in 1960. Representing many millions of women through the eighteen member groups which form the Women's Forum on National Security, JWVA's chairmanship has been a significant event in the history of the American Jewish community.

### ***World War II***

During World War II, JWVA members expanded their Service-men's Service and Hospital Programs. Members of Auxiliaries became active U.S. Bond salesmen and volunteers in many varied programs. JWVA's active program won many plaudits, and soon a knowledge of our work spread throughout the country. We found ourselves one of the principal bulwarks in the home front war effort, sought after by government agencies, other veterans' groups and community organizations.

As a matter of fact, the National Ladies Auxiliary of the Jewish War Veterans of the United States of America sold more than three and a half million dollars worth of War Bonds, which were used to buy the 35,000-ton Liberty ship *Ida Strauss* and various aircraft. The "ADOPT A YANK" Program proved a great force for morale building in the Armed Forces; JWVA was the first organization to accept and implement such a program.

Individual Auxiliaries have been recipients of many awards for the part they played in the war effort. For its activities during World War II, JWVA received awards from the United States

Navy, Treasury Department, United Service Organization (USO), Crusade for Freedom, Jewish Welfare Board (JWB), Joint Distribution Committee, and Freedoms Foundation.

One might say that JWVA came of age during World War II, for it emerged from those dark days confident in its ability to continue to service the American community.

### ***Awards and Citations***

JWVA has focused attention on the achievements of women with the annual presentations of the coveted "JWVA Woman of the Year" Award. Past recipients of this award have been the late Mrs. Eleanor Roosevelt, for creating a better understanding between peoples of all faiths; the late Sophie Tucker, for her work entertaining the troops; Senator Margaret Chase Smith, for Americanism, civil rights and statesmanship; Dale Evans, for child welfare and work among the mentally retarded; Rose Ichelson, for her outstanding research and discoveries in the field of multiple sclerosis; the late Dr. Jessie Royer Greaves, for her work with blind and handicapped children; Frances Horwich, author and educator; the late Mary Switzer, for her leadership in rehabilitation; R. Marie Syrkin, educator; Dr. Frances O. Kelsey, scientist; Dr. Margaret Mead, anthropologist; Martha Raye, morale builder and entertainer; the late Nanette M. Spears, aviatrix; Patricia Roberts Harris, educator; Nanette Fabray, for her work with the hard of hearing; and Joan Ganz Cooney, television educator. Each recipient is also accepted as an Honorary Member of the National Ladies Auxiliary.

JWVA has also presented awards to Dr. Howard A. Rusk, Associate Editor of *The New York Times* and one of the great leaders in the problems of rehabilitation and the physically handicapped; Mr. Henry Viscardi, who pioneered in the employment of handicapped persons, writing books on the subject, and created JOB (Job on Training), employing the mentally and physically handicapped. JWVA presented an award to Charles Drescher, Supervisor Veterans Service, Jewish War Veterans of the United States of America, for his work in veterans' service.

All of these men and women have, in various ways, made an outstanding contribution in an area which is a part of JWVA's multifaceted programs.

And while we women have our own programs and activities, we still stand shoulder to shoulder with our men in many joint endeavors. On Memorial Day, for example, we march side by side in parades and participate in Memorial Services at the graves of those who returned from the wars only in spirit.

### ***Affiliations***

Many people have characterized JWVA as being a bridge between the American Jewish community and the Women's Patriotic Organizations which include the auxiliaries of the other veterans' groups.

Because of this unique place in American life, JWVA is affiliated with American, Civic and Patriotic groups. JWVA is one of the original founders of the All-American Conference to Combat Communism, and is affiliated with: National Advisory Committee of the Veterans Administration; local VA Hospital committees; the Women's Division of the U. S. Treasury; the Women's Volunteer Organizations, United States Armed Forces; White House Conference on Children and Youth; President's Mid-Century Conference on Youth; Conference Committee of Christians and Jews; American Heritage Foundation; Women's Committee of Brandeis University; President's Committee for National Safety; and the United States Citizens Committee. JWVA also has an official observer in the United Nations.

Department and County echelons of JWVA are represented on the local level of these groups. JWVA's community relations programs are conducted in part through our membership in the National Community Relations Advisory Council, where we help formulate and guide community relations activities throughout the country. In this role, we have taken positions, in concert with other Jewish groups, on such issues as religion in the public schools, which is characterized by JWVA as a violation of the Church-State concept, and treating the problem of Israel as a community relations issue.

### ***The National Shrine***

One of the crowning achievements since the founding of JWVA was the creation of the National Shrine to the Jewish War Dead (Jewish War Veterans, U.S.A., National Memorial, Inc.). JWVA

was the guiding force behind the establishment of the Shrine; it not only assisted in obtaining a Congressional Charter for the Shrine, but provided proportionate funds which were used to purchase the Shrine and build the Museum, Library, Chapel, Hall of Heroes and other permanent Shrine features. In addition, JWVA has purchased hundreds of books for the Library of the Shrine, and has established a Golden Book in which are included not only the names of those who gave their lives so that freedom will live, but of those who actively labored to perpetuate the spirit of these men. Conceived and endorsed as the National JWV project in 1952, the Shrine has been established in a debt-free \$150,000 building in Washington, D.C. The money for the project and renovation of this building was raised through the members of the Jewish War Veterans of the U.S.A. and its National Ladies Auxiliary, while JWV and JWVA's friends in the Jewish community have contributed to the completion of the Shrine rooms.

The Shrine is a repository for medals and honors won by our men and women for Deeds of Valor on the battlefields, from the Revolutionary War to the present time.

It is also the repository for a Torah literally plucked from the hot ashes of a burning Synagogue in Nazi Germany.

In its Library are famous books relating the contributions of Jews to the growth of our Country, its cultures and advancements in the area of sciences and progress. Here we find a Heroes Gallery — pictures of famous heroes; the Archives of the Deeds of Jewish War Veterans in times of war and peace; as well as testimonials from governments and leaders of the Military and State Departments.

With the granting of the Federal Charter to the Shrine by the 85th Congress has come about the full realization of the prophetic dreams of those venerable Civil War Veterans who founded the Jewish War Veterans of the United States of America over seventy-five years ago.

### **National Headquarters**

Many women are still active today who saw the beginnings of the Jewish War Veterans' National Ladies Auxiliary and who have followed its progress from the turn of the century on

through its official formation in 1928 up to the present. These women view this growth with great pride and have concentrated their efforts on handing down the mantle of leadership from generation to generation, so that the officers of today and tomorrow will never lose the national spirit of JWVA.

Today the National Office of JWVA is a beehive of activity, concentrating on administering the needs of its far-flung Auxiliaries.

Housed in the building of the National Shrine to the Jewish War Dead in Washington, D.C., JWVA keeps its watchful eye on the activities of the Congress, the White House, and its sister veterans' organizations.

Through hard work and creative imagination, JWVA has become one of the great leaders in the American Jewish community, a role it has earned through its contributions to the causes of freedom and democracy.

It has developed into a central body which provides programs, membership material, leadership aids and supplies to its many individual Auxiliaries.

And while the National programs have been the mainstay of JWVA organizational life, local Auxiliaries participate in fulfilling local needs with manpower and dollars.

### **Preamble**

WE, the members of the National Ladies Auxiliary, Jewish War Veterans of the United States of America, Inc., in order that we may be of greater service to our Country and to one another, and to the Jewish War Veterans of the United States of America, do establish and ordain:

This Organization shall be known as the National Ladies Auxiliary, Jewish War Veterans of the United States of America, Inc.

This Organization is civilian, and shall not be used for the promotion of political candidates or partisan politics, and the use of its name, uniform or insignia, titles of rank, past or present, directly or indirectly, for such purposes is expressly forbidden.

The objects of this Organization are:

1. To maintain true allegiance to the United States of America; to encourage honor and purity in public affairs; to combat whatever tends to impair the efficiency and permanency of our free institutions; to encourage the doctrine of universal liberty, equal rights and full justice to all men.
2. To combat the powers of bigotry and darkness wherever originating and whatever their target; to uphold the fair name of the Jew and fight his battle wherever assailed.
3. To inculcate and keep alive the spirit of comradeship among the men and women of our faith who fought in the various wars of the United States of America.
4. To assist such sisters, comrades and other Veterans, and their families, as may stand in need of help, encouragement or protection.
5. To gather and preserve the records of patriotic services performed by the men and women of our faith; to honor the memory and shield from neglect the graves of our heroic dead.
6. To instill in our youth love of Country and Flag, and to foster such activities as will tend to perpetuate the objects and ideals of our Organization.
7. To cooperate with Institutions which foster the ideals and principles of Americanism.

## PROGRAMS

### *Introduction*

The many programs of the National Ladies Auxiliary have evolved after years of continuous study and trial. They represent the combined thinking and imagination of numerous women over the past forty-odd years.

This programming process is one of continual change rather than implicit in the Charter of the Organization.

We now view in retrospect a number of vital programs which we have fostered in the past, such as:

JWVA's Children's Emergency Milk Fund for Israel, shipping to Europe and Israel for three years an average of 140,000 cans of milk per year, which was used to build healthy young bodies among the refugees of the Hitler holocaust.

For over thirty years Civilian Defense has been an important community relations program of JWVA. Activity was at a peak during World War II and any national crisis periods to date. JWVA is still a member of the U. S. Committee on Civil Defense, and members serve on every branch of this committee locally, state-wide and on the national scene. Our entire membership is always available for community civil defense activities, and members are enlisted in the services for which they are especially qualified.

Although these and many other programs of yesteryear will live forever in the memory of members and in the records of JWVA's proudest achievements, they have ceased to exist as programs.

JWVA's many services to the community are themselves subdivided into: Service to Veterans; Service to Servicemen; Service to the Jewish Community and to the General Community; and Service to Israel.

## **Hospital Work**

JWVA's Veterans Administration Voluntary Service (VAVS) Representatives are registered in every VA Hospital in the vicinity of an existing Auxiliary. At present there are more than 3,000 accredited volunteers involved in this program and thousands more serve during social, recreational and other visitations.

Although there are more than 150 Veterans Administration Hospitals operating throughout the country, the work of JWVA also goes on in other hospitals, such as those used by the Armed Forces and private institutions which are on a contract basis with the Veterans Administration.

Generally speaking, JWVA's function, through its VAVS representatives and hospital chairmen, is one of providing comfort and building morale. We give "SERVICE FROM THE HEART."

Long ago JWVA had pledged itself never to forget the men and women in VA Hospitals, or veterans in other hospitals. JWVA members, among other things, provide educational, recreational and therapeutic equipment, as well as furnishing game and day rooms. Patients are also supplied with subscriptions to their favorite hometown newspapers and personal items. In some VA Hospitals, JWVA services a "Telecart" project — i. e., portable telephone is wheeled to the bedridden patient, thereby enabling the Veteran to make telephone calls.

Knowing how deeply integrated spiritual needs are with those of a physical nature, JWVA holds Oneg Shabbots and Kiddishes, and plays hostess to many holiday observances.

There is such a wide variety of services performed by JWVA hospital volunteers that it would be impossible to mention them all. A cursory view of the many reports coming into National Headquarters from the VAVS representatives and hospital chairmen all over the country shows that JWVA members are also active in sponsoring game nights, parties, movie nights, trips to sporting events, dinners, shows and picnics.

In an average year, JWVA members make a minimum of 3,500 visits, spending 100,000 hours in Veterans' hospitals, working and expending approximately \$250,000 in this work.

In addition, they provide gift packages and raise funds for special campaigns designed to serve a specific purpose. An Insulin Fund for outpatients, a Blood Bank Fund, a Chaplains' Rotating Fund are all examples of the type of activities and services rendered by JWVA.

The hospital program, although changing in practice, never changes in concept. The idea of bringing aid and comfort to the veteran is an old one, but JWVA has amplified this idea and as a result has won many citations from the Veterans Administration, as well as other governmental agencies.

In recent years there has been an emphasis on providing for the needs of long-term patients and further accent has been put on the field of geriatrics, since many of the patients are veterans of World War I.

In contrast, today there is also the need of the young men returning from Vietnam. They, too, are given JWVA's . . .  
**SERVICE FROM THE HEART.**

## **Servicemen's Service**

Alongside the hospital work is the Servicemen's Service Program. This is indeed an apt description.

Women have long looked upon the Armed Forces as consisting of sons, fathers, husbands and brothers. JWVA maintains an active Servicemen's Service Program which is designed to meet the needs of all American service people.

Among those activities of long participation, JWVA has for years held send-off parties for draftees, to "cushion" the shock of their first days in service.

JWVA has for the last several years expanded on its "TAPE" program, sending without charge blank recording tapes to service men and women all over the world, thus enabling them to tape a message to their loved ones.

In addition, JWVA has been active in inviting servicemen to religious and holiday services through coordinating activities with Rabbis and Chaplains, as well as in extending hospitality to them to visit homes in the area of their installations. Many JWVA women, as they did during the war, correspond with

servicemen on America's far-flung bases. In small communities where JWVA has Auxiliaries, those servicemen of the Jewish faith are literally adopted, so that they can feel the familiarity of home and hearth, a morale factor that knows no peer.

Of course, aid to servicemen does not stop with them as individuals. When families of servicemen find themselves in need of help of some kind or another, JWVA stands by to perform a host of services from baby sitting to actually housing families in difficult situations.

The JWVA arm band and cap have long been a familiar source of warmth to the American serviceman, and JWVA is certain to continue its Servicemen's Service Program as long as it survives as an organization.

### ***Veterans Service***

Veterans Rehabilitation is a field in itself. JWVA disseminates information concerning veterans' pensions, hospitalization, disabilities, aid to widows and orphans, and matters concerning the G. I. Bill of Rights.

When members of JWVA come upon a case which requires adjudication in the Veterans Administration, it is immediately referred to the JWVA Service Officers in the Service Offices located in principal cities. Veteran employment problems are referred to proper agencies.

JWVA members work very closely with the local, state and federal agencies in order to lighten the burden that the veteran sometimes has to face.

Rehabilitation is a necessary force in American life. Helping the disabled to obtain jobs which will give them the dignity and self-sufficiency they need is a vast field in which JWVA plays a significant role. We also assume a helpful role in assisting the family of the disabled veteran.

### ***Drug Abuse***

Acknowledging that the present problem of drugs is a serious issue of TODAY, we are working with all federal and local agencies to further legislation to help control this dreaded

disease. Research and development are now going on to further this program of JWVA.

### ***Foreign Affairs***

JWVA's active Foreign Affairs Committee, on which JWVA is represented, has recognized that foreign affairs are part and parcel of a community relations problem and has taken public stands on pertinent foreign affairs issues, seeking support for its policies among other veterans' organizations.

### ***Child Welfare and Youth Activities***

JWVA's Child Welfare Program has developed to an unprecedented extent, and JWVA maintains one of the most active child welfare and youth programs on the national scene. Its purpose is to educate parents and the community to the responsibilities for the normal growth of their children. It is motivated by the belief that the continued welfare and strength of any country depends upon an enlightened youth, and has organized activities geared to overcome juvenile delinquency and to assist in the guidance of underprivileged children.

In this regard, JWVA has devised a kind of Bill of Rights for Children, upon which rest the fundamentals of its entire program:

WE BELIEVE, for example, that each child has the right to a school program, which, in addition to sound academic training, offers maximum opportunity for individual development and prepares him for his future life.

WE BELIEVE that each child has a right to be secure in his or her own community against all influences detrimental to proper and wholesome development, including exposure to "Drugs."

JWVA insists that all children have the right to health services to prevent and treat diseases and to insure fully their mental, physical and social development. We believe that they, as children, have the right to religious training and guidance.

With this in mind, JWVA pursues programs designed to fulfill these rights. For example, it supports the building of more schools; urges parental attendance at PTA meetings; and

organizes groups of public-spirited and influential citizens to sponsor legislation to provide necessary changes in the field of education. Included in this program have been the awarding of scholarships to various higher educational institutions and the sponsoring of essay contests to instill the responsibilities of citizenship in young minds.

JWVA, for example, was the first national Jewish organization to present Brandeis University with two annual scholarships valued at \$500 each. JWVA has presented the University with enough funds to perpetuate this scholarship program.

Departments, Counties, and even local JWVA Auxiliaries present scholarships in Nurses Training and Human Relations, which are administered through State and local colleges.

JWVA fosters movements to modernize recreational programs designed to keep youngsters off the streets and minimize juvenile delinquency, and members work to interest civic leaders in the need for such recreational facilities.

JWVA also is active in planning holiday observances and acquainting citizens with the responsibilities of being patriotic.

JWVA is active in supporting scout groups, camperships, scholarships, and essay contests, and some Auxiliaries have adopted needy children and sent them to camp or provided them with scout uniforms.

The ill and hospitalized children, too, are not neglected, and volunteer workers from JWVA can be found in many major city and state institutions. Here they plan ward parties, give many gifts and act as aides to the existing staff.

Auxiliaries adopt wings or sections of institutions and orphanages, including government-sponsored institutions. JWVA has furnished a research laboratory at the National Jewish Home for Asthmatic Children in Denver.

Working closely with the United States Department of Health, Education and Welfare (HEW), JWVA channels information and advice within its special field. This arrangement has increased the effectiveness in this effort.

The Child Welfare program can claim many tangible and intangible achievements. Basically, this program is the fullest

expression on the part of JWVA members of all the compassion and understanding that can be mustered by human beings in caring for the young.

### *Community Relations*

JWVA's widespread community relations program has developed techniques in this field which are designed to further the causes of freedom and brotherhood. JWVA not only assists in questions which involve people of the Jewish faith, but has been a champion of civil rights and civil liberties for all groups. JWVA predicates its actions on standing up for democratic principles wherever they are assailed. It is for this reason that JWVA raises its voice when hate-mongers, crackpots and twisted minds attempt to set brother against brother and American against American in the community.

JWVA continually and actively opposes the upsurge of hate literature going through the mails, and stands up to be counted among those who are fighting any attempt to use the integration issue as a foil for the anti-Semites.

When it has become necessary to speak out, JWVA eloquently states its case. It has been instrumental in protesting visitations of former top Nazis to the United States.

JWVA is actively opposed to all un-American systems of immigration. It has supported the Selective Service Act and greater outlays for defense, research and development. JWVA stood behind efforts in the field of Civil Defense and supports legislation on public housing, federal aid to education, foreign aid and other forward-looking bills.

JWVA did not hesitate to come out for the Marshall Plan after World War II and has consistently supported and spoken out for federal legislation affecting pensions for widows, orphans, and disabled veterans.

JWVA has been vocal in the educational campaign to acquaint the American people with the tactics of Arab nations which try to intimidate Americans of the Jewish faith by boycotting business firms owned by Jews, employing Jews, or doing business with Israel. Thus, the program of the Ladies Auxiliary of the Jewish War Veterans of the U.S.A. stems in large measure from its history

of idealism and firm knowledge of the role which it must play on the American scene.

The women of JWVA go about their work with selfless dedication and the kind of spirit that is infectious and gets across to the people they serve.

JWVA makes annual contributions to many institutions. It also makes an annual presentation to the VA hospitals and other institutions in the area in which it holds the annual National Convention.

Community relations are the process whereby men and women of all faiths work together for the betterment of the community.

JWVA serves as a primary link between the Jewish community and the Veteran community. Joint participation with other veterans' groups on governmental projects or in activities of civic organizations is a part of our program. The very qualifications needed for membership in a veterans' auxiliary make JWVA a vital factor in these community affairs. JWVA's standing and the respect it commands are due to the effectiveness of its efforts in contributing to the success of every worthwhile community drive which seeks better living, recreational and medical facilities.

Through the formation of powerful links with millions of other veteran families, JWVA can plead the cause for the Jewish community with government authorities — as no other religious or fraternal group can. JWVA has proved itself in the fight against intolerance and discrimination.

Brotherhood Week is practiced every day by JWVA's deeds. Group inter-relationships are encouraged by daily activities and outstanding community leadership. JWVA is recognized through its awards and through its services to all Americans, irrespective of color or religion.

JWVA has always made the blood effort an important part of its program — and has answered the call for blood. An Auxiliary Blood Donor Chairman works very closely with the local American Red Cross Chapter to establish a JWV-JWVA Blood Bank for the protection of members and their families.

In Auxiliary programs, JWVA stimulates the membership to find new treasures in the Jewish heritage, and in the riches of

democratic traditions. JWVA's comments on books and information on holidays, patriotic and Jewish, have been well received and are always available for the asking.

The McIver Report in 1952 and the subsequent establishment of a joint program analysis by the N.C.R.A.C. clearly recognized the importance of JWV and JWVA in the Jewish community as a community relations agency.

Historically, JWV was the first Jewish agency organized solely to combat anti-Semitism. In early days the concentration was on eliminating anti-Semitic practices and discrimination, not only in the military but throughout the world when American citizens of the Jewish faith were involved.

Since World War II, JWV and JWVA units have been represented on local community relations councils, concentrating on liaison between the Jewish community and the Veteran community in their respective cities.

WITHIN the N.C.R.A.C., our organization participates in formulating programs and policies which would set forth a position to be followed in the Jewish community relations activities. JWVA was one of the first organizations to recognize Israel as a Jewish community relations problem, and has fought for greater understanding and use of the tools of community relations in counteracting Arab propaganda, which is using the Israel issue to discredit and defame American Jewry.

### ***Legislative Program***

JWVA, in association with its parent organization and others, has figured prominently in Washington hearings on major legislative proposals of interest to the veteran and to American Jewry. The parent organization (JWV) is authorized by law to maintain a legislative representative in Washington. Our program has over the past decade become an acknowledged vanguard of the continuing struggle to preserve and re-emphasize the concepts of American democracy without which the American Jewish community could not survive.

Established in 1947, the Jewish War Veterans Legislative Office operates with the unencumbered freedom that goes with the tax-free status of funds donated to JWV and JWVA. Community



leaders who have worked closely with JWV's Legislative Office attest to its effectiveness as a voice of the Jewish community in our nation's capital.

JWV and JWVA have testified before Congress on a variety of important issues, including the Mutual Security Aid Program, Reciprocal Trade Agreement Act, Arms for Israel, Middle Eastern Affairs, Defense Appropriations and Veterans Benefits.

Through its legislative activity, JWVA maintains frequent contacts with Congressmen and Senators to support legislation endorsed by the National Community Relations Advisory Council or to oppose legislation deemed undesirable by the organized Jewish community. We maintain contact with the Executive Branch and register prompt protests when situations arise which we believe represent serious dangers to the American Jewish community.

JWVA was, for example, the first to attack discriminatory practices with respect to the sending of Jewish servicemen to the Dhahran Air Force Base in Saudi Arabia.

JWVA maintained continual pressure on the Administration on the Chasanow, Fort Monmouth and Ladejinsky cases and a variety of hysteria-motivated incidents of anti-Semitism which cropped up as a result of the machinations of the late Senator McCarthy from Wisconsin.

JWVA maintains liaison with all Administrative departments, interceding in situations arising out of alleged discrimination, and is most active in cases of separation from service on grounds which are questionable.

### *Help to Israel*

While JWVA has concentrated on domestic problems and programs, it has not neglected the young State of Israel. From its inception, JWVA supported the concept of the democratic State of Israel as a haven for the homeless and persecuted. The National Ladies Auxiliary has shared, and is still sharing, in the great human experience which is the State of Israel. For twenty-five years and even prior to the formation of Israel, JWVA's many and varied programs have served to assist those luckless and tormented human beings who were the victims of Hitler's wrath.

In addition to finding ways to assist refugees into Israel, JWVA adopted the Tel Litwinsky Hospital in Tel Aviv, later to become the Tel Hashomer Hospital and presently known as the Chaim Sheba Medical Center. To date it has provided more than four million dollars worth of equipment for the hospital, and is continuing to furnish the JWVA Clinical Research Laboratory, the JWVA Rehabilitation Center and the Blood Bank.

Auxiliaries are constantly raising funds for this purpose, and it is a great source of pride to visitors to Israel to see the brass plates on each piece of equipment signifying that it was a gift of a specific Auxiliary of the Jewish War Veterans' National Ladies Auxiliary.

JWVA's "Tel Hashomer" experience was characterized by the hospital's chief doctor, an Israeli war hero, the late Dr. Chaim Sheba, as "an effort of human compassion which has few peers."

Sometimes, however, the help which was offered to Israel was of an intangible variety. JWVA joined with other organizations to inform the American people of the importance of Israel and its relationship to democracy. The story of the young democracy of Israel was told to legislators and influential people throughout the United States.

In the early days of Israel's precarious existence, largely through the efforts of JWVA, all the National Veterans' Auxiliaries supported this infant state in the face of mounting pressure from entrenched pro-Arab groups.

### *The Home Scene*

But while JWVA worked for Israel, it did not neglect its obligations in the United States. It has woven into its National program the thread of a dynamic Americanism program. This includes sponsoring essay contests in high schools and colleges on subjects germane to the field of Americanism. Flags are presented to public and private institutions and patriotic programs are sponsored. Every patriotic holiday is observed and others are encouraged to participate. Our Auxiliaries have taken over wings of children's hospitals and other public facilities. JWVA's hospital visitation program, through the VAVS representatives, has been constantly commended by the Veterans Administration

— visitations to hospital wards already have totalled millions of hours. The comfort brought to the men, whose sacrifices may otherwise have been forgotten, is best exemplified by the hundreds of letters received by Auxiliaries throughout the Country.

From the days in which JWVA had five unaffiliated Auxiliaries, it has grown to a point where it now has more than six hundred Auxiliaries in forty states, with additional units being formed each year.

### ***Eligibility to Membership***

The several bodies of the National Ladies Auxiliaries, in order of rank, shall be:

- a. National Convention, in annual assembly
- b. National Executive Committee
- c. Departments
- d. County Councils
- e. Auxiliaries
- f. Junior Division

ACTIVE MEMBERSHIP shall be limited to women not less than eighteen years of age who are citizens of the United States of America and are in accord with the aims and objects of the Ladies Auxiliary, Jewish War Veterans of the United States of America, provided they are:

Mothers, wives, widows, sisters, daughters, grandmothers or granddaughters of men or women who are eligible to membership in the Jewish War Veterans of the United States of America, or who have died in the line of duty or after honorable discharge.

Step-mothers, step-sisters, step-daughters, mothers-in-law or sisters-in-laws, "nieces or aunts" of men or women who are eligible to membership in the Jewish War Veterans of the United States of America, or who have died in the line of duty or after honorable discharge.

Women who of their own right are eligible to membership in the Jewish War Veterans of the United States of America.

Mothers, wives, widows, sisters or daughters of Associate members of the Jewish War Veterans of the United States of

America, shall be eligible to membership in the Ladies Auxiliary.

**MEMBERS AT LARGE:** A woman eligible to membership in an Auxiliary, residing in a city or area where no Auxiliary exists, may become a **MEMBER AT LARGE**. Application shall be made to the National office and election shall be held at the next National Executive Committee meeting.

**JUNIOR DIVISION:** A member of the Junior Division shall be eligible to membership in the Ladies Auxiliary upon reaching the age of eighteen, provided she has held membership in the Junior Division for at least one year.

## **LEADERSHIP**

### ***So Now You Are President***

When you are elected to the office of President of your Auxiliary, County or Department, you assume the responsibilities of leadership for the following year. Your first big question will be How, Where and With Whom to begin. Following the idea of "First things First," we suggest that you:

### ***Re-read Constitution***

Prior to elections, you have made an intensive study of our organization and the Constitution and By-Laws of the National Ladies Auxiliary, Jewish War Veterans of the United States of America.

Re-read and refresh, for therein you will find the aims and purposes of our organization; those qualified for membership; who constitute your staff officers, elected and appointed; who comprise the Executive Board; how often regular and Board meetings are held; and under what rules.

### ***Parliamentary Procedure***

By now basic parliamentary knowledge is second nature to you, and you are aware that an Auxiliary using parliamentary procedure is democratic and a President who knows parliamentary usage is prepared to meet any situation with poise, courtesy and consideration. She will have the respect and cooperation of the membership for her ability to hold and maintain order.

### ***Posture and Mannerisms***

It is only natural that you want to make a good impression on the members of your unit. The first step in this direction is to be careful of your posture and mannerisms, and to be meticulous as to your appearance.

Your Auxiliary is as good as you make it. It is not yours to dominate, but to lead with gracious charm and pleasing directness.

Your attitude toward others is very important. It is important that you conceal your own personal feelings in all situations and toward your members; be interested, attentive, courteous and honest. Be courageous when necessary, firm when needed, and gentle in all situations.

Set your goals for the year and see that they are consistent with the purposes of JWVA. Remember, money raised in the name of JWVA must be spent only for JWVA projects.

Invite your officers and chairmen to join with you in attending schools of instruction on performance and leadership.

If your Auxiliary is to grow, carry out its purposes, occupy an important place in the lives of its members and be recognized in your community, it must assume certain attributes.

Let the members "in" on all plans and activities; give the officers a chance to represent the organization in the community by delegating them to attend meetings of other groups, when invited.

Learn that you get out of any organization just as much as you put into it. Optimism, confidence and enthusiasm produce the best results, even though the job seems frustrating and discouraging at times.

A membership in any organization changes constantly, and your function is continuously to educate new members as to the purpose and aims of the organization.

### ***Plan and Consult***

Although you were elected by the members, always remember that no group can succeed without cooperation between the President and her officers and members. See that each officer has a copy of the National Constitution and By-laws and this Handbook. This will help them learn the basics of the operating structure of JWVA.

### ***Know Duties of Others***

As the leader of your Auxiliary, be prepared to answer your officers' questions concerning duties, obligations and responsibilities.

ities. You're the one who will appoint the Chairmen of Committees; therefore, learn the duties of each officer and committee chairman — and how each committee operates.

Remember that good leadership has to combine the elements of confidence in one's right to lead, a genuine liking for those being led and a definite idea of what to expect from them. Then, the members not only respect the leader and do their best, but they enjoy it, too.

### ***The Vice-Presidents***

The Vice-Presidents can save you, Madam President, many hours and can lighten your burden. Assign them to specific duties. Use your Vice-Presidents often . . . and well! They are not in honorary positions, nor are they substitutes to conduct business in your absence. Consider them your most trusted assistants and eventual successors.

They can be a sounding board for your ideas before they are presented to the Executive Board and then before final presentation to the body. Generally, the Senior and Junior Vice-Presidents function as Hospital, Membership or Ways-and-Means Committee Chairmen. This is not a constitutional necessity; the final decision as to which chairmanship the Vice-Presidents will hold should be made in joint conference with each, at which time a determination is made as to where each will serve to the best of her ability. No matter what the assignment, work hand in hand with your Vice-Presidents. Let them be "in the know" at all times. Be sure they are always as well informed about the County, Department and National activities as you are.

### ***Committee Chairmen***

As soon after your election as possible, appoint your Chairmen, and delegate full responsibility to each Chairman. It is a wise President who remembers that, while she is "Chairman ex-officio" of every committee, she will serve her unit and herself best if she remembers that "'ex-officio' means to observe but not inject or try to dictate." Let your Chairmen carry out their duties.

A Chairman must have a thorough knowledge of the history and programs of JWVA, as well as an understanding of the needs of her Auxiliary and the part it plays in the life of the whole community.

A good Chairman has vision, imagination and the courage to try out new things, and possesses the ability of leading and directing her committee successfully.

Above all, a good Chairman keeps accurate, detailed records of each of her functions, and submits a complete report to the next higher echelon immediately after its completion. Every Chairman, upon completion of her term of office, must turn over all records and accounts of her activities to her successor.

It is wise for the Chairman of a committee to have a Co-chairman to be available to help when needed.

### ***The Meeting***

Meetings do not run themselves. There is more to presiding at a meeting than just stepping up to the podium, picking up the gavel and calling the meeting to order.

Make wise use of the "tools" available to you . . . follow the Order of Business in running your meeting, with the Opening and Closing Rituals at the appropriate times. All will be found in your National Ritual Book.

Some helpful suggestions to supplement the Ritual Book are:

Every meeting must be planned in advance with prepared agenda written up fully in advance. This will enable you to avoid wasting time. The promptness and precision with which you conduct a meeting and the program material used will spell out either its success or its failure.

By planning and writing out the agenda, important matters can be given the necessary time and less important business can be covered quickly without overlooking anything.

All discussion should be held and opinions voiced during the meeting, not privately after the meeting is closed. Encourage the objective viewpoint, rather than the troublesome subjective viewpoint.

Encourage membership participation in every part of the meeting.

A respect for one another is of importance at a meeting. Speaking across the floor is not permitted. Members do not converse or express opinions while there is a speaker on the floor, whether it be the President of the Auxiliary, a member speaking, an officer or a guest speaker engaged for a program.

Arrange for motorpools to pick up members who live some distance from the meeting headquarters, or who have been ill. Make provision to have new members escorted to the meeting.

Assign official hostesses to greet your members as they enter the room; a cordial welcome, a warm smile are all that are needed to create a feeling of "belonging."

If a member misses a meeting, have a hostess phone her to inquire why and let her know how much she was missed. This creates the feeling of "being needed."

When new members are expected, set aside a part of the evening to review the history of the organization. Use a bit of ingenuity to dramatize your work. JWVA skits are available for the asking from the National Office.

Give each new member an opportunity to mix with others of different age groups and of varying experience. Watch how she will absorb the enthusiasm of the young and the knowledge of the older members. Invite her to serve on a committee of her liking. By all means, have a social "get-together" after each meeting.

Before closing the meeting, invite an "opinion" poll. Was the meeting adequate? If not, where did it fail? How can it be improved? What kind of social programs are of interest to your members?

### ***The Program***

It is the duty of the Program Chairman and her committee to plan carefully each meeting's central feature, such as book reviews, skits, community sings, a speaker on a timely subject, a debate on current events, or perhaps a short workshop session clinic for officers.

Plans should be firmed way in advance for at least three meetings and should be publicized well in advance of the date. Match the socials to the interest of your members and avoid a set pattern.

If your Auxiliary is in close proximity to a sister group, invite its members. This is always good for exchange of ideas and to encourage a "family" spirit of togetherness.

### ***Reports***

A report serves as a record of work accomplished. If reports are not prepared, the value of work accomplished is lost for all time. In terms of JWVA, it assists higher echelons to evaluate the strengths and/or weaknesses of a given Auxiliary. This is why JWVA has written into its By-Laws a requirement that reports be submitted in writing and transmitted by channel system — from the Auxiliary to the County, from County to the Department, and from Department to National, where it is edited and evaluated as an unbroken record of JWVA service.

Reports are also important for transmittal of ideas from unit to unit and echelon to echelon. They should be concise but give the full picture of projects.

The report of the President should contain the following information: The state of health of the Auxiliary; the extent to which it carries out its programs; the way in which it carries out directives from National, Department and County; where its strengths and weaknesses are; recommendations for improvements; and the impression of the President as to the Auxiliary's overall standing in the community.

### ***The Retiring President***

Some Presidents, upon retiring, never attend meetings. Other retiring Presidents don't want to "put the gavel down" and try to "run things." These are two bad extremes. A new President should invite the assistance of the retiring President and so develop a free interchange of ideas.

A retiring President hands over the organization in good order to the new officers, including important papers, bulletins, publications and files, recommendations for the future, list of uncompleted activities, etc.

She may serve as an Advisor, attend all Board meetings as well as the regular or special meetings and assist in membership drives or in any other capacity the President may request.

It is important to write each officer and chairman and thank her for a job well done. Remember, the attitude of a President affects members more than is usually realized.

### ***The Recording Secretary***

A good Recording Secretary has a thorough knowledge of the Constitution and By-Laws and of the policies and general program of the organization, and is prompt and accurate in her work.

Her official records include an up-to-date membership roster, list of officers, chairmen and committee members, a Ritual Manual and a book with numbered pages in which to write up the minutes of the meetings.

The Recording Secretary notifies the officers, chairmen and delegates of their election or appointment to office and performs such other duties as are assigned by her Auxiliary or spelled out in the By-Laws.

At the call of the President, the Recording Secretary opens the business of the meeting with a roll call of members and officers. The minutes of the previous meeting are then read for acceptance or correction.

Minutes are the legal record of proceedings at a meeting. They should be comprehensive, yet only as brief as is consistent with accuracy. Minutes belong to the organization and should be carefully preserved. The minutes must give this information:

1. Name and number of Auxiliary.
2. Whether meeting was regular or special.
3. Place where held, date and hour and name of presiding officer.
4. Statement that minutes of previous meeting were read, approved or amended.
5. Financial analysis, with total receipts and disbursements.
6. Record of motions made, names of maker and seconder, and manner of disposition. Vacated or withdrawn motions are not recorded.

Minutes are signed by the person taking them and attested to by the President.

When election of officers is held, the Recording Secretary uses the roll call in a contest for office. She is accountable for the count when the vote is taken by a show of hands, or by standing up, unless tellers and judge are appointed for this purpose.

The Recording Secretary is appointed by the President-elect and installed with all other officers at installation.

### ***Corresponding Secretary***

This officer attends to all correspondence under the direction of her President, and sends notices for meetings at least ten days in advance of the meeting date. She is responsible for an accurate mailing roster of members and officers; a roster of officers of higher echelons; and a reference file of all correspondence, including information and bulletins received from County, Department and National Headquarters. Under the direction of the President, she is to read all correspondence to the membership, from Department, County or National.

### ***Treasurer***

A Treasurer who has held the office for three consecutive terms is ineligible to succeed herself.

The Treasurer is responsible for all funds on hand — whether earmarked for a specific purpose or for general use — and their proper usage. Her records must be accurate and the books audited by a competent person at least once a year, and preferably just prior to installation of officers.

At the beginning of each new administration, the Treasurer makes sure that her signature and that of the Auxiliary President are on file in the bank where the account is kept.

The Treasurer keeps an accurate record of budgeted general funds as well as special fund records.

She keeps a permanent file of all receipts, bank statements, cancelled checks and financial records received from officers and chairmen.

Her report at each meeting is a detailed analysis of income and sources, bills paid since the last meeting, monies on hand at the beginning of the administration, total income and disbursements since, and finally the current bank balance.

An up-to-date and complete roster of all members on the books, including address and zip code, must be sent to National Headquarters with Per Capita Tax report.

Treasurer must complete the 990 Tax Form and mail as directed, otherwise the Auxiliary will be taxed by the Internal Revenue Service.

When the Treasurer mails per capita tax and other assessments to the National Headquarters, as required by Article VII of the By-Laws, she also files the semi-annual Financial Report.

In Departments and Counties, the Treasurer and a member of the respective Finance Committee are co-signers of checks and vouchers. Funds are earmarked for a specific purpose, and must be spent for that purpose only.

### **Historian**

It is the duty of the Historian to compile and keep a written record of the activities and achievements of the Auxiliary and to make it available upon request. All facts of organizational importance should be recorded each year. It should include a list of officers and committee chairmen with date of installation; special activities; programs; projects and plans.

The duties of other officers, not listed herein, are outlined in the National Constitution and By-Laws.

## **COMMITTEES**

### ***The Budget Committee***

The Budget Committee of an Auxiliary is appointed by the President.

The Budget Committee of a County or Department is elected as prescribed in the National Constitution and By-Laws.

The following items make up the Budget:

1. Normal operating expenses (meeting rooms, postage, mimeo, telephone, etc.).
2. Expenses of President, Officers and Chairmen (including attendance at meetings of higher echelons, conventions).
3. Allocations for membership drives, National programs and projects, community activities.
4. Per capita tax and other assessments to County, Department and for National.

The Budget is presented at a regular meeting for adoption.

### ***Auxiliary Budget***

Here is a suggested Auxiliary budget by percentages: National obligations, inclusive of County and Department per capita tax, as outlined in National Constitution and By-Laws under "Assessments," are to be set aside at the beginning of each administration and the balance prorated for the following:

Convention booklet per Auxiliary  
Per capita tax per member  
United Fund per member

(Where there are County and Department Convention booklets to be paid for, Sisters are to take this into consideration.)

From the balance of the income, expenditures are to be as follows:

Administration costs, including postage, rent, printing, supplies, Auxiliary installations, President's expenses, including representation to County and Department meetings, and County, Department and National Conventions, and membership .....	40%
Community Relations, Americanism, Legislation and other programs .....	10%
Standing Programs - Veterans Welfare, Hospitalized Veterans and Servicemen's Service .....	35%
Child Welfare .....	15%

Aid to Israel is an Emergency Program and is voluntary, as is the National Shrine to the Jewish War Dead. Some of the money from standard programs or special functions may be had for these two voluntary items.

Here is a suggested budget for County or Department echelons:

	\$300	\$600	\$1000 or over
President's expenses .....	10%	10%	10%
Department conventions .....	10%	10%	10%
National convention .....	15%	15%	10%
Rent, postage, printing, supplies, including			
board, budget and advisory meetings .....	25%	20%	20%
Membership, organizing and leadership .....	25%	25%	30%
Department/County Officers' expenses .....	10%	15%	15%
County convention only .....	5%	5%	5%

Re: National Convention, take into consideration where convention will be held. The only official visits made by County President are to Auxiliaries in her own County.

### ***The Veterans Service Committee***

This committee conducts an extensive program of social service for veterans and their dependents, taking care of emergencies and those needs which are not included in VA benefits.

### ***The Child Welfare Committee***

This committee provides summer camps and educational scholarships to children of veterans; it supports special civic endeavors to improve social conditions affecting children and carries on special projects in children's institutions.

### ***The Community Relations Committee***

This committee is charged with the advancement of group cooperation in all areas of American life and for the establishment of unity of all ethnic, racial and religious groups in the community. Among the projects is participation and sponsorship of brotherhood and civic functions and accredited national drives for funds.

### ***Membership Committee***

The three R's to employ in successful membership campaigns are: RECRUIT . . . RETAIN . . . and . . . REACTIVATE.

Choose your membership chairman very carefully. She must know and love JWVA, must be able to interest and sell its programs to prospective members, and must be able to accept instructions and work within a group.

Divide your entire membership into small committees. Appoint several subchairmen who should report to the overall chairman.

The entire membership committee should meet initially to start the campaign and plan the course to be followed.

At least two meetings in each administration should be devoted to introducing and honoring new members. Find out their preferences and use that information in planning committees. A report to the general membership of work done by new members is stimulating and exciting, and pays off with added interest in JWVA's aims and ideals.

A busy membership is a successful membership and tends to retain members. Employ each member in some capacity. JWVA's program is so varied that there is a need for all skills and preferences.

Membership techniques used successfully to recruit, retain and reactivate —

1. Have a sizable publicity program simultaneously with a membership drive. It arouses interest and creates a "must" atmosphere.

2. Send a new membership card with every bill for dues. Enclose a note to the member to get a new member.

3. Keep a guest book at meetings; invite these guests to a specially created function in order to sell them membership.

4. Organize a series of teas with a "member-bring-a-new-member" gimmick.

5. When a member moves, get her new address; send it to your membership chairman with a request that she forward it to the President of the Auxiliary located nearest the new address.

6. Create a "lending library" with the Information Handbook of Jewish War Veterans' National Ladies Auxiliary. Lend this book to prospective members for one week; at the end of the week they will have read this book and will be ready for membership.



### ***The Servicemen's Service Committee***

This committee maintains a program in conjunction with inductees and with activities specifically designed to care for the recreational and welfare needs of members of the Armed Forces stationed here and abroad.

### ***The VAVS Representative***

The VAVS program consists of coordinating and integrating community volunteer assistance in VA Hospitals' professional program.

VAVS Representatives and Deputies are recommended by their Department Presidents for a two-year appointment; names are submitted to National VAVS Representative for ratification. The National VAVS Representative then notifies the VA Hospital of her certification.

The VAVS Representative shall recruit volunteers for the approved indoctrination course and enlist steady volunteer assistants wherever the need for them is found in the VA Hospital. State VAVS Representatives will submit reports to the National VAVS Representative.

No local hospital chairman, officer or member may contact the VA Hospital direct. All inquiries regarding the VAVS program and/or presentations of equipment, etc., to the VA Hospital must be made through the certified VAVS Representative.

### ***The Hospital Chairman***

This chairman arranges for hospital visits which will include the spiritual, welfare and recreational needs of the hospitalized veterans in VA facilities and contracted institutions. Dates for hospital visits are arranged through the VAVS Representative. The hospital chairman makes her report from the Auxiliary to County, County chairman to Department chairman, and Department chairman to National chairman. Reports should include number and type of functions, number of veterans serviced, number of hours spent in this service, number of hostesses and money expended.

### ***Trustees***

The Trustees examine the books of the Secretary and Treasurer semi-annually and make reports to the Auxiliary. They make recommendations as to expenditures, economy and all matters pertaining to the funds of the Auxiliary.

Bills are to be read at meetings, voted to be paid, but no action is to be taken on payment until approved by the Trustees and a voucher drawn for each bill.

### ***The Executive Board***

The Executive Board consists of the President, all past Presidents, all elected and appointed officers, and chairmen of committees.

At Board meetings discussions are held regarding: plans to be brought before the Auxiliary for action; the financial condition of the Auxiliary; and matters that may be controversial and require consideration.

The Board acts only as a recommending body and brings its findings to the meeting of the general membership, which has the power to modify, reject or accept the Board's proposals, or to make new ones.

The Executive Board is sometimes referred to as the Board of Directors, the Governing Board or simply the Board.

### ***The Chain of Command***

JWVA is a National organization; therefore, it is important that discipline be maintained throughout and regulations enforced.

Auxiliaries cooperate with the County and the Department under whose jurisdiction they are, as well as with the National Organization. Counties cooperate with Department and with National. Departments cooperate with National.

All echelons and members work with one another and relate in the true spirit of JWVA.

Cooperation means carrying out policies, supporting projects and promptly responding to requests for data, reports and other support, as well as complying with rules and regulations.

### ***Functions of a County***

A County is an administrative body only. All subordinate units must clear with the proper County officers. County in turn must channel all official business through its Department.

The County instructs Auxiliaries within its jurisdiction to submit reports of activities and in turn submits a collective report to its Department.

### ***Functions of a Department***

A Department is an administrative body only. It supervises and directs subordinate units within its jurisdiction in the carrying out of National programs and policies.

It directs subordinate units to submit periodic reports and in turn submits quarterly reports to the National Auxiliary.

It sends to National for approval, promptly after installation of Department officers, the program of activities planned for the Auxiliaries within its jurisdiction. Programs cannot be put into effect until approved by National, unless they are programs already in effect within the National organization.

Department sends a copy of its budget to National for approval, after it is approved by the Department Council of Administration.

Department directs the inspection of books of Counties and Auxiliaries not later than thirty (30) days prior to installation of officers of such units.

### ***Supplies***

Official supplies shall be ordered direct from the  
National Ladies Auxiliary  
Jewish War Veterans of the U.S.A.  
1712 New Hampshire Ave., N.W.  
Washington, D.C. 20009

Supplies shall be ordered on official "order blank," available from the National Office.

Check or money order must accompany each order for supplies; itemized price list shows individual prices. Postage and handling costs will be billed. Prices are subject to change without prior notice.

When ordering capes, follow measuring instructions on the special cape order blank.

### ***The National Bulletin***

*The National Bulletin*, JWVA's bimonthly publication, is mailed directly to every member in good standing whose name, address and zip code are on file at National Headquarters, and for whom a membership card is on file at National.

Each Auxiliary mails an up-to-date corrected membership roster to the National Auxiliary with the December per capita.

## PROCEDURES AND POLICIES

### *Courtesies*

At a public function or meeting, guests or officers are presented in the following order:

**National President, Past National Presidents, National Officers, present and past Department Presidents, Department officers, present and past County Presidents, County officers, present and past Auxiliary Presidents.**

Exception is made of an official visit, in which case the Department or County President making the official visit is received first, regardless of the presence of National officers.

Visiting guests from our parent organization — JWV — are received at the same time, and in the same manner, as those of the Auxiliary holding equivalent rank.

Similar courtesies shall be extended to distinguished representatives of other organizations.

### *Seating Arrangements*

Proper protocol should be observed at all times. At dinners, the guest speaker should always be at the right of the Master of Ceremonies; to the left of the Master of Ceremonies, the President of the Auxiliary. National officers should be seated to the right and left with both sides of the table reflecting lesser and lesser rank. The Clergyman who delivers the invocation or benediction should be seated at the end of the table.

### *Membership*

Every applicant must present proof of eligibility and be voted on before being given the obligation. A woman is not considered a member until she has been given the obligation in accordance with our ritual, and has paid her initiation fee. Every newly obligated member shall be given a copy of the National Constitution and By-Laws, and a membership pin.

## WORKSHOP DEPARTMENT

### *How to Plan a Visit from the National President*

When a unit invites the National President to visit, it is inviting her to be an honored guest, to enjoy the fellowship of the members, and to share her ideas and observations. The responsibility for constructive planning and hospitality rests with the unit.

Appoint a committee to meet the National President at the train or airport. The unit president must be part of this committee. Escort her to the hotel, and arrange for someone to be with her at all times.

The arrival of your National President is a perfect springboard for obtaining organization publicity. In doing this, it would be wise to announce beforehand the date of arrival, the purpose of her visit, and planned program.

Visit, do not telephone, the editors of your papers; give them a written copy of the visitor's itinerary, her photograph (a glossy print) and other background material. Ask about interviews, pictures and publicity. The same procedure can be used in obtaining radio or television publicity.

Arrange a meeting where she can speak freely concerning organization programs, policies and procedures. Invite Post members to the meeting.

Plan an open meeting, a luncheon or dinner, at which time the National President can meet with the community leaders and the heads of hospitals or other institutions where members do volunteer work. A tour of inspection of a VA Hospital, children's institute, and a visit to the mayor's office are always in order.

Plan a social function in her honor, a dinner, luncheon or tea, where leaders of other groups may be invited to bring greetings.

Where a unit has an annual community affair such as a goodwill luncheon, brotherhood affair or membership tea, try to plan the visit to coincide with these affairs, always keeping in mind

that the National President's itinerary is planned with the utmost economy and timed so as not to interfere with installation or convention seasons.

Never plan a National President's visit to coincide with a Department convention.

Have a committee escort the National President to her train or the airport and wait until she leaves.

### ***Other National Officers***

Extend the same courtesies to other officers. If the visit was made for a specific purpose, see that all information is on hand to facilitate matters.

### ***How to Plan for a Guest Speaker***

When a unit invites a guest speaker to address it, the members are in reality inviting that person to be an honored guest, and the responsibility for hospitality rests with the unit.

Your letter of invitation must spell out in specific terms just what your unit desires of the speaker; the exact subject matter; the precise time, date and place of the meeting, the time allowed for speaking, and whether a question-and-answer period will follow the address.

Inquire as to arrival schedule, and arrange to have a committee meet her at the train or plane. Advise her in advance of the names of those who will meet her. If the speaker does not wish to be met, it is nice to leave a note of welcome in her hotel room.

When the speaker is ready to leave, have the committee escort her to the train or plane.

If hotel accommodations were secured, have the committee escort her to her room and arrange to take her to the meeting.

The arrival of a guest speaker offers another opportunity to obtain advance publicity. Get some background material, a glossy print, learn of her achievements in the field she represents, and bring this material to the special editors of local newspapers.

Invite Post members to hear the speaker. If an open meeting is planned, invite leaders of other groups. A note of appreciation should be sent to the guest speaker from your unit, thanking her for the visit.

### ***How to Prepare a Press Release***

A release should be typewritten and double-spaced. At the top left hand corner put in the name of the person sending the release, with her title, and make sure to include the name of Auxiliary, address and phone number. At the top right hand corner put the name of the paper to which it is being sent and the release date. Begin release one-third of the way down the page of standard size paper, so that the editor can write a headline above the story.

Include the hour, day and place of the event, who will be there and what they will do.

Report what is going to occur. Editors usually do not want news of past events. Be sure to determine the deadline for each paper and send in the material in advance. It must be sent in at least a week or ten days before the event. When listing names always use the form, Mrs. William W. Brown or Mrs. W. W. Brown (never use Mrs. Mary Brown). When including the name of the speaker, be sure to identify her. Never send copies of your releases to more than one editor on the same paper (e.g., the Society Editor, the Club Editor and the City Editor), just to be sure that one of them will use it. If the duplication is discovered, none of them will use it, and your Auxiliary will get little or no future publicity.

If the release runs more than one page, break it at the end of a paragraph and write "more" on the bottom of the sheet. Also, write "end" when the story is finished.

### ***How to Obtain Radio and Television Publicity***

The same general rules as given for press publicity apply also to radio and television. Material may be used on women's broadcasts, disc jockey shows, forum-type programs, etc. Have something definite to offer the station. Know how your material may be developed for program use. Know the exact spot or program on which you would like your material to be used. (Listen to the radio shows and watch the television programs to familiarize yourself with the types of material used.) The person to contact varies from station to station. It may be the Station Manager, the Public Service Director, the Public Relations Director or the Producer of an individual program. If in doubt, call the station.

### ***How to Organize an Auxiliary***

There is a new Organizing Kit available to every County or Department Organizer. Contact the National Office, and upon receipt of same, familiarize yourself with contents. Step by step, you will be apprised as to how to proceed and succeed.

Remember, your obligation does not stop with the installation of the officers. MAKE SURE an advisor will attend meetings of the new unit until such time as its officers feel capable of carrying out their duties unassisted. The advisor is to give the officers guidance but is NOT to be officious.

### ***How to Plan Activities for Junior Divisions***

1. **A group of Majorettes, specializing in marching and baton twirling.** These groups can be organized in various age groups, the number in each group to be determined by the Auxiliary sponsoring them. These can also include social programs under the supervision of the parents. A most attractive costume of a white skirt and blue blouse and small, jaunty-looking hats will be an added attraction.

2. **A Junior Theatre League for the various age groups.** Every child is a "ham" actor and delights in putting on a performance. Under proper supervision, these performances can be perfected and used when entertainment is brought to a children's institution or when entertainment is needed at a veterans' facility during a hospital visit.

3. **Arts and Crafts Groups.** The children can be taught to make various items by weaving, painting, sewing or other means. This can hold a great incentive if the children are permitted either to sell their products or to accumulate them for a child welfare visit, at which time the children can go along and use the slogan, "A Gift from a Child to a Child."

4. **A Drum and Bugle Corps.** An all-girl corps attracts a great deal of attention and is most effective. This group may be utilized during poppy or other drives pertaining to JWVA activities. Of prime importance, this group, along with the Majorettes, could march in Patriotic Holiday parades.

5. **A Bowling League for girls from fourteen to sixteen years of age.** Competition among the various groups will be an added incentive.

Auxiliaries are given permission to organize and sponsor Junior Divisions, eligibility for membership to stem from the same lines as those for adult Auxiliary members.

The National Organization should be notified of the formation of each unit, and its approval obtained, each unit to be under the guidance of the respective Auxiliary.

Copies of Rituals and By-Laws for Junior Divisions are available from National Headquarters.

### ***Policy Pointers for All Echelons***

All money raised under the JWVA standard must be disbursed for JWVA projects only, and not donated to other organizations.

\* \* \*

Auxiliary members may work with, but not through, other community relations groups, when so authorized.

\* \* \*

Programs and policies other than those emanating from the National Organization shall be prohibited, and it shall be the duty of the Department President to enforce this regulation in her Auxiliaries, Counties and in the Department itself. No other programs shall be adopted until approved in writing by the National Organization.

\* \* \*

Indebtedness to County, Department and National must be paid in full, prior to each respective convention. Failure to comply will mean that the respective delegations from the echelons so indebted will not be seated. This includes bills for supplies, mandated obligations on all levels, and assessments.

\* \* \*

A National officer must secure an authorization in writing from the National Office or the National President before she can officially represent the organization.

\* \* \*

No membership list is to be released to any individual or organization for any reason whatsoever.

Fund-raising functions shall not be held on the Sabbath.

\* \* \*

An Auxiliary President cannot succeed herself after two consecutive terms, whether on a pro-tem or permanent basis. Mandates handed down by the National Executive Committee must be strictly followed out by subsidiary units.

\* \* \*

The names of all banking institutions of all Auxiliaries, Counties and Departments must be on file at the National Office.

\* \* \*

Each Department is to conduct at least one leadership conference during each administration.

\* \* \*

Official report forms are used to record activities. Each Auxiliary should have a sufficient supply on hand. Available from the National Office.

\* \* \*

Auxiliaries within Counties must submit reports to the County, which in turn submits the report to the Department, and the Department submits a composite report to the National Office. Those Auxiliaries not in a Department submit their reports directly to National.

\* \* \*

Every year the Auxiliaries must submit, with the December per capita, a complete, up-to-date membership roster.

\* \* \*

An Auxiliary, County or Department shall not hold in excess of \$1,000 at any one stated time in the bank. Money raised for welfare projects and other projects is to be used for such purposes.

\* \* \*

Use your National Constitution and By-Laws freely, consulting it for procedures and policies. This will make your job easier.

\* \* \*

Know your Ritual Manual! You will find it most helpful for rulings, installations, acceptance of guests, as well as for general Auxiliary information.

Per capita tax is payable on all members on the Auxiliary books, whether their dues are paid up or not. A member must be listed on the per capita tax form as a "loss" before per capita tax is stopped.

\* \* \*

The Treasurer shall be custodian of all funds. No chairman shall hold funds except the amount required for immediate use in the project she heads.

\* \* \*

The National Organizer shall have jurisdiction over formation of new units through Departments and Counties. Detailed reports shall be made by subordinate officers at regular intervals as to progress made or difficulties encountered.

\* \* \*

A Charter shall be kept open for sixty days. Members joining within this period shall be permitted to sign the Charter and shall be called "Charter Members."

\* \* \*

Respect must be shown to officers and sisters on all echelons at all meetings and functions.

\* \* \*

"Good and Welfare" in the Order of Business means the good and welfare of the Auxiliary — not of the individual.

\* \* \*

Except in cases specifically directed otherwise, Auxiliaries within a Department are not to contact National directly. Contact must be through the "chain of command" — i.e., Auxiliary to County, County to Department, Department to National.

\* \* \*

At the end of each administration, every officer and chairman shall turn over to her successor all releases, reports and communications relative to her office and chairmanship, properly filed in a suitable hard-covered jacket.

\* \* \*

"Attention" in the Ladies Auxiliaries means hands at sides, head up and eyes looking straight ahead. We stand at attention during the singing of *The Star Spangled Banner*.

Suspension of members for non-payment of dues is declared by the President ON MOTION OF THE AUXILIARY.

\* \* \*

Draping the Altar: The Conductress places the Altar cloth upon the Altar with the blue stripe nearest to the President's station. (The insignia of our organization shall be in the center of the Altar cloth.)

\* \* \*

No member shall pass between the Altar and the President. This space is sacred to the memory of our Departed Sisters and Comrades.

\* \* \*

Gavel signals: One rap seats the entire Auxiliary.  
Two raps bid the entire Auxiliary to rise.

### ***Simple Parliamentary Procedure***

Where a situation is not covered by our Constitution and By-Laws, *Roberts' Rules of Order* is used.

No unit of JWVA may pass By-Laws which conflict with the Constitution and By-Laws of the National Organization. No By-Laws shall be in effect until approved by the National Judge Advocate.

### ***Questions and Answers on Parliamentary Procedure***

- Q. What is proper form for calling for approval of minutes?**  
**A.** "Are there any additions or corrections to the minutes as read? If not, the minutes stand approved as read." If corrections or additions are made, the Recording Secretary must make notes of them.
- Q. When does the President vote?**  
**A.** She has the right to vote on all motions or proposals except on an appeal from her ruling. Generally, however, a presiding officer does not vote except in the case of a tie.
- Q. How many amendments may be made to a motion?**  
**A.** Two amendments.

**Q. How is vote taken when there are amendments?**

**A.** Vote is taken on the second amendment, then the first amendment, and finally on the original motion. An amendment cannot be made which changes the subject of the original motion or is a substitute for the original motion.

**Q. When is discussion called for?**

**A.** After the motion is made and seconded and is placed before the body by the President, the President asks, "Is there any discussion?"

**Q. When may the vote be reconsidered?**

**A.** A motion to reconsider may be made by one who voted on the prevailing side, either at the same session or at the next session, provided no action was taken on the original vote. If action has been taken, it cannot be reconsidered. A motion to rescind is in order.

**Q. Can there be discussion on a motion to table?**

**A.** No.

**Q. When is "personal privilege" or "point of order" used?**

**A.** "Personal privilege" is used only when a person's name is mentioned, and she wants to answer what was said. A "point of order" is used only when the speaker has digressed from the subject matter.

**Q. What is a motion to rescind?**

**A.** A motion to rescind is the method of cancelling the action of a previous meeting. It requires a two-thirds vote, unless a previous notice has been given.

**Q. How many times may a speaker ask for the floor on one subject?**

**A.** No one may speak more than twice on any subject.

**Q. May a roll call vote be asked for?**

**A.** Yes, and such request must be complied with.

**Q. May a motion be withdrawn?**

**A.** A motion may be withdrawn by the maker and seconder before a vote is taken. If withdrawn, no record shall be made upon the minutes.

**Q. Must the name of member making motion be entered in the minutes?**

**A.** Yes, also that of the seconder.

### **Contributions Made by JWVA**

- To Brandeis University, two perpetuated annual scholarships to be given to daughters of veterans, regardless of race or religion.
- To the General Maurice D. Rose VA Hospital, Denver, Colorado, a research laboratory.
- To the Jewish National Home for Asthmatic Children, a research laboratory.
- To the Chaim Sheba Medical Center in Tel Aviv, Israel, a 900 bed facility, surgical laboratory and rehabilitation center.
- To a hospital and children's institution in or adjacent to convention city, an annual contribution.
- To Hall of Heroes and Library of National Shrine to Jewish War Dead.
- To The Portal of Dolly Madison Building, at Freedoms Foundation, Valley Forge, Pennsylvania.

### **Reference Library**

The following material is available upon request from National Headquarters:

- **Action Kit** – Sample speeches for holidays, membership drives, and a general guide.
- **Organizing Kit** – “Tools” for organizing a new unit and maintaining an old unit.
- **VAVS Manual** – The VA and Hospitalized Veteran Program.
- **Program Manual** – Depicts Program “Know How.”
- **Leads for Leaders** – Contains workshop and program information – truly, a “Book of JWVA Knowledge” for chairmen, officers and members.

- **Leadership and Parliamentary Procedures** – Its information covers entire scope of what it takes to build leadership.
- **“Invitation to Join”** – A small dynamic pamphlet excellent for membership campaigns.
- **JWV National Shrine to the Jewish War Dead** – Description of the beautiful “Memorial House.”
- **Absentee Card** – An easy way to get after those “stay away” members.
- **Community Relations Brochure** – Everything you want to know on how we can take our “place in the sun” in the community.
- **Skits, Playlets, etc.** – Pointing up JWVA in humorous or serious style.



MEMORANDA

*The following committee is responsible for the  
compilation of this handbook:*

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*MISS SYLVIA R. PILTCH, PNP, Chairman*

*MRS. MALVINA V. FREEMAN, PNP, Co-Chairman*

*Edited and Prepared*

*May, 1972*



23rd ANNUAL EDITION

1981

PRICE \$2.75

# UNIFORMED SERVICES ALMANAC

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A Digest of Important and Vital Information  
On Pay and a Guide to Benefits  
For All Officers and Enlisted Personnel  
In the Military Services of the United States.

Compiled and Edited by

**LEE E. SHARFF**

AND

**LT. COL. SOL GORDON, USAF-Ret.**

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In addition to this volume which is prepared primarily for active duty members, we also publish the NATIONAL GUARD ALMANAC, the RESERVE FORCES ALMANAC, and the RETIRED MILITARY ALMANAC. Specifically prepared for members who are planning their retirement or who are already retired, the RETIRED MILITARY ALMANAC contains detailed coverage of retired pay, benefits, entitlements, privileges, and restrictions applicable to retirees. See the reverse of the order form for additional details.

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**LEE E. SHARFF**

and

**Lt. Col. SOL GORDON, USAF (Ret.)**

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☆☆☆ 1981 ☆☆☆

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## Foreword

This, the twenty-third annual edition of the UNIFORMED SERVICES ALMANAC, contains information and data on more increases in military compensation and entitlements than has been presented in several years. Thus, this 1981 edition is of even greater value and interest than ever before.

The growing awareness of the Congress, the Administration and the public, of the need for strong and reliable Armed Forces has led to the passage of legislation which will provide needed incentives to prevent the loss of many of our capable commissioned and non-commissioned officers and to increase the retention of these well-trained and experienced leaders and managers. Enactment of measures providing for a new Variable Housing Allowance for members assigned to high cost areas in the CONUS, increased pay for flying and submarine duty, authorizations for sea pay for officers as well as increases for enlisted sea pay, and many other increases in special pay, new and improved entitlements and bonuses, not to mention the highest increase in basic pay, BAS and BAQ in many years, has demonstrated that efforts are being made to improve the lot of military personnel.

As in the past, the UNIFORMED SERVICES ALMANAC contain the most current and accurate information regarding these new pay rates and provides the most detailed pay tables along with explanations and descriptions of the many benefits and entitlements that are available to our military forces. In addition to the complete coverage of military compensation, we also cover, in detail, health care benefits, insurance, survivor benefits, veterans benefits, Social Security, information on dependents overseas schools, and a large variety of other informative and valuable information.

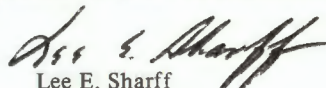
The UNIFORMED SERVICES ALMANAC is not an official publication of the Department of Defense or the United States Government. We do, however, rely extensively on many government offices and agencies to insure that the information we present is accurate. Because of our solid reputation built over a period of many years, our books are widely used by many senior officials as well as by thousands of individuals in recruiting, retention, personnel, finance and many other functional areas and by many more thousands of military families who want to be well informed and aware of the many useful subjects contained in these very handy reference volumes.

We are sincerely grateful to the many individuals and agencies which provided close cooperation and assistance to us in the preparation of this year's edition. In particular we wish to acknowledge the offices of the Assistant Secretary of Defense (Public Affairs); Assistant Secretary of Defense (Manpower, Reserve Affairs and Logistics); Assistant Secretary of Defense (Health Affairs); the Public Affairs/Information Offices of the individual services; and the Veterans Administration, Social Security Administration, Department of Labor and the Department of Housing and Urban Development.

We also wish to thank publicly our Editorial Review and Advisory Board which has again provided us with their advice and guidance with regard to the content and material used in this edition.

Finally, I wish to acknowledge the outstanding contributions of the Editor, Lt. Col. Sol Gordon, USAF (Ret.) and the rest of our professional staff of writers and contributors.

Members who are approaching retirement from the Uniformed Services should be aware of our newest publication, the RETIRED MILITARY ALMANAC. This volume is prepared specifically to provide detailed information on retired pay, benefits, entitlements, privileges, and restrictions to those who are about to retire as well as for already retired members.



Lee E. Sharff  
Publisher

# UNIFORMED SERVICES

Uniformed Services means the Army, Navy, Air Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration (NOAA), and Public Health Service (PHS).

In some instances in the ALMANAC, the term Armed Forces is used. Armed Forces means the Army, Navy, Air Force, Marine Corps and Coast Guard.

Since NOAA and PHS members are commissioned officers, those sections of the ALMANAC dealing with enlisted personnel obviously do not apply to those agencies. These would include subjects such as Enlisted Pay, enlistment bonuses, uniform allowances, etc.

In most instances, all matter presented in the ALMANAC applies to the Uniformed Services as defined above. During a period of National Emergency, NOAA officers may be transferred to the Armed Forces and during such service would hold full military status. The service as a unit, however, is not transferred.

In addition to the definitions above, the following also apply to use in the ALMANAC:

Officer—a person appointed as commissioned or warrant officer.

Enlisted—a person in an enlisted grade.

Member—a person appointed or enlisted in, or conscripted into, a Uniformed Service.

Grade—a step or degree in a scale of office or rank.

Rank—the order of precedence among members of the Uniformed Services.

# INSIGNIA OF THE UNITED STATES ARMED FORCES OFFICERS

		NAVY-COAST GUARD	MARINES	ARMY	AIR FORCE
<b>COMMISSIONED</b>	<b>O-10</b>				
	<b>O-9</b>				
	<b>O-7</b>				
	<b>O-5</b>				
	<b>O-3</b>				
<b>O-1</b>					
<b>WARRANT</b>	<b>W-4</b>				
	<b>W-3</b>				
	<b>W-2</b>				
	<b>W-1</b>				

# INSIGNIA OF THE UNITED STATES ARMED FORCES ENLISTED

		<b>ENLISTED</b>								
		E-1	E-2	E-3	E-4	E-5	E-6	E-7	E-8	E-9
<b>NAVY*</b>										
<b>MARINES</b>										
<b>ARMY</b>										
<b>AIR FORCE</b>										

\* Includes NAVY and COAST GUARD.  
† Blue Stars on blue background.

**ARMED FORCES COMPARABLE RANKS AND ABBREVIATIONS**

	AIR FORCE			MARINE CORPS			NAVY & COAST GUARD		
	COMMISSIONED OFFICERS								
O-10	General	(GEN)	General	(Gen)	Admiral	(ADM)			
O-9	Lieutenant General	(LTG)	Lieutenant General	(LtGen)	Vice Admiral	(VADM)			
O-8	Major General	(MG)	Major General	(MajGen)	Rear Admiral	(RADM)			
O-7	Brigadier General	(BG)	Brigadier General	(BrigGen)	Commodore	(CADM)			
O-6	Colonel	(COL)	Colonel	(Col)	Captain	(CAPT)			
O-5	Lieutenant Colonel	(LTC)	Lieutenant Colonel	(LtCol)	Commander	(CDR)			
O-4	Major	(MAJ)	Major	(Maj)	Lieutenant Commander	(LCDR)			
O-3	Captain	(CPT)	Captain	(Capt)	Lieutenant	(LT)			
O-2	First Lieutenant	(1LT)	First Lieutenant	(1stLt)	Lieutenant Junior Grade	(LTJG)			
O-1	Second Lieutenant	(2LT)	Second Lieutenant	(2dLt)	Ensign	(ENS)			
<b>WARRANT OFFICERS</b>									
W-4	Chief Warrant Officer	(CW4)	Chief Warrant Officer	(CWO-4)	Chief Warrant Officer	(CWO-4)			
W-3	Chief Warrant Officer	(CW3)	Chief Warrant Officer	(CWO-3)	Chief Warrant Officer	(CWO-3)			
W-2	Chief Warrant Officer	(CW2)	Chief Warrant Officer	(CWO-2)	Chief Warrant Officer	(CWO-2)			
W-1	Warrant Officer	(WO1)	Warrant Officer	(WO)	Warrant Officer	(WO-1)			
<b>ENLISTED PERSONNEL</b>									
E-9	Command Sergeant Major	(CSM)	Chief Master Sergeant	(CMSgt)	Sergeant Major	(SgtMaj)	Master Chief Petty Officer	(MCPO)	
E-8	Sergeant Major	(SSM)	Senior Master Sergeant	(SMSgt)	Master Gunnery Sgt.	(MGSgt)	Senior Chief Petty Officer	(SCPO)	
E-8	First Sergeant	(1SG)	Master Sergeant	(MSgt)	First Sergeant	(1st Sgt)	Chief Petty Officer	(CPO)	
E-7	Master Sergeant	(MSG)	Master Sergeant	(MSgt)	Master Sergeant	(MSgt)	Petty Officer First Class	(PO1)	
E-7	Sergeant First Class	(SFC)	Master Sergeant	(MSgt)	Gunnery Sergeant	(GSgt)	Petty Officer Second Class	(PO2)	
E-6	Platoon Sergeant	(PSG)	Technical Sergeant	(TSgt)	Staff Sergeant	(SSgt)	Petty Officer Third Class	(PO3)	
E-6	Staff Sergeant	(SSG)	Staff Sergeant	(SSgt)	Sergeant	(Sgt)	Seaman	(Seaman)	
E-6	Specialist 6	(SP6)	Staff Sergeant	(SSgt)	Corporal	(Cpl)	Seaman Apprentice	(SA)	
E-5	Sergeant	(SGT)	Staff Sergeant	(SSgt)	Corporal	(Cpl)	Seaman Recruit	(SR)	
E-5	Specialist 5	(SP5)	Sergeant	(Sgt)	Private First Class	(PFC)			
E-4	Corporal	(CPL)	Senior Airman	(SrA)	Private	(Pvt)			
E-4	Specialist 4	(SP4)	Airman First Class	(A1C)	Lance Corporal	(LCpl)			
E-3	Private First Class	(PFC)	Airman First Class	(A1C)	Private First Class	(PFC)			
E-2	Private	(PVT)	Airman Basic	(AB)	Private	(Pvt)			
E-1	Private	(PVT)	Airman Basic	(AB)	Private	(Pvt)			

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## SELECTED LEGISLATION OF INTEREST TO MILITARY PERSONNEL

96th Congress — 2nd Session 1980

Following is a listing of selected legislation of interest to military personnel passed by the 96th Congress — 2nd session. This listing is not intended to be all inclusive, but rather to be representative of most of the key items of interest to military members. Several bills which were introduced in this Congress which were not acted upon, must now be reintroduced in the 97th Congress which convened on 5 January 1981.

P.L. 96-284, 28 June 1980. Uniformed Services Health Professionals Special Pay Act of 1980. Includes provisions for special pay incentives for military physicians.

P.L. 96-330, 26 August 1980. Authorizes comparability pay for VA physicians and dentists.

P.L. 96-342, 8 September 1980. DOD Authorization Act. Authorizes funding for weapons and equipment, and establishes personnel strengths for the Armed Forces and for civilian personnel of the DOD for FY1981. Includes authorization for an 11.7 percent increase in basic pay, BAQ and BAS; extends Family Separation Allowance to E-4 (under 4) and lower grades; removes 74¢ per mile cap on trailer allowance; increases per diem rates to \$50 (up to \$75 in high cost areas); increases maximum enlistment bonuses from \$3,000 to \$5,000 and increases maximum SRB from \$15,000 to \$20,000; provides for rated officer continuation bonus; provides bonus for enlistment, reenlistment or extension in IRR; provides CHAMPUS improvements and provides for testing of additional educational incentives.

P.L. 96-343, 8 September 1980. Extends and improves certain provisions of law relating to personnel management of the Armed Forces. Provides for a 25 percent increase in officer and enlisted flight pay; establishes a CONUS Variable Housing Allowance (VHA) to offset difference between average housing costs and 115% of average BAQ; increases PCS mileage allowance from 10¢ per mile to 18½¢ per mile; provides for a 10 percent increase in BAS; provides "Save Pay" for enlisted and Warrant Officers receiving commissions; increases ACIP for officers and Enlisted Career Sea Pay; and other changes.

P.L. 96-364, 26 September 1980. Authorizes States to pay unemployment compensation to retirees after 1 January 1981 without reduction by reason of military retirement income.

P.L. 96-385, 7 October 1980. Veterans Disability Compensation and Housing Benefits Amendments of 1980. Provides a 14.3 percent increase in Dependency and Indemnity Compensation for survivors of military personnel and veterans; provides for a COL increase in the rates of disability compensation for disabled veterans.

P.L. 96-402, 9 October 1980. Survivor Benefits Plan (SBP) improvements. Insures that no SBP annuity is reduced by more than 40 percent when the beneficiary reaches age 62; establishes the same formula for determining CPI generated premium increases as civil service (lower cost); extends coverage to widows whose husbands died on active duty while retirement eligible; eliminates social security offset for certain reserve component members; changes provisions for participation in SBP by totally disabled service-connected veterans.

P.L. 96-466, 17 October 1980. Improves veteran vocational rehabilitation and educational assistance programs. Provides 10% increase in GI Bill rates and other improvements.

P.L. 96-513, 12 December 1980. Defense Officer Personnel Management Act (DOPMA). Makes uniform provisions of law relating to appointment, promotion, separation and retirement of regular commissioned officers of the Armed Forces.

P.L. 96-527, 15 December 1980. DOD Appropriations Act for FY1981. Appropriates funds for purchase of military equipment and for personnel.

P.L. 96-579, 23 December 1980. Armed Forces Military Pay and Allowances Benefit Act (Fair Benefits Act). Improves certain special pays and allowances for members of the Uniformed Services. Establishes new R&R not chargeable as leave or special pay for certain enlisted members in CONUS-overseas imbalanced skills who agree to extend overseas tours for at least one year; continues current rental practice for on-base trailer spaces; provides E-7's and above the option to live on or off-base; and other benefits.

## PART I MILITARY COMPENSATION

Military compensation is made up of several elements which include not only basic pay and allowances for quarters (BAQ), but a number of special and incentive pays such as flight pay, sea pay, hazardous duty pay, proficiency pay, bonuses and other factors on which it is difficult or impossible to place a measurable monetary value. These would include the tax advantage resulting from the tax-free status of the BAQ and BAS; the use of commissary and exchange stores; medical care for members and dependents; the potential for receipt of retired pay; death gratuity payments; dependency and indemnity compensation; survivor benefits; life insurance plans; and other similar considerations. Other factors in military compensation must necessarily include such items as professional education and training, Veterans education assistance and home loan assistance (GI Bill) programs, and reimbursable items including clothing issues and maintenance, family separation and overseas allowances, travel and transportation allowances, dislocation allowances and the most recently authorized Variable Housing Allowance (VHA). These elements are discussed in detail throughout the Uniformed Services Almanac.

The computerized pay tables on the following pages are designed to provide detailed pay data — after deductions for federal income taxes and social security. They apply to officers and enlisted members of the Uniformed Services including the Army, Navy, Air Force, Marine Corps, Coast Guard, and commissioned officers of the National Oceanic and Atmospheric Administration and Public Health Service. Since all members do not receive all elements of compensation, these tables obviously do not include special or incentive pays nor do they include such things as voluntary allotments or withholding for state income taxes. Since income taxes are withheld from special and incentive pays, it is necessary that any one receiving such compensation adjust the tables by adding the value of these payments after calculating the amount of taxes withheld. For those who wish to make these calculations, we have provided Federal Income Tax Monthly Withholding Tables and also the procedures for computing monthly tax withholding in the Tax Section of the Almanac.

Social Security taxes, commonly referred to as "FICA" (for Federal Insurance Contributions Act) taxes, are withheld from a military members basic pay only, and are based on the rates established by the Social Security Amendment Act of 1977. Under this Act, the withholding rates are scheduled to increase through 1990 to a rate of 7.65 percent. The rate for 1981 is 6.65 percent. The base amount, or maximum taxable income, increased from \$25,900 in 1980 to \$29,700 in 1981. Subsequent increases will be determined by the increase in wage levels, currently estimated to rise to about \$42,600 by 1987.

During 1980, FICA taxes applied to the first \$25,900 of basic pay, and the maximum tax withheld was \$1,587.67. The 6.65% rate will now apply to the first \$29,700 of basic pay with a maximum of \$1,975.05 to be withheld. Any amounts earned above \$29,700 of basic pay for the year are not subject to FICA taxation. As the following tables include the FICA deductions, an adjustment must be made when the basic pay for the year exceeds \$29,700. For example, all members with a monthly basic pay of \$2,475 or less, will not require a FICA adjustment since the basic pay will not exceed \$29,700 for the full year. However, looking at the officer pay by grade, it is noted that some officers will exceed the \$29,700 maximum. Therefore, any basic pay above that must be adjusted by adding back to the net pay the appropriate FICA deduction per monthly pay period. Enlisted pay will not require any adjustments since the maximum basic pay does not exceed an annual rate of \$29,700. None of the special or incentive pays are subject to FICA deductions.

In the event more than \$1,587.67 Social Security has been withheld by more than one employer for the entire year of 1980, the taxpayer can claim the excess withholding as a credit against the income tax liability as provided for on Tax Form 1040. Since the law requires the tax withheld on the first \$25,900 earned from each employer, a person with an additional job may very likely find that more than \$1,587.67 of the combined total wages has been withheld for Social Security purposes. The member would then claim the excess as credit when filing the Federal income tax return. However, if an excess FICA withholding arises through deductions by one

employer, in this instance the military only, then such adjustments must be made between the Armed Forces member and the Finance Office and it should not be reflected for adjustment on the income tax return of the individual.

Federal income tax withholding tables covering two methods of computation are shown in the Tax Section to cover all services. Finance Centers which use computers, primarily use the "percentage method", whereas the others use the "bracket" method. Some of the services use both methods — depending on location and facilities. All services are now operating on the Joint Uniform Military Pay System "JUMPS". The Navy pays mostly on a semi-monthly basis; the Army on a monthly centralized pay system with a semi-monthly pay option; and the Air Force on a monthly basis with enlisted personnel having a semi-monthly option. However, all federal income tax withholding is predicated on the monthly pay rate.

Compensation for military personnel on active service may be subject to withholding for State income taxes, if requested by the state, so this is now a factor in the computation of military pay. However, with regard to states which have not requested withholding it does not void the obligation of filing and paying State income taxes directly to the State taxing authority where required. Pay information (a copy of the Form W-2, withholding statement) will be sent to the State of legal residence, which requests this information, or to the State in which serving.

Under JUMPS, the services can pay exact amounts due including odd cents (Air Force) or carry odd cents over to the following pay period and pay to the nearest dollar amounts (Army and Navy).

### OFFICERS PAY

Officers' pay shown in Table 1 shows all amounts and items without the addition of any of the special pay categories. For those drawing any type of special or incentive pay such as flight or submarine duty pay, the "take home" pay will have to be adjusted individually based on the facts of each case. These special pays are not covered in the Officers' Pay Table, but the appropriate amounts are furnished in this pay section. When additional taxable income is involved, "take-home" pay can be recomputed by referring to income tax rates tables shown in the TAX Section, and, of course, by adjusting for the social security tax, state tax and allotments.

Included in the pay table are annual amounts of total gross pay and cash allowances. These are for informational and comparative purposes. Daily pay amounts are for special purposes and drill period pay of Reserves, and reflect basic pay monthly rates divided by thirty.

Under nontaxable cash allowances, the amount for subsistence is a constant amount of \$82.58 for all officers. Amounts paid for monthly quarters vary depending on whether the officer is with or without dependents, the grade of the officer and whether the officer is occupying government quarters. Members *without dependents* who occupy government quarters and those on sea or field duty receive a partial quarters allowance. This partial allowance or "rebate", which ranges from \$13.20 for an O-1 to \$50.70 for O-7 and above, is paid to single personnel to compensate for the lower quality of quarters provided in military bachelor quarters and on sea or field duty. Since the great majority of officers are entitled to quarters "with dependents", these amounts were used in the tables. The applicable adjustment or decrease must be made in the "Net take-home" pay columns of the pay tables, as well as appropriate adjustments in columns (2) and (5) of the pay table, for those who draw quarters "without dependents."

Officers drawing Variable Housing Allowance, overseas Cost-of-Living allowances, Housing Allowances or Family Separation Pay would increase the "take-home" pay shown in the tables accordingly.

Officers with dependents who are furnished government quarters for themselves and their families do not draw an allowance for quarters. Officers without dependents who do not occupy government quarters are entitled to draw BAQ at the "full" rate, while those who are on sea or field duty or who are either required or chose to occupy government quarters draw "partial" BAQ rate. Since the "Take Home" pay tables have been formulated using the BAQ rate "with dependents", officers in any of the above categories must adjust the amounts in columns 2, 7, 15 and 16 in Table I accordingly.

There are a number of voluntary allotments such as insurance premium payments,

either Government or private insurance, dependency allotments, mortgage payments to banks, purchase of Government bonds, etc., which an officer may request of the disbursing office. Therefore, the "take-home" pay must be adjusted accordingly. For example: Referring to Table I, an officer in grade O-4 with 10 years' service, married, and with 3 exemptions would have a net take-home pay of \$1975.50 per month. A monthly insurance allotment of \$27.00 would decrease the monthly take-home pay by \$27.00 or a total of \$1948.50. Neither taxes nor any of the other increments making up the total pay will be affected.

**NET BAQ "DECREASE" FOR "TAKE HOME" PAY TABLES ON PAGES 9-15 FOR OFFICERS WITHOUT DEPENDENTS**

Grade	Monthly Amount		Grade	Monthly Amount	
	Full Rate	Partial Rate		Full Rate	Partial Rate
O-7, O-8, O-9, & O-10....	\$107.40	\$484.50	O-1.....	\$56.70	\$231.30
O-6.....	84.60	474.00	W-4.....	63.00	341.40
O-5.....	72.30	393.30	W-3.....	63.00	313.20
O-4.....	65.10	353.70	W-2.....	64.20	283.80
O-3.....	64.80	319.80	W-1.....	62.70	261.60
O-2.....	63.90	268.60			

**OFFICERS' MONTHLY BASIC ALLOWANCE FOR QUARTERS RATES (1 October 1980)**

Pay Grade	Without Dependents		With Dependents
	Full Rate <sup>1</sup>	Partial Rate <sup>2</sup>	
<b>Commissioned Officers</b>			
O-10	\$427.80	\$50.70	\$535.20
O-9	427.80	50.70	535.20
O-8	427.80	50.70	535.20
O-7	427.80	50.70	535.20
O-6	384.00	39.60	468.60
O-5	354.00	33.00	426.30
O-4	315.30	26.70	380.40
O-3	277.20	22.20	342.00
O-2	240.60	17.70	304.50
O-1	187.80	13.20	244.50
<b>Warrant Officers</b>			
W-4	\$303.60	\$25.20	\$366.60
W-3	270.90	20.70	333.90
W-2	235.50	15.90	299.70
W-1	212.70	13.80	275.40

<sup>1</sup> Full rate is authorized for members without dependents who are not occupying government quarters.

<sup>2</sup> Partial rate is authorized for members who live in government quarters or are on field or sea duty.

**ARMED FORCES OFFICERS' PAY BASIC PAY RATES, Effective 1 October 1980**

GRADE	YEARS OF SERVICE													
	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26/30
<b>COMMISSIONED OFFICERS</b>														
O-10†	\$3942.90	\$4081.50	\$4081.50	\$4081.50	\$4081.50	\$4238.10	\$4562.70*	\$4562.70*	\$4562.70*	\$4889.10*	\$4889.10*	\$5216.10*	\$5216.10*	\$5541.60*
O-9	3494.40	3586.20	3662.40	3662.40	3662.40	3755.70	3911.70	3911.70	3911.70	4238.10*	4238.10*	4562.70*	4562.70*	4889.10*
O-8	3165.00	3259.80	3337.20	3337.20	3337.20	3586.20	3755.70	3755.70	3755.70	4081.50	4081.50	4407.90*	4407.90*	4407.90*
O-7	2629.80	2808.90	2808.90	2808.90	2808.90	2934.60	3105.00	3259.80	3259.80	3586.20	3586.20	3832.50	3832.50	3832.50
O-6	1949.40	2142.00	2281.80	2281.80	2281.80	2359.20	2593.60	2732.70	2732.70	2872.50	2872.50	2934.60	2934.60	3105.00
O-5	1559.10	1830.90	1957.20	1957.20	1957.20	2016.90	2124.90	2267.10	2267.10	2436.90	2577.00	2694.70	2694.70	2747.40
O-4	1314.30	1599.90	1707.00	1707.00	1707.00	1815.60	1935.20	2043.40	2142.00	2235.60	2297.70	2297.70	2297.70	2297.70
O-3	1221.30	1365.30	1459.50	1459.50	1459.50	1532.20	1614.90	1692.00	1692.00	1886.90	1886.90	1886.90	1886.90	1986.90
O-2	1064.70	1163.10	1242.30	1242.30	1242.30	1334.70	1444.20	1474.20	1474.20	1474.20	1474.20	1474.20	1474.20	1474.20
O-1†	924.30	962.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10	1163.10
<b>COMMISSIONED OFFICERS WITH OVER 4 YEARS OF ACTIVE ENLISTED SERVICE</b>														
O-3	0	0	0	0	0	1614.90	1692.00	1753.20	1847.40	1939.20	2016.90	2016.90	2016.90	2016.90
O-2	0	0	0	0	0	1444.20	1474.20	1521.00	1599.90	1661.40	1707.00	1707.00	1707.00	1707.00
O-1	0	0	0	0	0	1163.10	1242.30	1288.20	1334.70	1381.20	1444.20	1444.20	1444.20	1444.20
<b>WARRANT OFFICERS</b>														
W-4	1244.10	1334.70	1334.70	1365.30	1427.40	1490.40	1552.80	1661.40	1736.20	1799.70	1847.40	1907.70	1971.60	2124.90
W-3	1131.00	1226.70	1226.70	1242.30	1257.00	1348.80	1427.40	1474.20	1474.20	1566.60	1614.90	1677.30	1738.20	1799.70
W-2	990.60	1071.30	1071.30	1102.50	1163.10	1226.70	1272.90	1319.70	1365.30	1413.00	1459.50	1505.70	1566.60	1566.60
W-1	825.30	946.20	946.20	1025.10	1071.30	1117.50	1163.10	1211.10	1257.00	1303.20	1348.80	1397.10	1397.10	1397.10

\*Statutory limitation allows a maximum of \$4,176 per month regardless of years of service.  
†Chief of Staff of each Service and Chairman of the Joint Chiefs of Staff — \$6,114.23, limited to \$4,176.  
‡Cadets and Midshipmen pay is \$419.40.

## ARMED FORCES OFFICERS

AVERAGE ANNUAL REGULAR MILITARY COMPENSATION (RMC) (Rounded dollar amounts, as of 1 Oct 1980)

Pay Grade	YEARS OF SERVICE													
	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26/30
0-10														64660
0-9														64632
0-8														64614
0-7														—
0-6														—
0-5						37428	37178	37237	38315	43554	45505	60051	—	—
0-4	22898	26604	27894	28001	28405	32082	32883	34316	36236	38551	40470	46350	48225	52195
0-3	21085	22936	24145	26172	27173	29424	31070	32517	33741	34890	35833	41562	42877	—
0-2	18373	19647	22671	23276	23662	27971	29210	30421	31052	—	—	—	—	—
0-1	15624	16103	18678	—	—	—	—	—	—	—	—	—	—	—
COMMISSIONED OFFICERS														
COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS ACTIVE ENLISTED SERVICE														
0-3				26243	27182	27970	29210	30421	31449	—	—	—	—	—
0-2				23227	23660	24263	25292	26083	26673	—	—	—	—	—
0-1				18673	19687	20285	20890	21478	22276	—	—	—	—	—
WARRANT OFFICERS														
W-4								27199	28201	29010	29643	30442	31284	33300
W-3						22615	23620	24223	24832	25424	26051	26857	27645	28452
W-2				18532	19698	20511	21097	21693	22269	22875	23468	24062	24846	—
W-1	15074	16581	16582	17573	18154	18737	19317	19927	20512	21098	21673	22280	—	—

Regular Military Compensation (RMC) is defined as the sum of basic pay, quarters and subsistence allowances and the tax advantage related to the tax exempt status of the allowances. The tax advantage is calculated by determining the amount of additional taxable earnings required to pay the tax and still be left with the same take-home pay. The RMC table above is based on averages of actual rates for the grade and years of service for both married and single personnel. The actual RMC may be higher or lower depending on each individual's status.

Table 1

COMMISSIONED OFFICERS—MONTHLY PAY  
(Adjust "Net Take-Home Pay" for SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
(See footnotes at end of pay table.)

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay BAU & Over BAS <sup>1</sup>	BASIC PAY		Non-Taxable Cash Allowances		Net Before Taxes	Sec. Sec. 6.65% FICA Ded. <sup>4</sup>	Net Take-Home Pay Each Month After Federal Taxes and Social Security Deductions												
			Month- ly	Daily <sup>2</sup>	BAQ3	BAS			MARRIED						SINGLE						
									0	1	2	3	4	5	0 <sup>3</sup>	1 <sup>3</sup>	2				
0-10	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)				
8	60471	4238.10	141.27	535.20	82.58	5039.21	281.83	3563.60	3594.43	3625.26	3656.10	3686.93	3717.76	3388.37	3420.87	3453.36					
12	64366	4562.70	152.09	535.20	82.58	5363.81	303.42	3746.51	3777.34	3808.18	3839.01	3869.84	3900.67	3564.79	3597.29	3629.78					
16	68283	4889.10	162.97	535.20	82.58	5690.21	325.13	3930.44	3961.27	3992.10	4022.93	4053.77	4084.60	3742.19	3774.68	3807.18					
20	72207	5216.10	173.87	535.20	82.58	6017.21	346.87	4114.70	4145.53	4176.37	4207.20	4238.03	4268.86	3919.91	3952.41	3984.91					
26	76113	5541.60	184.72	535.20	82.58	6342.71	368.52	4298.12	4328.95	4359.79	4390.62	4421.45	4452.28	4096.82	4129.32	4161.82					
M	59725	4176.00	139.20	535.20	82.58	4977.11	277.70	3528.61	3559.44	3590.27	3621.10	3651.93	3682.77	3354.62	3387.11	3419.61					
COLUMNS 2, 7 AND 9 THRU 17 INCLUDE 183.33 MONTHLY PERSONAL MONEY ALLOWANCES.																					
0-8	52982	3755.70	125.19	535.20	82.58	4415.15	249.75	3150.11	3180.94	3211.77	3242.60	3273.44	3304.27	2984.52	3017.02	3049.52					
12	54854	3911.70	130.39	535.20	82.58	4571.15	260.13	3238.01	3268.85	3299.68	3330.51	3361.34	3392.17	3069.31	3101.81	3134.31					
16	58771	4238.10	141.27	535.20	82.58	4897.55	281.83	3421.94	3452.77	3483.60	3514.44	3545.27	3576.10	3246.71	3279.21	3311.70					
20	62666	4562.70	152.09	535.20	82.58	5222.15	303.42	3604.85	3635.68	3666.52	3697.35	3728.18	3759.01	3423.13	3455.63	3488.12					
26	66583	4889.10	162.97	535.20	82.58	5548.55	325.13	3788.78	3819.61	3850.44	3881.27	3912.11	3942.94	3600.53	3633.02	3665.52					
M	58025	4176.00	139.20	535.20	82.58	4835.45	277.70	3386.95	3417.78	3448.61	3479.44	3510.27	3541.11	3212.96	3245.45	3277.95					
COLUMNS 2, 7 AND 9 THRU 17 INCLUDE 41.67 MONTHLY PERSONAL MONEY ALLOWANCES.																					
0-8	50448	3586.20	119.54	535.20	82.58	4203.98	238.48	3012.92	3043.76	3074.59	3105.42	3136.25	3167.08	2850.73	2883.23	2915.73					
12	52482	3755.70	125.19	535.20	82.58	4373.48	249.75	3108.44	3139.27	3170.10	3200.93	3231.77	3262.60	2942.85	2975.35	3007.85					
16	54354	3911.70	130.39	535.20	82.58	4529.48	260.13	3196.34	3227.18	3258.01	3288.84	3319.67	3350.50	3027.64	3060.14	3092.64					
18	56391	4081.50	136.05	535.20	82.58	4699.28	271.42	3292.03	3322.86	3353.69	3384.52	3415.35	3446.19	3119.93	3152.42	3184.92					
20	58271	4238.10	141.27	535.20	82.58	4855.88	281.83	3380.27	3411.10	3441.93	3472.77	3503.60	3534.43	3205.04	3237.54	3270.03					
22	60308	4407.90	146.93	535.20	82.58	5025.68	293.13	3475.95	3506.78	3537.62	3568.45	3599.28	3630.11	3297.32	3329.82	3362.32					
M	57525	4176.00	139.20	535.20	82.58	4793.78	277.70	3345.28	3376.11	3406.94	3437.77	3468.60	3499.44	3171.29	3203.78	3236.28					

Table 1



Table I

**COMMISSIONED OFFICERS—MONTHLY PAY**  
(Adjust "Net Take-Home Pay" for SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
(See footnotes at end of pay table.)

Table I

G R A D E	Yrs. of Ser-vice Over	Annual Total Basic Pay BAQ & BAS <sup>1</sup>	BASIC PAY		MONTHLY		Net Take-Home Pay Each Month After Federal Taxes and Social Security Deductions													
			Month-ly	Daily <sup>2</sup>	Non-Taxable Cash Allowances		Net Before Taxes	Soc. Sec. 6.65% FICA Ded. <sup>4</sup>	Number of Withholding Exemptions Claimed <sup>5</sup>						SINGLE					
					BAQ <sup>3</sup>	BAS			MARRIED			SINGLE								
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	0	1	2	3	4	5	0 <sup>3</sup>	(15)	(16)	(17)
COMMISSIONED OFFICERS WITH OVER 4 YEARS OF ACTIVE ENLISTED SERVICE																				
0-1	<2	15017	924.30	30.81	244.50	82.58	1251.38	61.47	1069.55	1085.04	1100.04	1115.04	1130.04	1143.77	1035.06	1056.27	1073.77			
2	15470	962.10	32.07	244.50	82.58	1289.18	63.98	1096.90	1113.52	1128.52	1143.52	1158.52	1173.38	1060.51	1082.18	1101.12				
3	17882	1163.10	38.77	244.50	82.58	1490.18	77.35	1242.32	1259.82	1277.32	1294.82	1309.97	1324.97	1195.89	1217.55	1239.22				
4	24474	1614.90	53.83	342.00	82.58	2039.48	107.39	1655.16	1675.75	1695.75	1715.75	1735.75	1754.20	1573.12	1601.46	1629.79				
6	25399	1692.00	56.40	342.00	82.58	2116.58	112.52	1705.54	1728.87	1749.22	1769.22	1789.22	1809.22	1618.88	1647.21	1675.55				
8	26133	1753.20	58.44	342.00	82.58	2177.78	116.59	1745.54	1768.87	1791.66	1811.66	1831.66	1851.66	1655.20	1683.54	1711.87				
10	27264	1847.40	61.58	342.00	82.58	2271.98	122.85	1807.10	1830.43	1853.76	1876.99	1896.99	1916.99	1711.11	1739.44	1767.78				
12	28365	1939.20	64.64	342.00	82.58	2363.78	128.96	1867.09	1890.42	1913.75	1937.08	1960.42	1980.65	1762.35	1793.93	1822.26				
14	29298	2016.90	67.23	342.00	82.58	2441.48	134.12	1915.87	1941.20	1964.53	1987.86	2011.19	2034.53	1804.62	1837.11	1868.37				
0-2	4	21975	1444.20	48.14	304.50	82.58	1831.28	96.04	1499.87	1519.87	1539.87	1558.20	1575.70	1593.20	1434.31	1459.76	1484.76			
6	22335	1474.20	49.14	304.50	82.58	1861.28	98.03	1520.68	1540.68	1560.68	1579.90	1597.40	1614.90	1452.12	1478.76	1503.76				
8	22897	1521.00	50.70	304.50	82.58	1908.08	101.15	1553.13	1573.13	1593.13	1613.13	1631.26	1648.76	1479.89	1508.23	1533.41				
10	23844	1599.90	53.33	304.50	82.58	1986.98	106.39	1607.85	1627.85	1647.85	1667.85	1687.85	1705.84	1526.72	1555.05	1583.39				
12	24582	1661.40	55.38	304.50	82.58	2048.48	110.48	1648.04	1670.50	1690.50	1710.50	1730.50	1750.34	1563.22	1591.55	1619.89				
14	25129	1707.00	56.90	304.50	82.58	2094.08	113.52	1677.84	1701.18	1722.12	1742.12	1762.12	1782.12	1590.28	1618.62	1646.95				

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Table I

**COMMISSIONED OFFICERS—MONTHLY PAY**  
(Adjust "Net Take-Home Pay" for SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
(See footnotes at end of pay table.)

Table I

G R A D E	Yrs. of Ser-vice Over	Annual Total Basic Pay BAQ & BAS <sup>1</sup>	BASIC PAY		MONTHLY		Net Take-Home Pay Each Month After Federal Taxes and Social Security Deductions													
			Month-ly	Daily <sup>2</sup>	Non-Taxable Cash Allowances		Net Before Taxes	Soc. Sec. 6.65% FICA Ded. <sup>4</sup>	Number of Withholding Exemptions Claimed <sup>5</sup>						SINGLE					
					BAQ <sup>3</sup>	BAS			MARRIED			SINGLE								
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	0	1	2	3	4	5	0 <sup>3</sup>	(15)	(16)	(17)
WARRANT OFFICERS																				
W-4	4	21774	1365.30	45.51	366.60	82.58	1814.48	90.79	1507.26	1527.25	1545.71	1563.21	1580.71	1598.21	1446.88	1471.88	1496.88			
6	22519	1427.40	47.58	366.60	82.58	1876.58	94.92	1550.32	1570.32	1590.32	1608.14	1625.64	1643.14	1486.22	1511.22	1536.22				
8	23275	1490.40	49.68	366.60	82.58	1939.58	99.11	1594.01	1614.01	1634.01	1653.72	1671.22	1688.72	1523.83	1551.13	1576.13				
10	24024	1552.80	51.76	366.60	82.58	2001.98	103.26	1637.29	1657.29	1677.29	1697.28	1716.37	1733.87	1560.87	1589.20	1615.66				
12	25327	1661.40	55.38	366.60	82.58	2110.58	110.48	1710.14	1732.60	1752.60	1772.60	1792.60	1812.44	1625.32	1653.65	1681.99				
14	26249	1738.20	57.94	366.60	82.58	2187.38	115.59	1760.33	1783.67	1805.86	1825.86	1845.86	1865.86	1670.90	1699.23	1727.57				
16	26987	1799.70	59.99	366.60	82.58	2248.88	119.68	1800.52	1823.86	1847.19	1868.51	1888.51	1908.51	1707.40	1735.73	1764.07				
18	27559	1847.40	61.58	366.60	82.58	2296.58	122.85	1831.70	1855.03	1878.36	1901.59	1921.59	1941.59	1735.71	1764.04	1792.38				
20	28283	1907.70	63.59	366.60	82.58	2356.88	126.86	1871.10	1894.43	1917.77	1941.10	1963.41	1983.41	1769.86	1799.83	1828.16				
22	29049	1971.60	65.72	366.60	82.58	2420.78	131.11	1912.68	1936.19	1959.53	1982.86	2006.19	2027.72	1804.59	1837.09	1866.09				
26	30889	2124.90	70.83	366.60	82.58	2574.08	141.31	2006.73	2033.39	2059.71	2083.04	2106.37	2129.70	1887.91	1920.41	1952.91				

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Table I

**COMMISSIONED OFFICERS—MONTHLY PAY**  
 (Adjust "Net Take-Home Pay" for SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
 (See footnotes at end of pay table.)

Table I

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay BAQ & BAST	BASIC PAY			MONTHLY			Net Take-Home Pay Each Month After Federal Taxes and Social Security Deductions										
			Month- ly	Daily <sup>2</sup>	Non-Taxable Cash Allowances	Net Before Taxes	Soc. Sec. 6.65% FICA Ded. <sup>4</sup>	MARRIED						SINGLE					
								0	1	2	3	4	5	0 <sup>3</sup>	1 <sup>3</sup>	2			
W-3	4	19905	1242.30	41.41	333.90	82.58	1658.78	82.61	1389.02	1406.52	1424.02	1441.52	1459.02	1474.05	1336.26	1360.29	1381.96		
	6	20082	1257.00	41.90	333.90	82.58	1673.48	83.59	1399.45	1417.16	1434.66	1452.16	1469.66	1485.13	1345.57	1370.20	1391.86		
	8	21183	1348.80	44.96	333.90	82.58	1765.28	89.70	1463.11	1483.11	1501.08	1518.57	1536.07	1553.57	1403.72	1428.72	1453.69		
	10	22127	1427.40	47.58	333.90	82.58	1843.88	94.92	1517.62	1537.62	1557.62	1575.44	1592.94	1610.44	1453.52	1478.52	1503.52		
	12	22688	1474.20	49.14	333.90	82.58	1890.68	98.03	1550.08	1570.08	1590.08	1609.30	1626.80	1644.30	1481.52	1508.16	1533.16		
	14	23250	1521.00	50.70	333.90	82.58	1937.48	101.15	1582.53	1602.53	1622.53	1642.53	1660.66	1678.16	1509.29	1537.63	1562.81		
	16	23797	1566.60	52.22	333.90	82.58	1983.08	104.18	1614.16	1634.16	1654.16	1674.15	1693.65	1711.15	1536.36	1564.69	1591.70		
	18	24377	1614.90	53.83	333.90	82.58	2031.38	107.39	1647.06	1667.65	1687.65	1707.65	1727.65	1746.10	1565.02	1593.36	1621.69		
	20	25125	1677.30	55.91	333.90	82.58	2093.78	111.54	1687.84	1710.93	1730.93	1750.93	1770.92	1790.92	1602.06	1630.39	1658.72		
	22	25656	1738.20	57.94	333.90	82.58	2154.68	115.59	1727.63	1750.97	1773.16	1793.16	1813.16	1833.16	1638.20	1666.53	1694.87		
	26	26594	1799.70	59.99	333.90	82.58	2216.18	119.68	1767.82	1791.16	1814.49	1835.81	1855.81	1875.81	1674.70	1703.03	1731.37		
W-2	4	17817	1102.50	36.75	299.70	82.58	1484.78	73.32	1253.68	1271.18	1288.68	1304.51	1319.51	1334.51	1210.27	1231.94	1253.61		
	6	18545	1163.10	38.77	299.70	82.58	1545.38	77.35	1297.52	1315.02	1332.52	1350.02	1365.17	1380.17	1251.09	1272.75	1294.42		
	8	19308	1226.70	40.89	299.70	82.58	1608.98	81.58	1343.54	1361.04	1378.54	1396.04	1413.10	1428.10	1292.17	1315.59	1337.25		
	10	19862	1272.90	42.43	299.70	82.58	1655.18	84.65	1376.28	1394.46	1411.96	1429.46	1446.96	1462.91	1321.44	1346.44	1368.37		
	12	20424	1319.70	43.99	299.70	82.58	1701.98	87.76	1408.73	1428.32	1445.82	1463.32	1480.82	1498.17	1351.09	1376.09	1399.89		
	14	20971	1365.30	45.51	299.70	82.58	1747.58	90.79	1440.36	1460.35	1478.81	1496.31	1513.81	1531.31	1379.98	1404.98	1429.98		
	16	21543	1413.00	47.10	299.70	82.58	1795.28	93.96	1473.44	1493.43	1513.32	1530.82	1548.32	1565.82	1410.20	1435.19	1460.19		
	18	22101	1459.50	48.65	299.70	82.58	1841.78	97.06	1505.68	1525.68	1545.68	1564.47	1581.97	1599.46	1438.59	1464.65	1489.65		
	20	22656	1505.70	50.19	299.70	82.58	1887.98	100.13	1537.72	1557.72	1577.72	1597.72	1615.39	1632.89	1466.01	1493.92	1518.92		
	22	23387	1566.60	52.22	299.70	82.58	1948.88	104.18	1579.96	1599.96	1619.96	1639.95	1659.45	1676.95	1502.16	1530.49	1557.50		

Table I

**COMMISSIONED OFFICERS—MONTHLY PAY**  
 (Adjust "Net Take-Home Pay" for SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
 (See footnotes at end of pay table.)

Table I

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay BAQ & BAST	BASIC PAY			MONTHLY			Net Take-Home Pay Each Month After Federal Taxes and Social Security Deductions										
			Month- ly	Daily <sup>2</sup>	Non-Taxable Cash Allowances	Net Before Taxes	Soc. Sec. 6.65% FICA Ded. <sup>4</sup>	MARRIED						SINGLE					
								0	1	2	3	4	5	0 <sup>3</sup>	1 <sup>3</sup>	2			
W-1	4	16597	1025.10	34.17	275.40	82.58	1383.08	68.17	1173.38	1190.88	1206.89	1221.89	1236.89	1251.89	1133.84	1155.51	1177.18		
	6	17151	1071.30	35.71	275.40	82.58	1429.28	71.24	1206.81	1224.30	1241.70	1256.70	1271.70	1286.70	1164.96	1186.63	1208.29		
	8	17706	1117.50	37.25	275.40	82.58	1475.48	74.31	1240.23	1257.73	1275.23	1291.51	1306.51	1321.51	1196.08	1217.74	1239.41		
	10	18253	1163.10	38.77	275.40	82.58	1521.08	77.35	1273.22	1290.72	1308.22	1325.72	1340.87	1355.87	1226.79	1248.45	1270.12		
	12	18829	1211.10	40.37	275.40	82.58	1569.08	80.54	1307.95	1325.45	1342.95	1360.45	1377.04	1392.04	1257.99	1280.78	1302.45		
	14	19380	1257.00	41.90	275.40	82.58	1614.98	83.59	1340.95	1358.66	1376.16	1393.66	1411.16	1426.63	1287.07	1311.70	1333.36		
	16	19934	1303.20	43.44	275.40	82.58	1661.18	86.66	1372.99	1392.08	1409.58	1427.08	1444.58	1461.44	1316.34	1341.34	1364.48		
	18	20481	1348.80	44.96	275.40	82.58	1706.78	89.70	1404.61	1424.61	1442.58	1460.07	1477.57	1495.07	1345.22	1370.22	1395.19		
	20	21061	1397.10	46.57	275.40	82.58	1755.08	92.91	1438.11	1458.11	1477.52	1495.02	1512.52	1530.02	1375.82	1400.82	1425.82		

\*No further increase in basic pay regardless of length of service.

<sup>4</sup>"M" — Maximum pay permitted under statutory limitation of \$4,176. per month.<sup>1</sup>Includes basic pay plus non-taxable allowances shown in columns 5 and 6 — for information only.<sup>2</sup>Single day rate — for special purposes including drill pay rate for reserves. Monthly base pay divided by 30.<sup>3</sup>Monthly quarters allowance with dependents. Must be adjusted if quarters allowance without dependents — Adjust take-home pay columns (15) and (16), also (2) and (7).<sup>4</sup>Social Security Deduction applies to first \$29,700 basic pay. After \$29,700 add FICA deductions to "Net Take-Home Pay."<sup>5</sup>Percentage method of computation of withholding tax. See page 50 for detail.

### OFFICERS' SPECIAL AND INCENTIVE PAY

**Medical Officers:** \$100.00 monthly for less than two years service, \$350.00 per month for more than two years active service as a medical officer. Certain medical officers are also authorized Variable Incentive Pay and Continuation pay if qualified in critical medical specialties.

**Dental Officers:** \$100.00 monthly for less than two years service, \$150.00 per month for more than two but less than six years; \$250.00 per month for more than six but less than ten years and \$350.00 per month for more than ten years active service as a dental officer. Certain dental officers are also authorized Continuation pay if qualified in critical dental specialties.

**Optometry Officers:** \$100.00 per month for active service as an Optometry officer.

**Veterinary Corps Officers:** \$100.00 per month for active service as a Veterinary officer.

**Variable Incentive Pay: Medical Officers.** This program was effective on 1 June 1974 for the purpose of augmenting the pay of physicians in certain critical medical specialties. For service agreements of from one to four years, the pay is augmented in the total annual amounts shown below:

Years of Medical Service*	Length of Contractual Agreement			
	1 Year	2 Years	3 Years	4 Years
4-13	\$12,000	\$12,500	\$13,000	\$13,500
14-19	11,500	12,000	12,500	13,000
20-25	11,000	11,300	11,600	12,000
26 and over	10,000	10,300	10,600	11,000

\*Obligated Medical Officers receive \$9000.00 regardless of length of contractual agreement.

**Special Pay For Navy Nuclear-Qualified Officers.** There are three categories: (1) Nuclear Career Accession Bonus not to exceed \$3,000; (2) Continuation Pay for a 4 year period of obligated active service in an amount not to exceed \$7,000 per year; (3) Nuclear Career Annual Incentive Bonus, if not serving under Continuation Pay obligated service, is payable in an amount not to exceed \$6,000 for unrestricted line officers and \$3,500 for limited duty officers and warrant officers. (Ref. P.L. 96-597, 23 December 1980.

**Duty Subject to Hostile Fire.** Hostile fire pay of \$65.00 per month is payable to members assigned to or associated with a unit subject to hostile fire or explosion of hostile mines in places or situations as may be designated by Secretary of Defense. Hostile fire pay is not payable in time of war declared by the United States Congress.

**Incentive Pay for Hazardous Duty.** Flying duty as a noncrew member, parachute jumping, demolitions, diving, etc., \$110.00 per month.

Members meeting the performance requirements for more than one type of incentive pay during the same period are entitled to receive payment for a maximum of two types of incentive pay provided they were assigned to a unit whose mission requires the performance of both types of hazardous duty involved.

**Submarine Duty Pay.** Officers assigned to submarine or self-propelled submersible vehicle duty are entitled to hazardous duty pay at the rates shown on Submarine Duty Pay Table on following page.

**Aviation Career Incentive Pay.** The flight pay system was significantly revamped in June 1974 by enactment of Public Law 93-294. The new system is designed to improve aviator retention and concentrate the highest rates of pay in the most flight-intensive period of an aviator's career. The establishment of performance standards or "gates" for receipt of continuous Aviation Career Incentive Pay (ACIP) is the major feature of the system. These standards are: (a) performance of at least 6 years of operational flying duty in the first 12 years of aviation service to qualify for 18 years of continuous pay; (b) performance of at least 11 years of operational flying duty in the first 18 years of aviation service to qualify for 25 years of continuous pay; or (c) performance of at least 9 but less than 11 years of operational flying duty in the first 18 years of aviation service to qualify for 22 years of continuous pay. Rates are shown on following page.

**Officer Career Sea Pay.** P.L. 96-597, signed 23 December 1980, authorizes career sea duty pay for officers at the rates shown in Table on following page for personnel who have served 36 months of consecutive sea duty.

### AVIATION CAREER INCENTIVE PAY

PHASE I	
Monthly Rate	Years of Aviation Service as Officer
\$125	2 or less
\$156	over 2
\$188	over 3
\$206	over 4
\$306	over 6
PHASE II	
\$281	over 18
\$256	over 20
\$231	over 22
\$206	over 24 but not over 25
WARRANT OFFICERS*	
\$125	2 or less
\$138	over 2
\$250	over 6

\*ACIP does not end at 25 years officer service, but may be paid during entire career.

### OFFICERS CAREER SEA PAY (Effective 1 January 1981)

Pay grade	Years of sea duty												
	1 or less	Over 1	Over 2	Over 3	Over 4	Over 5	Over 6	Over 7	Over 8	Over 9	Over 10	Over 11	Over 12
COMMISSIONED OFFICERS													
O-11	-	-	-	\$150	\$160	\$185	\$190	\$195	\$205	\$215	\$225	\$225	\$240
O-10	-	-	-	150	160	185	190	195	205	215	225	225	240
O-9	-	-	-	150	160	185	190	195	205	215	225	225	240
O-8	-	-	-	185	190	200	205	215	215	220	225	225	240
O-7	-	-	-	225	225	225	225	230	245	250	260	265	265
O-6	-	-	-	225	230	230	240	255	265	280	290	300	310
WARRANT OFFICERS													
W-1	130	135	140	150	170	175	200	250	270	275	280	290	300
W-2	150	150	150	150	170	260	265	265	270	275	280	290	310
W-3	150	150	150	150	170	270	280	285	290	300	310	310	310
W-4	150	150	150	150	170	290	310	310	310	310	310	310	310

<sup>1</sup>Commissioned officers with at least four years of active service as enlisted members or as Noncommissioned Warrant Officers.

### OFFICERS SUBMARINE PAY (Effective 1 January 1981)

Pay grade	Years of service													
	2 or less	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26
O-10	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265
O-9	265	265	265	265	265	265	265	265	265	265	265	265	265	265
O-8	265	265	265	265	265	265	265	265	265	265	265	265	265	265
O-7	265	265	265	265	265	265	265	265	265	400	395	395	305	265
O-6	440	440	440	440	440	440	440	440	440	440	395	395	305	265
O-5	440	440	440	440	440	440	440	440	440	440	395	395	350	265
O-4	270	270	270	300	440	440	440	440	440	440	395	395	350	265
O-3	265	265	265	290	440	440	440	440	440	440	395	395	350	265
O-2	175	175	175	175	175	175	265	265	265	265	265	265	265	265
O-1	130	130	130	130	130	130	265	265	265	265	265	265	265	265



## ENLISTED PAY

Enlisted pay is presented in detail in Table II. This table reflects only basic pay and Basic Allowance for Quarters (BAQ) at the *With Dependents* rate. Adjustments must be made for single members and those claiming not more than one exemption for tax purposes. Due to the varying rates for Basic Allowance for Subsistence (BAS), Variable Housing Allowance (VHA), and for Clothing allowances, these factors must be included on an individual basis. Personnel drawing Overseas or Sea Pay and those entitled to special or incentive pay such as Flight or Submarine Pay, or family separation allowance, must also compute these items on an individual basis. Tables for determining these amounts can be found on pages immediately before and after the "take-home" pay tables. BAS, BAQ, and clothing allowances are non-taxable and therefore, in computing "take-home" pay after adding any other payments, caution should be exercised to allow for increased income tax withholding. The Section on *Federal Income Tax* following the *Military Retirement* Section provides clear instructions and examples for computing tax withholding.

Members *without dependents* who occupy government quarters and those on sea or field duty receive a partial quarters allowance. This partial allowance or BAQ "rebate", which ranges from \$6.90 for an E-1 to \$18.60 for an E-9, is paid to single personnel to compensate for the lower quality of quarters provided in military bachelor quarters and on sea or field duty.

New Monthly clothing maintenance allowances were established effective 1 October 1980 for enlisted personnel of the Armed Forces. These new rates are shown in detail on pages 25 and 26. Therefore, the "take-home" pay tables must be adjusted appropriately based on branch of service, length of service and sex. For example, a Marine Corps sergeant (E-4), male, with four years service would draw the standard monthly clothing allowance of \$11.10, which would be added to the appropriate column in Table II depending on marital status and number of dependents.

Almost all service members have a monthly deduction of \$3.00 for a \$20,000 SGLI insurance policy. Another deduction for Army and Air Force enlisted personnel is the 50¢ contribution for the Soldiers' and Airmen's Home. There are any number of other voluntary allotments which may be initiated which will further decrease the "net take-home" pay. Allotments for mortgage payments, life insurance, savings, etc., must all be considered for adjustments to pay Table II. For example: an E-6 with 10 years service and 4 exemptions would get a "net take-home" pay of \$1072.43 per month, exclusive of any payment for BAS and/or clothing allowance. A monthly allotment for life insurance of \$9.00 would decrease his monthly "net take-home" pay by that amount to \$1063.43.

Enlisted personnel serving an overseas tour unaccompanied by their families will find it necessary to make an adjustment for family separation allowance to determine their correct "take-home" pay. If accompanied, adjustment must be made for Cost-of-Living and/or Housing Allowances.

### Basic Allowance for Subsistence (BAS) - Enlisted Members: (1 October 1980)

When on leave or authorized to mess separately . . . . . \$3.94 per day  
 When rations in-kind are not available . . . . . 4.45 per day  
 When assigned to duty under emergency conditions where  
 no messing facilities of the United States are available . . . . . 5.89 per day

### Basic Allowance for Quarters (BAQ) - Enlisted Members (1 October 1980)

(See page 32 for BAQ Table).

## ARMED FORCES ENLISTED MEMBERS PAY\*\* BASIC PAY RATES, Effective 1 October 1980 YEARS OF SERVICE

Pay Grade	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26/30
E-9*	0	0	0	0	0	0	\$1413.60	\$1445.70	\$1478.40	\$1512.60	\$1546.20	\$1576.20	\$1659.30	\$1820.40
E-8	0	0	0	0	0	\$1185.90	1219.20	1251.60	1284.30	1317.90	1348.50	1381.50	1462.80	1626.00
E-7	\$828.00	\$893.70	\$927.00	\$959.10	\$992.10	1023.30	1056.30	1089.00	1138.20	1170.60	1203.60	1219.20	1301.10	1462.80
E-6	715.20	779.70	812.40	846.60	878.10	910.20	943.50	982.10	1023.30	1056.30	1072.20	1072.20	1072.20	1072.20
E-5	627.90	683.40	716.40	747.60	796.50	828.90	862.20	893.70	910.20	910.20	910.20	910.20	910.20	910.20
E-4	603.60	637.50	674.70	727.20	756.00	766.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00	756.00
E-3	580.50	612.30	636.90	662.10	662.10	662.10	662.10	662.10	662.10	662.10	662.10	662.10	662.10	662.10
E-2	558.60	568.60	558.60	558.60	558.60	558.60	558.60	558.60	558.60	558.60	558.60	558.60	558.60	558.60
E-1	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30	501.30

\*While serving as the top senior enlisted member of the Service, basic pay is \$2,212.80 regardless of years of service

\*\*For Quarters Allowances see "Table of Basic Allowance for Quarters". For Clothing Allowances see "Uniform Allowances Section". For Subsistence Allowances, see

"Enlisted Personnel Pay Section."

## ENLISTED PERSONNEL

AVERAGE ANNUAL REGULAR MILITARY COMPENSATION (RMC) (As of 1 Oct. 1980)

Pay Grade	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26/30
E-9	-	-	-	-	-	-	20911	21337	24638	25079	25515	25906	26988	29092
E-8	-	-	-	-	-	20533	18911	18923	21753	22183	22575	22995	24033	26137
E-7	-	-	-	-	-	18094	18511	18923	19546	19954	20374	20573	21619	23677
E-6	14011	14763	15120	15521	15917	16321	16739	17352	17743	18160	18361	-	-	-
E-5	12533	13190	13578	13946	14521	14888	15314	15709	-	-	-	-	-	-
E-4	11544	11957	12409	13055	13408	-	-	-	-	-	-	-	-	-
E-3	10777	11171	11473	11781	-	-	-	-	-	-	-	-	-	-
E-2	10243	-	-	-	-	-	-	-	-	-	-	-	-	-
E-1	9399	-	-	-	-	-	-	-	-	-	-	-	-	-

RMC is defined as the sum of basic pay, quarters and subsistence allowances and the tax advantage related to the tax exempt status of the allowances. The tax advantage is calculated by determining the amount of additional taxable earnings required to pay the tax and still be left with the same take-home pay. The RMC table above is based on average of actual rates for the grade and years of service for both married and single personnel. The actual RMC may be higher or lower depending on each individual's status.

**Table II** ENLISTED PERSONNEL—MONTHLY PAY (Adjust "Net Take-Home Pay" for BAS, SPECIAL PAY, VHA, State Taxes and any voluntary allotments) (See footnotes at end of pay table.) **Table II**

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay and BAQ1	Monthly Basic Pay	Daily Basic Pay <sup>2</sup>	Basic Allowance For Quar- ters With Dep.	Monthly Basic Pay and BAQ3	Sec. Sec. 6.65% FICA Ded.	Monthly Net Take-Home Pay After Federal Income Tax and Soc. Sec. Deductions**									
								Number of Tax Exemption Claimed <sup>4</sup>									
								MARRIED					SINGLE				
Col. No.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	0	1	2	3	4	5	0 <sup>5</sup>	15	2	
E-9	10	20833	1413.60	47.12	322.50	1736.10	94.00	1414.07	1434.07	1453.98	1471.48	1488.98	1506.48	1350.80	1375.79	1400.79	
	12	21218	1445.70	48.19	322.50	1768.20	96.14	1436.33	1456.33	1476.33	1494.70	1512.20	1529.70	1370.62	1396.13	1421.13	
	14	21611	1478.40	49.28	322.50	1800.90	98.31	1459.01	1479.01	1499.01	1518.36	1535.86	1553.36	1390.03	1416.85	1441.84	
	16	22021	1512.60	50.42	322.50	1835.10	100.59	1482.73	1502.73	1522.73	1542.73	1560.60	1578.10	1410.33	1438.51	1463.51	
	18	22424	1546.20	51.54	322.50	1868.70	102.82	1506.03	1526.03	1546.03	1566.03	1584.91	1602.41	1430.27	1458.60	1484.80	
	20	22784	1576.20	52.54	322.50	1898.70	104.82	1526.83	1546.83	1566.83	1586.83	1606.62	1624.12	1448.07	1476.41	1503.80	
	22	23782	1659.30	55.31	322.50	1981.80	110.34	1582.09	1604.46	1624.46	1644.46	1664.46	1684.24	1497.39	1525.73	1554.06	
	26	25715	1820.40	60.68	322.50	2142.90	121.06	1687.37	1710.70	1734.04	1756.19	1776.18	1796.18	1593.01	1621.34	1649.67	
E-8	8	17801	1185.90	39.53	297.50	1483.40	78.86	1229.24	1246.74	1264.24	1281.74	1297.57	1312.57	1181.55	1203.33	1225.00	
	10	18200	1219.20	40.64	297.50	1516.70	81.08	1253.33	1270.83	1288.33	1305.83	1322.66	1337.66	1202.64	1225.76	1247.42	
	12	18589	1251.60	41.72	297.50	1549.10	83.23	1276.72	1294.27	1311.77	1329.27	1346.77	1362.08	1223.17	1247.58	1269.24	
	14	18982	1284.30	42.81	297.50	1581.80	85.41	1299.40	1317.93	1335.43	1352.93	1370.43	1386.72	1243.88	1268.88	1291.27	
	16	19385	1317.90	43.93	297.50	1615.40	87.64	1322.70	1342.24	1359.74	1377.24	1394.74	1412.03	1265.17	1290.17	1313.90	
	18	19792	1348.50	44.95	297.50	1646.00	89.68	1343.92	1363.92	1381.88	1399.38	1416.88	1434.38	1284.55	1309.55	1334.51	
	20	20148	1381.50	46.05	297.50	1679.00	91.87	1366.81	1386.81	1405.75	1423.25	1440.75	1458.25	1305.46	1330.46	1355.46	
	22	21124	1462.80	48.76	297.50	1760.30	97.28	1423.19	1443.19	1463.19	1482.07	1499.57	1517.07	1355.77	1381.96	1406.96	
	26	23082	1626.00	54.20	297.50	1923.50	108.13	1535.33	1556.37	1576.37	1596.37	1616.37	1635.15	1452.63	1480.96	1509.30	

**Table II** ENLISTED PERSONNEL—MONTHLY PAY (Adjust "Net Take-Home Pay" for BAS, SPECIAL PAY, VHA, State Taxes and any voluntary allotments) (See footnotes at end of pay table.) **Table II**

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay and BAQ1	Monthly Basic Pay	Daily Basic Pay <sup>2</sup>	Basic Allowance For Quar- ters With Dep.	Monthly Basic Pay and BAQ3	Sec. Sec. 6.65% FICA Ded.	Monthly Net Take-Home Pay After Federal Income Tax and Soc. Sec. Deductions**									
								Number of Tax Exemption Claimed <sup>4</sup>									
								MARRIED					SINGLE				
Col. No.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	0	1	2	3	4	5	0 <sup>5</sup>	15	2	
E-7	8	15606	1023.30	34.11	277.20	1300.50	68.05	1091.30	1108.80	1124.76	1139.75	1154.75	1169.75	1051.85	1073.52	1095.18	
	10	16002	1056.30	35.21	277.20	1333.50	70.24	1115.17	1132.67	1149.62	1164.62	1179.62	1194.62	1074.08	1095.74	1117.41	
	12	16394	1089.00	36.30	277.20	1366.20	72.42	1138.83	1156.33	1173.83	1189.26	1204.26	1219.26	1096.10	1117.77	1139.43	
	14	16985	1138.20	37.94	277.20	1415.40	75.69	1174.43	1191.93	1209.43	1226.33	1241.33	1256.33	1129.24	1150.90	1172.57	
	16	17374	1170.60	39.02	277.20	1447.80	77.84	1197.87	1215.37	1232.87	1250.37	1265.74	1280.74	1151.06	1172.72	1194.39	
	18	17770	1203.60	40.12	277.20	1480.80	80.04	1221.74	1239.24	1256.74	1274.24	1290.61	1305.61	1172.46	1194.95	1216.62	
	20	17957	1219.20	40.64	277.20	1496.40	81.08	1233.03	1250.53	1268.03	1285.53	1302.36	1317.36	1182.34	1205.46	1227.12	
	22	18940	1301.10	43.37	277.20	1578.30	86.52	1290.75	1309.79	1327.28	1344.78	1362.28	1379.08	1234.23	1259.23	1282.28	
	26	20880	1462.80	48.76	277.20	1740.00	97.28	1402.89	1422.89	1442.89	1461.77	1479.27	1496.77	1335.47	1361.66	1386.66	
E-6	2	12416	779.70	25.99	255.00	1034.70	51.85	889.00	904.00	919.00	933.39	945.89	958.39	862.07	879.57	897.07	
	3	12809	812.40	27.08	255.00	1067.40	54.02	913.64	928.64	943.64	958.64	971.51	984.01	885.73	903.23	920.73	
	4	13219	846.60	28.22	255.00	1101.60	56.30	939.41	954.41	969.41	984.41	998.31	1010.81	910.48	927.97	945.47	
	6	13597	878.10	29.27	255.00	1133.10	58.39	963.15	978.15	993.15	1008.15	1022.99	1035.49	931.86	950.76	968.26	
	8	13982	910.20	30.34	255.00	1165.20	60.53	987.27	1002.34	1017.33	1032.33	1047.33	1060.64	953.48	973.99	991.49	
	10	14382	943.50	31.45	255.00	1198.50	62.74	1011.36	1027.43	1042.43	1057.43	1072.42	1086.73	975.91	997.57	1015.58	
	12	14965	992.10	33.07	255.00	1247.10	65.97	1046.52	1064.02	1079.05	1094.05	1109.04	1124.04	1008.64	1030.31	1050.74	
	14	15340	1023.30	34.11	255.00	1278.30	68.05	1069.10	1086.60	1102.56	1117.55	1132.55	1147.55	1029.65	1051.32	1072.98	
	16	15736	1056.30	35.21	255.00	1311.30	70.24	1092.97	1110.47	1127.42	1142.42	1157.42	1172.42	1051.88	1073.54	1095.21	
	18	15926	1072.20	35.74	255.00	1327.20	71.30	1104.48	1121.98	1139.40	1154.40	1169.40	1184.40	1062.59	1084.25	1105.92	

Table II  
**ENLISTED PERSONNEL—MONTHLY PAY**  
 (Adjust "Net Take-Home Pay" for BAS, SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
 (See footnotes at end of pay table.)

Table II

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay and BAQ1	Monthly Basic Pay	Daily Basic Pay <sup>2</sup>	Basic Allowance For Quar- ters With Dep.	Monthly Basic Pay and BAQ3	Soc. Sec. 6.65% FICA Ded.	Monthly Net Take-Home Pay After Federal Income Tax and Soc. Sec. Deductions**								
								Number of Tax Exemption Claimed <sup>4</sup>							SINGLE	
								0	1	2	3	4	5	05	15	2
Col. No.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
E-5	2	11012	683.40	22.78	234.30	917.70	45.45	795.74	810.74	824.74	837.24	849.74	862.24	771.70	769.20	805.19
	3	11408	716.40	23.88	234.30	950.70	47.64	820.61	835.61	850.60	863.10	875.60	888.10	795.58	813.07	830.06
	4	11783	747.60	24.92	234.30	981.90	49.72	844.12	859.12	874.12	887.54	900.04	912.54	818.15	835.65	853.15
	6	12370	796.50	26.55	234.30	1030.80	52.97	880.96	895.96	910.96	925.86	938.36	950.86	853.53	871.03	888.53
	8	12758	828.90	27.63	234.30	1063.20	55.12	905.38	920.38	935.37	950.37	963.74	976.24	876.97	894.47	911.97
	10	13158	862.20	28.74	234.30	1096.50	57.34	930.47	945.47	960.47	975.47	989.83	1002.33	900.45	918.56	936.06
	12	13536	893.70	29.79	234.30	1128.00	59.43	954.20	969.20	984.20	999.20	1014.20	1027.01	921.67	941.35	958.85
	14	13734	910.20	30.34	234.30	1144.50	60.53	966.57	981.64	996.63	1011.63	1026.63	1039.94	932.78	953.29	970.79
E-4	<2	9716	603.60	20.12	206.10	809.70	40.14	707.41	721.52	734.02	746.52	759.02	769.56	685.76	701.86	716.86
	2	10123	637.50	21.25	206.10	843.60	42.39	732.96	747.96	760.58	773.08	785.58	798.08	710.29	727.41	742.41
	3	10570	674.70	22.49	206.10	880.80	44.87	760.99	775.99	789.73	802.23	814.73	827.22	737.21	754.70	770.44
	4	11200	727.20	24.24	206.10	933.30	48.36	800.55	815.54	830.54	843.36	855.86	868.36	775.19	792.69	809.99
	6	11545	756.00	25.20	206.10	962.10	50.27	822.25	837.25	852.24	865.92	878.42	890.92	796.03	813.53	831.02
E-3	<2	9122	580.50	19.35	179.70	760.20	38.60	663.61	677.02	689.52	702.02	714.52	721.60	642.65	650.06	673.06
	2	9504	612.30	20.41	179.70	792.00	40.72	687.57	701.94	714.44	726.94	739.44	751.28	665.66	682.02	697.02
	3	9799	636.90	21.23	179.70	816.60	42.35	706.10	721.10	733.71	746.21	758.71	771.21	683.46	700.55	715.55
	4	10102	662.10	22.07	179.70	841.80	44.03	725.09	740.09	753.45	765.95	778.45	790.95	701.69	719.19	734.54

Table II  
**ENLISTED PERSONNEL—MONTHLY PAY**  
 (Adjust "Net Take-Home Pay" for BAS, SPECIAL PAY, VHA, State Taxes and any voluntary allotments)  
 (See footnotes at end of pay table.)

Table II

G R A D E	Yrs. of Ser- vice Over	Annual Total Basic Pay and BAQ1	Monthly Basic Pay	Daily Basic Pay <sup>2</sup>	Basic Allowance For Quar- ters With Dep.	Monthly Basic Pay and BAQ3	Soc. Sec. 6.65% FICA Ded.	Monthly Net Take-Home Pay After Federal Income Tax and Soc. Sec. Deductions**								
								Number of Tax Exemption Claimed <sup>4</sup>							SINGLE	
								0	1	2	3	4	5	05	15	2
Col. No.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
E-2	<2	8860	558.60	18.62	179.70	738.30	37.15	647.11	659.86	672.36	684.86	697.36	701.15	626.56	641.55	656.55
E-1	<2	8172	501.30	16.71	179.70	681.00	33.34	602.47	614.97	627.47	639.97	647.66	647.66	583.38	598.38	613.38

\* No further increase in basic pay regardless of length of service.

\*\* If paid twice a month, use 1/2 these monthly amounts.

1 Includes basic pay amounts plus BAQ With Dependents cash allowances — for information only.

2 Single day rate for special purposes including drill pay for reserves. (Monthly base pay divided by 30).

3 Add clothing allowance which varies by length of service and sex — see Uniform Allowance chapter.

4 Also add commuted rations if applicable. Pertains to columns (8) through (16).

Percentage method of computation of withholding tax. See page 50.

NOTE 5:

NET "TAKE HOME PAY" DECREASE "SINGLE"— WITHOUT DEPENDENTS (Columns 14, 15, 5, and 6; also column 2 by multiple of 12)	
BAQ Full Rate	BAQ Partial Rate
E-9 \$93.30	\$303.90
E-8 86.70	282.60
E-7 97.50	265.20
E-6 91.80	245.10
E-5 77.40	225.60
E-4 67.80	198.00
E-3 56.10	171.90
E-2 70.50	172.50
E-1 76.50	172.80

**ENLISTED PERSONNEL—  
SPECIAL AND INCENTIVE PAY**

**Flight Pay (Crew Member).** Hazardous duty pay as an enlisted flight crew member ranges from \$63.00 per month for an E-1 to \$131.00 per month for an E-9. Entitlement to flight pay requires duty as a flight crew member involving frequent and regular participation in aerial flight. (See Enlisted Flight Pay Table.)

**Submarine Duty Pay.** Hazardous duty pay as an enlisted submarine crew member ranges from \$63.00 per month as an E-1 to \$265.00 per month as an E-9. Entitlement requires assignment to submarine duty. (See Submarine Duty Pay Table.)

**Other Hazardous Duty Incentive Pay.** Enlisted personnel engaged in: aerial flight as a non-crew member; parachute jumping; explosive demolitions duty; operation or duty as crew member on submersible or research vehicles; experimental stress duty including working inside a high- or low-pressure chamber; duty involving flight deck operations on the deck of an aircraft carrier; and certain other hazardous duties are entitled to incentive pay of \$55.00 per month.

**Diving Pay.** Enlisted members who are assigned to diving duty are entitled to special pay at the following rates for periods during which diving duty is actually performed: Master Diver — \$110.00 per month; Diver 1st Class — \$100.00 per month; Salvage Diver — \$80.00 per month; Diver 2nd Class and Scuba Diver — \$65.00 per month.

**Hostile Fire Pay.** Special pay of \$65.00 per month is payable to members assigned to duties subject to hostile fire or explosion in places or situations as prescribed by the Secretary of Defense.

**Proficiency Pay.** Special pay for proficiency may be paid to enlisted members designated as having special proficiency in military skills. There are currently two categories of Proficiency Pay: Shortage Specialty Pay and Special Duty Assignment Pay. Special Duty Assignment Pay is the major program and is authorized for personnel performing such voluntary duty as recruiter, drill instructor, or career counselor, in amounts ranging from \$30.00 to \$150.00 per month, depending on the Proficiency Rating of the individual concerned.

**Foreign Duty Pay.** Also known as overseas or Sea Duty Pay, this special pay is authorized for enlisted members while on duty at specified locations outside the 48 contiguous States. (See Submarine Duty Pay Table for authorized amounts.)

**Career Sea Pay.** P.L. 96-597, 23 December 1980, authorizes career sea pay for enlisted members at the rates shown below, for personnel who have served 36 months of consecutive sea duty.

**ENLISTED MEMBERS CAREER SEA PAY  
(Effective 1 January 1981)**

Pay grade	Years of sea duty												
	1 or less	Over 1	Over 2	Over 3	Over 4	Over 5	Over 6	Over 7	Over 8	Over 9	Over 10	Over 11	Over 12
E-4	\$50	\$60	\$125	\$160	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175
E-5	60	70	140	175	185	190	205	220	220	220	220	220	220
E-6	125	135	170	190	210	215	225	235	245	255	255	255	255
E-7	135	145	215	235	255	260	265	265	270	275	280	300	310
E-8	165	180	225	255	265	270	280	285	290	300	310	310	310
E-9	175	195	235	265	280	290	310	310	310	310	310	310	310

Grade	FLYING PAY									
	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 14
E-9	\$131	\$131	\$131	\$131	\$131	\$131	\$131	\$131	\$131	\$131
E-8	131	131	131	131	131	131	131	131	131	131
E-7	100	106	106	106	113	119	125	131	131	131
E-6	88	94	94	100	106	113	119	119	119	125
E-5	75	88	88	100	100	106	113	119	119	119
E-4	69	81	88	94	100	100	100	100	100	100
E-3	69	75	75	75	75	75	75	75	75	75
E-2	63	75	75	75	75	75	75	75	75	75
E-1	63	69	69	69	69	69	69	69	69	69

**ENLISTED MEMBERS SUBMARINE PAY  
(Effective 1 January 1981)**

Pay grade	Years of service													
	2 or less	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26
E-9	\$165	\$165	\$165	\$200	\$220	\$230	\$235	\$245	\$255	\$265	\$265	\$265	\$265	\$265
E-8	165	165	165	185	200	220	230	235	245	245	255	255	255	255
E-7	165	165	165	185	190	195	205	220	230	230	230	230	230	230
E-6	115	125	130	160	170	180	190	195	195	195	195	195	195	195
E-5	105	115	115	130	140	145	145	145	145	145	145	145	145	145
E-4	60	70	75	125	130	130	130	130	130	130	130	130	130	130
E-3	60	65	70	70	105	65	65	65	65	65	65	65	65	65
E-2	55	65	65	65	65	65	65	65	65	65	65	65	65	65
E-1	55	55	55	55	55	55	55	55	55	55	55	55	55	55

**VARIABLE HOUSING ALLOWANCE (VHA)**

Variable Housing Allowance is authorized for members entitled to a basic allowance for quarters (BAQ) where the average cost for housing exceeds the BAQ by 15 percent or more. VHA became effective in October 1980. The VHA was specifically authorized in the Military Personnel and Compensation Amendments of 1980.

The index for a particular area or Military Housing Area (MHA) was computed by dividing actual housing costs, which were determined by a statistically significant survey, by actual BAQ entitlements for the area and then subtracting 1.15 and rounding to the nearest .05. This is then multiplied by the BAQ to determine the amount of VHA to be paid.

Each military installation, detachment, or recruiting station is included in one of the 347 military housing areas that have been established covering the 48 contiguous states. Alaska and Hawaii are not included in the VHA program since members assigned to these locations receive overseas station allowances.

Within each MHA, housing data and the resultant indices are divided into five grade groups, three enlisted and two officer. These grade groups are:

- E-1-E-3
- E-4-E-6
- E-7-E-9
- O-1-O-3 and W-1-W-3
- O-4-O-10 and W-4

The rates for each group are based primarily on the local rental costs including utilities and maintenance. A member's VHA rate depends only on his or her rank and the MHA as determined by the member's location of assignment within the CONUS. The MHA for a member overseas in an unaccompanied status is determined by the location of his or her dependents within the CONUS. To compute the VHA in dollars, the index for his or her rank-group and location of assignment is multiplied times the BAQ amount for the member's rank.

Example VHA indices are:

MHA	Grade Groups				
	E1-E3	E4-E6	E7-E9	O1-O3 W1-W3	O4-O10 W4
Los Angeles, CA	.60	.50	.60	.50	.50
San Diego, CA	.55	.40	.50	.40	.50
San Francisco, CA	.50	.35	.50	.30	.40
Washington, DC (Metro Area)	.65	.50	.55	.40	.50
Fort Benning, GA	.15	.10	.10	0	0
Chicago, IL	.40	.30	.30	.20	.20
Altus AFB, OK	.20	.10	.15	.05	0
San Antonio, TX	.45	.30	.35	.20	.20
Norfolk/Virginia Beach, VA	.45	.30	.35	.20	.30
Seattle, WA	.50	.35	.45	.15	.25

Thus, an O-4 assigned to Bolling AFB in Washington, DC, drawing BAQ at the With Dependent rate of \$380.40 would draw an additional \$190.20 (\$380.40 x .50) for a total of \$570.60 for quarters. An E7 assigned to Fort Benning, GA drawing BAQ at the With Dependent rate of \$277.20 would draw an additional \$27.72 (\$277.20 x .10) VHA for a total of \$304.92.

While on active duty, including active duty for training, Reserve and National Guard personnel are included in the VHA program under the same rules as active duty personnel. In general, the VHA rules will be parallel to the existing BAQ rules except, unlike BAQ or basic pay, VHA will be paid on a daily-rate basis. This will result in differing amounts of VHA in the end of month paycheck depending on the number of days in the month.

Average VHA payments are expected to be about \$72.00 per month, with a range of about \$6.00 to almost \$300.00 per month for junior enlisted to senior officers respectively. In some high rate areas such as Washington, DC, New York, Los Angeles and Fort Lauderdale, members may be drawing VHA almost equal to half their BAQ.

No VHA will be paid to members without dependents who live in government quarters and receive BAQ at the "partial rate". Nor will it be paid to members with dependents who reside in government quarters and do not draw BAQ.

A partial listing of selected Military Housing Areas and BAQ multipliers (indices) follows. Installation Personnel Offices and Accounting and Finance Offices can provide more complete VHA information.

#### BAQ MULTIPLIERS

MHA Name	BAQ MULTIPLIERS				
	1	2	3	4	5
	E1-E3	E4-E6	E7-E9	W1-W3	W4
				O1-O3	O4-O10
Ft. McClellan, AL	0.20	0.10	0.20	0.00	0.15
Fort Rucker, AL	0.25	0.15	0.20	0.05	0.15
Huntsville, AL	0.20	0.10	0.20	0.00	0.05
Montgomery, AL	0.35	0.25	0.25	0.10	0.20
Blytheville AFB, AR	0.30	0.20	0.15	0.00	0.00
Little Rock, AR	0.35	0.25	0.20	0.05	0.05
Phoenix, AZ	0.65	0.50	0.40	0.25	0.20
Fort Huachuca, AZ	0.25	0.15	0.20	0.10	0.10
Davis-Monthan AFB, AZ	0.45	0.30	0.20	0.15	0.15
Yuma, AZ	0.50	0.35	0.30	0.20	0.20
Oakland, CA	0.60	0.45	0.50	0.40	0.50
San Francisco, CA	0.50	0.35	0.50	0.30	0.40
Castle AFB, CA	0.55	0.40	0.30	0.15	0.15
China Lake, CA	0.50	0.35	0.40	0.20	0.30
Lemoore NAS, CA	0.30	0.20	0.30	0.15	0.25
Camp Pendleton, CA	0.60	0.45	0.40	0.35	0.45
Vandenberg AFB, CA	0.60	0.45	0.40	0.15	0.25
George AFB, CA	0.65	0.50	0.40	0.25	0.25
Edwards AFB, CA	0.50	0.35	0.40	0.20	0.30
Twenty Nine Palms MCB, CA	0.30	0.20	0.15	0.05	0.10
Beale AFB, CA	0.35	0.25	0.20	0.10	0.20
Travis AFB, CA	0.40	0.30	0.40	0.25	0.30
Los Angeles, CA	0.60	0.50	0.60	0.50	0.50
San Diego, CA	0.55	0.40	0.50	0.40	0.50
Monterey, CA	0.65	0.50	0.55	0.40	0.50
Denver, CO	0.60	0.50	0.60	0.20	0.25
Colorado Springs, CO	0.30	0.30	0.40	0.10	0.10
New London, CT	0.45	0.30	0.20	0.40	0.30
Washington Metro Area, DC	0.65	0.50	0.55	0.40	0.50
Dover AFB, DE	0.40	0.30	0.25	0.20	0.10
Eglin AFB, FL	0.50	0.35	0.25	0.15	0.20
Jacksonville, FL	0.45	0.30	0.35	0.20	0.30
Patrick AFB, FL	0.70	0.55	0.50	0.25	0.25
Fort Lauderdale, FL	0.85	0.70	0.65	0.55	0.65
Orlando, FL	0.65	0.50	0.40	0.20	0.25
Pensacola, FL	0.30	0.20	0.20	0.10	0.20
Tampa, FL	0.30	0.20	0.30	0.25	0.35

#### BAQ MULTIPLIERS

MHA Name	BAQ MULTIPLIERS				
	1	2	3	4	5
	E1-E3	E4-E6	E7-E9	W1-W3	W4
				O1-O3	O4-O10
Key West, FL	0.60	0.50	0.40	0.20	0.30
Albany, GA	0.35	0.25	0.25	0.10	0.15
Ft. Gordon, GA	0.30	0.20	0.20	0.05	0.10
Ft. Benning, GA	0.15	0.10	0.10	0.00	0.00
Robins AFB, GA	0.30	0.15	0.20	0.05	0.00
Ft. Stewart, GA	0.35	0.25	0.15	0.05	0.05
Moody AFB, GA	0.25	0.15	0.20	0.05	0.10
Mountain Home AFB, ID	0.20	0.15	0.20	0.00	0.00
Chanute AFB, IL	0.15	0.05	0.10	0.00	0.05
Great Lakes Nav Trng Ctr, IL	0.35	0.25	0.30	0.30	0.40
Scott AFB, IL	0.45	0.30	0.25	0.15	0.20
Ft Benjamin Harrison, IN	0.30	0.20	0.15	0.10	0.15
Grisson AFB, IN	0.25	0.15	0.20	0.00	0.00
Fort Riley, KS	0.20	0.10	0.10	0.05	0.10
McConnell AFB, KS	0.45	0.30	0.25	0.15	0.20
Fort Leavenworth, KS	0.30	0.20	0.20	0.05	0.10
Ft. Campbell, KY	0.25	0.15	0.20	0.00	0.00
Ft. Knox, KY	0.20	0.10	0.15	0.05	0.00
England AFB, LA	0.35	0.25	0.25	0.15	0.15
Fort Polk, LA	0.15	0.05	0.10	0.00	0.05
Barksdale AFB, LA	0.35	0.25	0.20	0.10	0.20
Boston, MA	0.50	0.35	0.35	0.30	0.40
Fort Devens, MA	0.35	0.25	0.30	0.30	0.40
Aberdeen Proving Grounds, MD	0.30	0.20	0.15	0.05	0.15
Annapolis, MD	0.55	0.40	0.40	0.30	0.35
Ft Detrick, MD	0.55	0.40	0.30	0.15	0.20
Ft Richie, MD	0.35	0.25	0.25	0.10	0.05
Ft G. C. Meade, MD	0.55	0.45	0.50	0.25	0.25
Loring AFB, ME	0.35	0.25	0.30	0.15	0.20
KI Sawyer AFB, MI	0.55	0.40	0.30	0.20	0.15
Wurtsmith AFB, MI	0.25	0.15	0.20	0.05	0.10
Whiteman AFB, MO	0.35	0.25	0.30	0.10	0.05
Ft Leonard Wood, MO	0.20	0.10	0.10	0.00	0.00
Malstrom AFB, MT	0.30	0.20	0.20	0.00	0.05
Cherry Point MCAS, NC	0.25	0.15	0.20	0.05	0.10
Camp Lejeune, NC	0.25	0.15	0.15	0.00	0.00
Ft Bragg/Pope AFB, NC	0.25	0.15	0.20	0.00	0.05
Seymour Johnson AFB, NC	0.30	0.20	0.25	0.10	0.20
Grand Forks, ND	0.35	0.25	0.35	0.20	0.20
Minot AFB, ND	0.30	0.20	0.25	0.05	0.05
Offutt AFB, NE	0.45	0.35	0.40	0.25	0.20
Picatinny Arsenal, NJ	0.50	0.35	0.40	0.25	0.35
Earle NWS, NJ	0.50	0.35	0.40	0.25	0.35
Ft Dix/McGuire AFB/ NAS Lakehurst, NJ	0.25	0.15	0.25	0.15	0.25
Holloman AFB, NM	0.25	0.15	0.00	0.00	0.00
Kirkland AFB, NM	0.55	0.40	0.25	0.05	0.10
Cannon AFB, NM	0.15	0.05	0.00	0.00	0.00
Fallon NAS, NV	0.55	0.40	0.35	0.25	0.30
Nellis AFB, NV	0.70	0.55	0.55	0.35	0.35
West Point, NY	0.50	0.35	0.20	0.20	0.30
New York City, NY	0.65	0.50	0.50	0.35	0.45
Plattsburgh, NY	0.30	0.20	0.25	0.15	0.15
Griffiss AFB, NY	0.35	0.25	0.20	0.05	0.00
Seneca Army Depot, NY	0.45	0.35	0.25	0.10	0.05
Ft Drum, NY	0.25	0.15	0.15	0.10	0.05
Wright-Patterson AFB, OH	0.35	0.25	0.25	0.10	0.10
Altus AFB, OK	0.20	0.10	0.15	0.05	0.00
Vance AFB, OK	0.50	0.35	0.30	0.20	0.15
Ft Sill, OK	0.25	0.15	0.10	0.00	0.05
Oklahoma City, OK	0.50	0.35	0.30	0.20	0.15

BAQ MULTIPLIERS

MHA Name	1	2	3	4	5
	E1-E3	E4-E6	E7-E9	W1-W3 O1-O3	W4 O4-O10
Carlisle Bks, PA	0.35	0.25	0.30	0.10	0.15
Philadelphia, PA	0.45	0.35	0.30	0.15	0.20
NAS Willow Grove, PA	0.60	0.45	0.55	0.30	0.35
Newport, RI	0.65	0.50	0.40	0.35	0.40
Parris Island, SC	0.25	0.15	0.20	0.20	0.30
Ft. Jackson, SC	0.45	0.30	0.25	0.20	0.30
Myrtle Beach AFB, SC	0.30	0.20	0.10	0.20	0.30
Shaw AFB, SC	0.20	0.15	0.10	0.00	0.10
Ellsworth AFB, SD	0.35	0.25	0.35	0.15	0.15
Dyess AFB, TX	0.25	0.15	0.20	0.05	0.15
Bergstrom AFB, TX	0.55	0.45	0.40	0.20	0.25
Corpus Christi, TX	0.50	0.35	0.45	0.30	0.25
Dallas/Ft. Worth, TX	0.50	0.35	0.40	0.20	0.20
Laughlin AFB, TX	0.25	0.15	0.25	0.10	0.00
El Paso, TX	0.30	0.20	0.20	0.05	0.10
Reese AFB, TX	0.50	0.35	0.35	0.20	0.20
Goodfellow AFB, TX	0.35	0.25	0.25	0.05	0.00
San Antonio, TX	0.45	0.30	0.35	0.20	0.20
Ft. Hood, TX	0.25	0.15	0.25	0.05	0.10
Sheppard AFB, TX	0.35	0.25	0.15	0.05	0.10
Hill AFB, UT	0.45	0.30	0.40	0.15	0.15
Quantico, VA	0.50	0.45	0.55	0.35	0.45
Hampton/Newport News, VA	0.30	0.20	0.30	0.15	0.20
Norfolk/VA Beach, VA	0.45	0.30	0.35	0.20	0.30
Portsmouth, VA	0.30	0.20	0.25	0.10	0.20
Ft. Lee, VA	0.35	0.25	0.30	0.10	0.20
Bremerton, WA	0.35	0.30	0.35	0.15	0.25
Spokane, WA	0.30	0.20	0.25	0.05	0.15
Tacoma, WA	0.30	0.20	0.30	0.10	0.20
Whidbey Island, WA	0.35	0.25	0.30	0.10	0.20
Ft McCoy, WI	0.30	0.20	0.25	0.05	0.15
Cheyenne, WY	0.25	0.15	0.20	0.00	0.10

GARNISHMENT

Public Law 93-647, January 4, 1975, authorizes the garnishment of active duty and retired military personnel salaries and annuities to enforce obligations of alimony and child support. Public Law 95-30, May 23, 1977, set maximum limitations on the percentage of the payment which would be subject to garnishment. The limits are based on the individuals' aggregate disposable earnings, which would include all pay, pensions, disability compensation, Social Security benefits, etc., received from any agency of the federal government. The limits allow garnishment of government earnings of no more than:

- Fifty percent of disposable earnings if the individual is supporting a second family.
- Sixty percent of disposable earnings if the individual is not supporting a second family.
- An additional five percent in each of the above if the individual is in arrears for more than 12 weeks.

A valid court order or similar legal process must be issued prior to the garnishment of active duty or retired pay. The order should name the agency as the garnishee and state on its face that it is to enforce an obligation to provide child support or to make alimony payments. Court costs and attorney's fees can also be deducted if the court order directs such action. An individual attempting to have such a court order reversed must assume any costs involved in such an action.

Garnishment orders involving military personnel, either active or retired, should be sent by certified or registered mail, return receipt requested, to the finance center of the particular military service concerned.

UNIFORM ALLOWANCES

CLOTHING MONETARY ALLOWANCES FOR ENLISTED PERSONNEL OF THE ARMED FORCES

DOD Directive 1338.5, authorizes the Secretary of Defense to prescribe the quantity and kind of clothing which shall be furnished to enlisted personnel of the Armed Forces, or the cash allowances in lieu thereof. This authority is exercised through implementing instructions issued by the individual Service Secretaries and applies to enlisted personnel of the Army, the Navy, the Marine Corps, the Air Force, the Naval Reserve, the Marine Corps Reserve, the National Guard of the United States, the Air National Guard of the United States, the Army Reserve, and the Air Force Reserve.

Under the Clothing Monetary Allowance System, enlisted personnel are credited with an initial allowance against which initial issues are debited, and thereafter a cash maintenance allowance for repair and replacement of clothing initially furnished is paid periodically under regulations prescribed by each Service. Under an alternate "Clothing Issue-in-Kind System," items of clothing are initially furnished as they may be required and/or replacement is accomplished by exchange of garments (new for old). No monetary credits or payments are provided under this alternate system.

There are three types of clothing allowances which cover both initial allowances and maintenance requirements, as follows:

- Initial Clothing Allowances
- Cash Clothing Maintenance Allowances
- Extra Clothing Allowances

Military Clothing Allowance Rates Effective 1 October 1980

1. Initial Clothing Allowances

	Enlisted Men	Enlisted Women
	Army	\$453.70
Navy	446.18 <sup>1</sup>	544.06
Marine Corps	525.35	630.74
Air Force	393.98	445.60

2. Cash Clothing Maintenance Allowance (Monthly Rates)

	Basic		Standard	
	Enlisted Men	Enlisted Women	Enlisted Men	Enlisted Women
Army	\$7.20	\$8.70	\$10.20	\$12.60
Navy	6.90 <sup>2</sup>	7.80	9.60 <sup>2</sup>	11.10
Marine Corps	7.80	7.80	11.10	11.40
Air Force	5.40	5.10	7.50	7.20

3. Extra Clothing Allowances

A. Special Initial and Maintenance Allowances

(1) Naval enlisted personnel eligible to wear Chief Petty Officer type uniforms: -Male	Special Initial Allowance	Special Maintenance Allowance (Monthly Rate)
	-Female	\$239.70
(2) Members of the Insular Force of the Navy not required to wear blue clothing:	\$431.85	\$16.80

1/2 those prescribed for Navy in paras. 1, 2, or 3, as appropriate.

<sup>1</sup>\$457.36 for E-6 males.

<sup>2</sup>\$6.30 and \$8.70 for E-6 males.

(3) Naval Aviation Officer Candidates . . . . .	\$563.31	(F) \$581.46
(4) Naval Corpsmen serving with Fleet Marine Force and Fleet Marine Force type units:		
(a) Dental Technicians . . . . .	\$470.24	
(b) Hospital Corpsmen . . . . .	470.24	
(c) Inspector-Instructor Staff . . . . .	330.35	
(5) Members of Navy Unit Bands below E-7 . . . (M)	\$336.48	(F) \$240.10
(6) MC enlisted personnel eligible to wear blue uniform under conditions prescribed by the Commandant:		
(a) E-1-E-5 . . . . .	\$224.91	
(b) E-6-E-9 . . . . .	\$224:37	
(c) Female . . . . .	\$212.74	
(7) MC members assigned to Marine Security Guard for foreign duty with Dept. of State . . . (M)	\$270.00	(F) \$275.00
(8) MC members assigned to Marine Security Guard for foreign duty with Dept. of State . . . (M)	\$247.00	(F) \$275.00
*321.05 from Oct. 1, 1979 thru July 14, 1980.		

**B. Civilian Clothing Allowances (Initial) . . . . . (Continuing)**

(1) Where both winter and summer clothing are required . . . . .	\$692.00	Max. 50%
(2) Where either winter or summer clothing is required . . . . .	\$447.00	Max. 50%
(3) Where civilian clothing is required in connection with authorized TDY in excess of 15 days . . . .	\$256.00	0

**C. Supplementary Clothing Allowances**

- (1) The Secretaries of the Military Departments and the Commandant of the Marine Corps may prescribe supplementary allowances up to a maximum of \$175 if purchased from military source, and \$200 if from non-military source, for personnel assigned to special organizations or details where the nature of the duties to be performed, are such as to clearly require additional items of individual uniform clothing. Any allowance in excess of these amounts must be given prior approval by the Secretary of Defense.
- (2) Categories of personnel for whom such allowances may be prescribed include, but are not necessarily limited to, military police, recruiters, special units or detachments, such as those regularly assigned as escorts for the bodies of deceased members of the Armed Forces, ceremonial detachments permanently assigned to national cemeteries, the 89th Military Airlift Wing (Special Missions) (MAC), and those assigned to locations where climatic conditions require special articles of clothing.
- (3) Because of the desirability for uniform treatment of personnel serving under similar conditions, regulations prescribing such allowances will be coordinated among the Services insofar as practicable.

**TWO LETTER STATE ABBREVIATIONS**

The following 2-letter State abbreviations have been authorized for use in conjunction with ZIP Code.

Alabama . . . . . AL	Kentucky . . . . . KY	Ohio . . . . . OH
Alaska . . . . . AK	Louisiana . . . . . LA	Oklahoma . . . . . OK
Arizona . . . . . AZ	Maine . . . . . ME	Oregon . . . . . OR
Arkansas . . . . . AR	Maryland . . . . . MD	Pennsylvania . . . . . PA
California . . . . . CA	Massachusetts . . . . . MA	Puerto Rico . . . . . PR
Colorado . . . . . CO	Michigan . . . . . MI	Rhode Island . . . . . RI
Connecticut . . . . . CT	Minnesota . . . . . MN	South Carolina . . . . . SC
Delaware . . . . . DE	Mississippi . . . . . MS	South Dakota . . . . . SD
District of Columbia . . . . . DC	Missouri . . . . . MO	Tennessee . . . . . TN
Florida . . . . . FL	Montana . . . . . MT	Texas . . . . . TX
Georgia . . . . . GA	Nebraska . . . . . NE	Utah . . . . . UT
Guam . . . . . GU	Nevada . . . . . NV	Vermont . . . . . VT
Hawaii . . . . . HI	New Hampshire . . . . . NH	Virginia . . . . . VA
Idaho . . . . . ID	New Jersey . . . . . NJ	Virgin Islands . . . . . VI
Illinois . . . . . IL	New Mexico . . . . . NM	Washington . . . . . WA
Indiana . . . . . IN	New York . . . . . NY	West Virginia . . . . . WV
Iowa . . . . . IA	North Carolina . . . . . NC	Wisconsin . . . . . WI
Kansas . . . . . KS	North Dakota . . . . . ND	Wyoming . . . . . WY

**BASIC ALLOWANCE FOR QUARTERS FOR ENLISTED MEMBERS**

The Government generally is required to furnish adequate living quarters for enlisted members and their dependents. When the Government is unable to furnish quarters for the enlisted member and his dependents or when for military reasons dependents are prevented from occupying Government quarters, the enlisted member is entitled to a basic allowance for quarters.

Enlisted members are not required to have an allotment in effect for the support of their dependents in order to be entitled to the basic allowance for quarters. However, it is recommended that an enlisted member voluntarily authorize a class D allotment for the support of his dependents especially when such dependents are not residing with the member.

The Department of Defense encourages enlisted members to take out voluntary allotments for the support of their dependents. This is an easy method to insure that a members' dependent(s) are financially cared for regardless of the member's duty assignment or station. In addition to providing for the member's dependents there are other voluntary allotments for insurance, savings bonds, banks and others that can be put into effect as a convenience to the member.

Dependency must be approved before entitlement to BAQ with dependents is authorized. After initial approval, dependency status of members must be recertified annually.

**DEPENDENTS**

**Eligible Dependents**

Payment of the basic allowance for quarters for dependents may be made to enlisted members in behalf of certain dependent relatives. These dependents are:

1. The lawful wife or husband.
2. Unmarried legitimate child under 21 years of age, (A lawful wife and unmarried legitimate child under 21 years of age are not required to prove dependency on the enlisted member.)
3. Unmarried legitimate child over 21 years of age, if because of a mental or physical condition, the child is unable to support himself and is dependent on the member for over one-half of his support.
4. An adopted child or stepchild under 21 years of age who is dependent on the member for over one-half of his support. The stepchild must not be claimed by his natural father for purposes of basic allowances for quarters if the natural father is also a service member. If the service member is divorced from the stepchild's natural parent, the stepchild is not entitled to receive the allotment since their relationship is considered to be ended. However, the relationship between the enlisted member and the stepchild does not end upon the death of the stepchild's natural parent.
5. An unmarried, minor, illegitimate child whose alleged member-father has been judicially decreed as the father or judicially ordered to contribute to the child's support, or whose parentage has been admitted in writing under oath by the father or mother, may be claimed as a dependent under certain conditions, for purposes of entitlement to BAQ at the with-dependents rate. For the complete details for this involved category of dependent, please consult your personnel office.
6. Parents must be dependent on the member for over one-half of their support. Parents include:
  - a. Natural father and mother.
  - b. Father and mother by adoption.
  - c. Any person who has stood in place of a parent to the enlisted member for 5 continuous years when the member was a minor child.

7. The following determinations have been made in considering whether or not parents are dependents of an enlisted member:

- a. **Parent owning property.** A parent is not required to sell or rid himself of his property to prove dependency on the enlisted member.
- b. **Parent receiving charity.** Contributions received by a parent from charitable organizations are not considered as income for dependency purposes and will not prevent his being claimed as a dependent.
- c. **Parent in a charitable institution.** If the enlisted member claims a parent as a dependent and all conditions proving dependency have been met, the fact that the parent lives in a charitable institution will not prevent such person from being claimed as a dependent.
- d. **Parent receiving Social Security payments, pension or unemployment compensation.** Social Security payment, pension or unemployment compensation received by a parent is considered as income. If such income is more than one-half of the expenses required for the support of the parent he *may not* be claimed as a dependent.
- e. **Combined income of parents.** Where the father and mother are living together in the same household, the dependency of either must be decided on the basis of their combined income and expenses. If the father provides over one-half of the expenses of the home the mother *cannot* be considered as a dependent of the enlisted member even though the care provided by her husband is not completely sufficient for her needs.

#### Ineligible Dependents

The following persons are not considered dependents for purposes of entitlement to basic allowance for quarters for dependents even though they may be dependent upon the enlisted member for support:

1. A former wife - regardless of whether she was awarded alimony in the divorce decree.
2. A child whom the member has cared for in place of a parent.
3. Stepchild, when the service member has been divorced from the child's natural parent.
4. A member's child who has been adopted.
5. Mother-in-law or father-in-law.
6. Grandparents.
7. Brothers and sisters.
8. Stepparent, after the divorce from a blood parent.
9. Any person being claimed as a dependent by another service member.
10. Dependents, who because of their employment or training, are given living accommodations at the expense of the Government.
11. A veteran receiving full-time training and a subsistence allowance under the GI Bill of Rights. (30 Comp. Gen. 148)

ENLISTED MEMBERS' MONTHLY BASIC ALLOWANCE  
FOR QUARTERS RATE

Pay Grade	Without Dependents		With Dependents <sup>3</sup>
	Full Rate <sup>1</sup>	Partial Rate <sup>2</sup>	
E-9	\$205.20	\$18.60	\$288.60
E-8	189.00	15.30	266.70
E-7	160.80	12.00	248.10
E-6	146.10	9.90	228.30
E-5	140.40	8.70	209.70
E-4	123.90	8.10	184.50
E-3	110.70	7.80	160.80
E-2	97.80	7.20	160.80
E-1	92.40	6.90	160.80

<sup>1</sup> Full rate is authorized for members without dependents who are not occupying government quarters.

<sup>2</sup> Partial rate is authorized for members without dependents who live in government quarters or are on field or sea duty.

<sup>3</sup> Basic allowance for quarters for members with dependents does not vary with the number of dependents.

## ACCEPTABLE FORMS OF MARRIAGE

### General

It is important to know whether or not the marriage is legal for the purpose of determining entitlement to Basic Allowance for Quarters since not all types of marriage are considered legal. Regardless of what kind of marriage ceremony was performed or whatever marriage agreement you may have entered into, there must be furnished certain papers to prove legal marriage. A mere statement that "I am the wife (husband) of John (Jane) Doe" is not sufficient.

### Types of Marriage and Evidence Required to Be Furnished as Proof

**Ceremonial Marriage.** This type of marriage is normally performed by a minister, priest, judge of the court, or justice of the peace. If you were married in this manner, the original or certified copy of the marriage certificate is all that is required to be furnished as evidence.

**Common-Law Marriage.** A common-law marriage must be recognized as legal in the State in which it took place. In addition the parties involved must have been eligible to be wed in a lawful ceremonial marriage at the time they entered into a common-law relationship; for example, they must both be single. The following evidence must be furnished as proof of the marriage:

1. A sworn statement by the wife giving the facts of the common-law marriage and the dates and places where they lived together.
2. A sworn statement by the husband giving the same facts that his wife is required to furnish.
3. Sworn statements from two other persons having knowledge of the common-law relationship.

**Indian Tribal Marriage.** There must be furnished a certified statement from the superintendent of the Indian reservation where the marriage was performed containing date and place of the marriage and other evidence necessary to establish proof of the marriage.

**Unusual Marriages.** Unusual marriages are those such as marriage by proxy, telephone, contract, and gypsy tribal marriages. The laws regarding these types of marriages vary according to the places in which they took place. Information of the papers or documents required as proof of the marriage will be forwarded after receipt of application for allotment.

## CHANGES THAT MAY INCREASE OR DECREASE BAQ

### Increases:

1. Marriage, thereby adding a wife as a dependent.
2. Promotion of the enlisted member to a higher grade.

### Decreases:

1. Death of an only dependent.
2. Demotion of the service member.
3. Divorce if the member has no other dependents.
4. A change in circumstances where the parent no longer needs support from the enlisted member: for example, the parent returned to gainful employment, Social Security payment, pension or unemployment compensation as now being paid, contributions from other members of the household commenced or were increased in an amount sufficient for support, or the parent remarried.

### Discontinuance of BAQ

1. Death of the enlisted member.
2. Discharge of the enlisted member from service.
3. When Government quarters (living accommodations) are furnished.
4. When a Military court-martial sentence states that the member forfeit all pay and allowances.



5. When an enlisted member is absent without leave. However, under certain conditions BAQ payments may be continued to dependents for a period up to 2 months after the member absented himself without authority.

#### MISCELLANEOUS INFORMATION AND ADVICE

##### Dependent Living in a Foreign Country

An application for payment of BAQ by the member is accepted regardless of the country in which the dependent lives. However payment will be determined by the Finance Center.

##### Missing-in-Action Cases

No change of the allotment occurs while the enlisted member is reported as missing or missing in action unless the wife divorces the member still missing.

##### Death of the Dependent

When the dependent or person to whom the check is made payable dies before cashing a check, it should be returned.

##### Allotment stopped by the Enlisted Member

He may stop his voluntary allotment(s) at any time if there is no court order or decree making him continue.

##### Change of Address

If a dependent receiving a voluntary allotment moves, an immediate notice of change of address should be forwarded to the respective Service Finance Center. The notice should show:

1. Full name, service number, and military organization (if known) of the enlisted member.
2. The dependents name. A dependent wife should state her given name, for example; Mrs. Lucille Smith, not Mrs. Harry Smith. The full name of the person to whom checks are payable.
3. The old address and the new address.

##### If Voluntary Allotment Not Received or Mistake In Allotment

1. Following procedure above in items 1, 2, and 3 under Change Of Address.
2. If check is stolen or lost, notify Finance Center and local police authorities. Any sworn statements or affidavits, which may be required by the Finance Center should be sworn to before officials authorized to administer oaths for general purposes. These Officials include: Notary Public, Justices of the peace, Judges, Clerks of State and County Courts. They do not include Army, Navy, or Air Force officers, police officers, or postmasters.

An enlisted member may obtain additional information and advice from his Personnel Officer. Dependents receiving voluntary allotments may obtain information and advice by writing to:

<b>Army</b>	Commander U.S. Army Finance and Accounting Center Att: Chief, Allotments & Deposits Operations Indianapolis, Indiana 46249
<b>Air Force</b>	Commander AFAFC/AJ Denver, Colorado 80279
<b>Navy</b>	Chief, Allotment Division, (OM-53) U.S. Navy Finance Center Cleveland, Ohio 44199
<b>Marine Corps</b>	Commanding Officer U.S. Marine Corps Finance Center 1500 E. Banister Rd. Kansas City, Missouri 64197
<b>Coast Guard</b>	Commander (GPS-73) U.S. Coast Guard Washington, D. C. 20590

## MISCELLANEOUS TYPE PAYMENTS

### FAMILY SEPARATION ALLOWANCE

There are two types of family separation allowance payable to members serving under conditions requiring separation of the member from his dependents. Family separation allowance is payable in addition to any other allowance or per diem to which the member may be entitled. In view of the varied circumstances and conditions that may be involved, it is recommended that a member contact his personnel or finance officer to ascertain extent of entitlement, if any, when assigned to permanent duty, or temporary duty away from all or part of his family even though the dependents may not have been residing in the same household with the member prior to such assignment.

**TYPE 1.** A family separation allowance at the rate equal to the quarters allowance for a member in the same grade without dependents is payable to a member with dependents assigned to permanent duty outside the United States or in Alaska when Government quarters, or quarters under the jurisdiction of a uniformed service, are not available to the member. Further, the member's dependents must not be residing at or near his permanent duty station and are not authorized to movement to or near the permanent duty station at Government expense.

**TYPE 2.** Except during time of war or national emergency declared by Congress a family separation allowance of \$30.00 per month, in addition to any per diem or other allowance (including Type 1 family separation allowance), is payable to enlisted personnel in grades E-1 through E-9 and to all officer personnel who are entitled to quarters allowance for dependents when:

1. Dependents do not reside at or near and are not authorized to move at Government expense to or near the member's permanent duty station;
2. The member is assigned to duty on board a ship away from the ship's home port for a continuous period of more than thirty days; or
3. The member is away from his permanent duty station on temporary duty for a continuous period in excess of thirty days and his dependents do not reside at or near the temporary duty station.

### ACCRUED LEAVE

The DOD appropriations Act of 1977 made substantial changes with respect to leave accrual and settlements. Leave is still accumulated at the rate of 2½ days each month, *however, effective 10 February 1976, a member is entitled to payment for accrued leave for a maximum of 60 days during the remainder of his or her career, rather than upon completion of each enlistment or term of service.*

### ENLISTMENT BONUS

This is a payment awarded to an enlisted member as an inducement to enlist or extend his initial period of active duty in a designated skill of an armed force to a total of at least four years. Bonus amounts are prescribed by the Secretary of Defense but may not exceed \$5,000. Payments will be in lump sum or in equal periodic installments as determined by the Secretary. The authorizing legislation contains a safeguard provision to insure that recipients of the bonus fulfill the obligation to serve. Failure to do so results in recoupment of the bonus for the unserved portion of the enlistment. Legislative provisions for this type of bonus expire 30 Sept. 1982.

### REGULAR REENLISTMENT BONUS

This is a lump-sum payment awarded to enlisted members as an inducement to reenlist. The amount of the bonus will vary with the member's basic pay and the number of years of reenlistment. The aggregate of all reenlistment bonuses received during a 20-year military career may not exceed \$2,000.

Regulations provide for a refund to the Government in the event the service member is separated voluntarily or because of his misconduct before he completes his "contracted" term of service. The amount he must refund is in proportion to his unfulfilled service commitment.

The reenlistment bonus is computed by multiplying the number of years for which a member reenlists, or the number of years needed to complete 20 years of service, by:

- (a) One month's basic pay for the first reenlistment.
- (b) Two-thirds, one-third, or one-sixth of one month's basic pay for the second, third, or fourth and subsequent reenlistments, respectively.

Personnel who were on active duty on June 1, 1974, are entitled to either this reenlistment bonus or the Selective Reenlistment Bonus (see below) whichever is greater. Members enlisting after June 1, 1974, will *not* be entitled to this bonus.

#### SELECTIVE REENLISTMENT BONUS\*

This is an additional payment awarded to enlisted members serving in a designated critical military skill\* upon their reenlistment or extension for a period of at least three years. The payment is designed to provide additional financial incentive for the retention of enlisted personnel on active duty on or after 1 Jun 1974 who were in shortage skills which require long and costly training.

The Selective Reenlistment Bonus is:

- Used to assist in attaining and sustaining career manning levels in critical military specialties with inadequate retention rates.
- Paid for any problem reenlistment point up to 14 years of service.
- Based upon multiples of basic pay multiplied by years (not to exceed six years) of *additional* obligated service.
- Restricted to a maximum of \$16,000 (\$20,000 for Navy nuclear power personnel) per reenlistment.
- Paid in either lump sum or installment.

The authorizing legislation contains a safeguard provision to insure that recipients of the bonus fulfill the obligation to serve. Failure to do so results in recoupment of the bonus for the unreserved portion of the reenlistment. Legislative provisions for this bonus expire 30 Sep. 1982.

\*Consult individual Service Regulations for qualifying.

#### TRAVEL ALLOWANCE - SEPARATION AND RETIREMENT

Upon separation from the service, a service member is entitled to receive an allowance of 18½ cents per mile from the place where he is separated to his home of record at time of entry into military service or place accepted for military service (or place from which ordered to active duty). Upon retirement, a member may select his home and receive 18½ cents per mile from place of release to home of selection after having actually performed travel to such home.

#### READJUSTMENT, DISABILITY SEVERANCE, AND SEVERANCE PAY

Congress has enacted several statutes throughout the years to provide funds to members who are involuntarily separated for the purpose of aiding such members to readjust to civilian life. Among these statutes are those authorizing payment for Readjustment Pay, Disability Severance Pay, and Severance Pay. The following paragraphs contain a brief outline of the conditions under which each is payable and to whom payable.

**Readjustment Pay:** Members of Reserve components of the Armed Forces who are involuntarily released from active duty after having completed at least 5 years continuous active duty are entitled to receive Readjustment Pay. The amount payable as readjustment pay is determined by multiplying two months basic pay of grade in which serving by the number of years active service. However, the amount payable may not exceed two years basic pay, or \$15,000, whichever is the lesser.

**Disability Severance Pay:** A member of the Armed Forces on active duty who is found physically unfit for military service as the result of a disability which:

1. was incurred or aggravated while the member was entitled to basic pay;
2. was incurred in line of duty while on active duty;
3. is rated at less than 30 percent under the VA Schedule for rating disabilities;

and

4. is, or may be permanent, is entitled to disability severance pay when discharged. The severance pay is computed by multiplying the monthly basic pay of the member's grade at the time of discharge or the monthly basic pay of any higher grade in which he served satisfactorily by twice the number of his years of active service. The maximum payment is 2 years basic pay.

Disability severance pay is also payable to a member who had originally been placed on the Temporary Disability Retired List who, on reexamination is found to have recovered to the extent that although still physically unfit for service, his disability rating is less than 30 percent.

**Severance Pay:** Primarily, severance pay is payable to Regular officers of the Armed Forces who are involuntarily separated by reason of failure of selection for promotion or for certain other reasons other than for physical disability. In view of the many statutes governing the conditions under which severance pay is authorized, and as the statutes, in many cases, pertain to a specific uniformed service as well as to specific grades, no attempt will be made herein to enumerate the specific conditions under which Severance Pay is authorized. Depending upon the statute under which separation is effected, severance pay is computed under one of the following formulas:

1. Two months basic pay multiplied by the number of years of active service, not to exceed 12 years, or \$15,000, which is less.

2. One month's basic pay multiplied by the number of years of commissioned active service, not to exceed 12 years.

## TRAVEL AND TRANSPORTATION ALLOWANCES

### ADMINISTRATION

Uniformed services personnel are entitled to the travel and transportation allowances briefed in this section. There is an agency called the Department of Defense Per Diem, Travel and Transportation Allowance Committee which publishes a highly detailed book called the Joint Travel Regulations, Volume 1, intended primarily as a working manual for specialized disbursing and transportation officers in administering their specialty. If you need more details about your own case, consult with your Finance or Transportation Office. Generally, the following entitlements are available.

### ALLOWANCES AT YOUR DUTY STATION

**Meals and Transportation:** If you are required to travel within and around your duty station, generally you will do it during duty hours and be furnished Government transportation and your mealtimes will be undisturbed. In the event that the Government is unable to furnish you transportation, you may be authorized a mileage allowance for the use of your own car and any toll charges experienced may be reimbursed. The current mileage is 18½ cents per mile. Enlisted members may also be reimbursed for missed meals at \$4.50 each in CONUS and 14% of the travel per diem rate overseas.

**Station Allowances Overseas.** There are four types of Station Allowances authorized for members and dependents on permanent duty in certain specified areas outside the United States. Because these allowances are based on many factors such as the cost-of-living in the particular country or the applicable per diem rates in the area of

assignment, the member should check with the Finance or Disbursing Office regarding rates and limits:

1. *Housing Allowance (HA) and Cost of Living Allowance (COLA)*. These allowances are authorized for the purpose of defraying the average excess costs experienced by members in certain countries where the average costs of housing or living exceed the comparative costs for a member's quarters allowance or living expenses for similar members in the United States.

2. *Interim Housing Allowance (IHA)*. Payable to members required to procure non-Government family housing prior to the arrival of dependents. Payable for 60 days from date of procurement of the quarters or until the arrival of dependents whichever occurs first.

3. *Temporary Lodging Allowance (TLA)*. This allowance is authorized to partially reimburse members upon initial arrival or just prior to departing overseas duty stations for expenses incurred in hotels or similar accommodations and eating places. Payable for specific periods, generally not to exceed 60 days, while awaiting assignment or closing down Government Quarters or other living accommodations.

4. *Evacuation Allowance*. This is a per diem allowance payable for dependents whenever they are evacuated from the vicinity of the sponsor's duty station to an authorized safe haven.

#### TEMPORARY DUTY ALLOWANCES

**Subsistence Allowances.** Generally, temporary duty involves travel away from your duty station with the Government furnishing you the required tickets for rail, bus, or air carriers and a per diem allowance to cover your food, lodging, and personal care costs at your temporary duty location. In the United States, this per diem is \$23 plus the actual cost of quarters but the total cannot exceed \$50. Overseas, it is related to the local per diem allowance at the place of temporary duty with 50% of that local per diem being payable plus the average actual cost of quarters but the total cannot exceed the local per diem. In the CONUS, there are over 100 areas which have been designated as high-cost areas where the maximum daily limit ranges from \$56 to \$75. These generally include the corporate limits of the named city and may also include the surrounding countries. Per Diem in these high-cost areas is paid on an "actual expense" basis. That is, you must account for all food, lodging and personal care expenses in order to collect. The finance and accounting office can provide details.

**Monetary Allowance in Place of Transportation.** If the Government doesn't furnish you a ticket and your orders permit you to seek your own way, you may be paid a monetary allowance in place of that transportation at the rate of 7 cents per mile. This is not to be considered as an automobile allowance. It is the maximum payment allowed by regulations in reimbursement for furnishing your own transportation even if you buy it from commercial carriers at personal expense. If you travel by personal automobile and your orders authorize that way of traveling as being more advantageous to the Government, per diem will be payable for the time spent traveling by automobile. If your orders have no such statement, per diem will be paid only for air travel time generally and the excess time considered as leave.

**Reimbursement for Cost of Transportation.** If the Government was unable to give you tickets, you may be reimbursed the full costs paid

for your tickets. Be ready to prove what you paid and why the Government was unable to furnish you T/Rs or tickets. A word of warning - do not use foreign carriers unless you are absolutely sure that no United-States carrier is available. If you miss, you may not get any of your money back.

**Actual Expense Allowances and Special Per Diem Allowances.** When your duty is of an unusual nature and the per diem allowance usually payable or the actual expense ceilings in the above list are still insufficient, there is a procedure whereby you can petition, through channels, for actual expense allowance up to \$75 (in CONUS) or special per diem allowances (overseas only). If you have a good case, relief will be provided if possible under law.

**Miscellaneous Reimbursements.** There are a variety of miscellaneous reimbursements also available in proper cases. Taxi fares or limousine costs to and from common carrier terminals are allowable generally. Fees for travelers checks within limits, passport costs, baggage handling, and official telephone or telegraph costs are usually reimbursable. Have receipts to prove your expenses.

#### PERMANENT CHANGE OF STATION ALLOWANCES

**Personal Travel Allowances.** Mileage allowances of 18½ cents per mile (the legal ceiling) are payable for land travel of members on permanent change of station. You should ask your transportation officer for Government procured transportation for transoceanic travel.

**Dependent Travel Allowances.** For dependent travel, the Government will usually pay a member an allowance of 7 cents per mile for each dependent 12 years of age or over and 3½ cents for each dependent between 2 and 12 years of age for land travel. Government transportation and Government procured transportation is normally permitted for these dependents for transoceanic travel. The limit is the distance between stations. A notable exception is, however, that enlisted members in pay grade E-4, with 2 years service or less, E-3, E-2, or E-1 on permanent change of station between CONUS stations are not permitted dependent travel allowances.

When land travel is performed partly by transportation request and partly at personal expense for a separate leg of a journey the member's pay account will be charged for the cost of the transportation request, and mileage allowance will be payable for the ordered travel. Where land travel is performed partly by Government conveyance and partly at personal expense, mileage allowance will be payable for the distance traveled not to exceed the distance for the ordered travel.

*Separation and retirement* are considered as a *permanent* change of station.

**Dislocation Allowances.** A dislocation allowance is also provided to partially reimburse a member for relocating his household. If the member has dependents any relocation of their household caused by the change of station will generally be the basis of payment. If the member is single, the allowance is payable whenever the member is not assigned Government quarters. The amount is equivalent to the monthly rate of BAQ prescribed for the member's pay grade and at the with or without rate based on the member's dependency status on the effective date of the permanent change of station orders.

**Mobile Home Allowances.** Effective 1 October 1980, Mobile Home Allowances may be authorized for movement of house trailers for members who would otherwise be authorized shipment of 1500 pounds

or more of household goods incident to permanent change of station orders. These allowances are in lieu of the transportation of baggage and household goods and are authorized only for mobile home shipments between points within the 48 contiguous States, between the CONUS and Alaska, and between points within Alaska. The transportation of a mobile home is subject to an overall cost limitation of the total amount of the cost of transporting the member's maximum authorized weight allowance of household goods from the old permanent station to the new permanent station. Members may also arrange to personally transport the mobile home, subject to the same cost limitations.

#### TRANSPORTATION OF HOUSEHOLD GOODS AND AUTOMOBILE

Generally you are entitled to the packing, crating, draying, shipping, storage, unpacking, or uncrating of your household goods, when necessary, in connection with your change of station orders. Entitlement for the shipment of your household goods and personal baggage vary according to the type of "change of station" orders you receive.

In addition to the shipment of your household goods and personal baggage, officers, warrant officers and enlisted personnel with permanent change of station orders to, from, and between overseas stations *may ship privately owned vehicles at Government expense.* (Motor vehicles which are your personal property and are used primarily for passenger carrying purposes such as automobiles, jeeps, motor cycles, motor scooters, and motor bikes, including MOPEDS, are considered as privately owned vehicles.) When you receive a permanent change of station as enumerated above, you must deliver your vehicle to the point of embarkation for shipment. Note: There may also be certain restrictions governing the shipment of personally owned vehicles to certain overseas areas; there are also certain restrictions regarding the reentry of vehicles into the United States after they have been operated on leaded fuel overseas. See the Transportation Office before shipping personally owned vehicles to or from overseas areas.)

The maximum net weight allowances which can be shipped on temporary duty orders and permanent change of station orders are listed in the table of weight allowances. The figures shown are subject to change, and there may be additional weight restrictions in certain overseas areas. Be sure to check this with your transportation officer.

(See a following page for table of allowances.)

#### DO-IT-YOURSELF MOVING

A novel conception in moving household goods and personal property is gaining popularity with members of all the services. The do-it-yourself moving program, which offers a "monetary incentive" equal to approximately, but not more than 80 percent of what it would cost the government to have a professional mover do the job, is most popular with younger enlisted personnel, although many officers are also using the system.

The Do-It-Yourself moving program was first tried by the Navy in 1971. The success of the test program over the next five years led to its

adoption by all the Services in February 1976. Although it was possible prior to the current program for a servicemember to move his or her own personal property, it was previously necessary for the member to pay all expenses out of pocket and to submit a claim for reimbursement after the move was completed.

Under the new program, there are two ways to move yourself and qualify for an incentive. First, you may use own pick-up truck or trailer, or you may use a rental truck or trailer obtained for you by your military transportation officer, directly from the contractor. For long distance moves, the government will provide an allowance sufficient to cover operating costs of the rental truck. There is no extra allowance if a trailer is used. Whatever you do, you must check with a transportation officer first.

If, for example, the member is making a long distance move or intercity one-way move, the transportation office which administers the contract and the rental vehicle contractor agree to a lump sum price for the total move. This lump sum includes the rental price of the vehicle, sufficient packing materials for the household goods. An advance for gas, oil and tolls is obtained from the local disbursing office. In the case of a local move, as in moving from off-base rental quarters to Government quarters on base, a rental vehicle, complete with gas is furnished for the time required to make the move. If additional gas is required, the cost is reimbursed to the member when the rental truck or van is turned in.

Any service member who is otherwise eligible to move personal property at Government expense is eligible to use this program. This includes those making a PCS, TDY, or separating, retiring and moving to or from Government quarters under orders. The program is voluntary and may be used in whole or in part. A member, for example, may ship some of his household goods on a Government bill of lading and the balance, up to the allowed weight allowance, under the do-it-yourself program.

A service member arranges for a do-it-yourself move by applying at the Personal Property Transportation Office just as he or she would for any other type move. There are five key elements involved in a do-it-yourself move:

1. The interview with the Personal Property Transportation representative where all factors of the program will be covered in detail and the member will be assisted in determining the proper equipment and packing material required for the move. All forms and instructions will also be provided to the member by the Transportation representative.

2. Packing will probably take the do-it-yourselfer more time than it would a professional. Packing materials are provided by the rental contractor.

3. Picking up the vehicle is the next step and will be done by the member after arrangements are completed by the Transportation office. The member will be given instructions regarding the pickup point, preparing and mailing the "weight tickets", vehicle operation, turn-in point and other required information and instructions.

4. Making the trip is perhaps the most important element in the program for this is where both the government and the member achieves the benefits from the program. The benefits to the member take the form of a "Monetary Incentive Payment" which, in addition to travel allowances for the member and his or her family, if authorized, is

paid using a formula which takes into consideration the estimated cost of having the move made by professionals and the actual cost of the do-it-yourself move. The difference after all factors have been computed is paid to the member.

5. Arriving at the destination completes the process and it is at this time that the member turns the vehicle in, submits the necessary "weight tickets" and other forms and, if necessary submits a claim for damages and or losses.

More specific details and information can be obtained from the Personal Property Transportation office at your installation.

**PCS WEIGHT ALLOWANCES (Pounds)  
(31 December 1980)**

Grade <sup>1</sup>	PCS Weight Allowance <sup>2</sup>
<b>OFFICERS:</b>	
O-10 .....	24,000
O-9 .....	18,000
O-8 .....	14,500
O-7 .....	13,500
O-6 .....	13,500
O-5 .....	13,000
O-4 .....	12,000
O-3 .....	11,000
O-2 .....	10,000
O-1 .....	9,500
W-4 .....	12,000
W-3 .....	11,000
W-2 .....	10,000
W-1 .....	9,500
<b>ENLISTED:</b>	
E-9 <sup>3</sup> .....	9,500
E-8 .....	9,000
E-7 .....	8,500
E-6 .....	8,000
E-5 .....	7,000
E-4 (with over 2 yrs svc) .....	7,000
E-4 <sup>4</sup> (with 2 yrs svc or less), E-3, E-2, E-1 .....	1,500
E-4 <sup>5</sup> (with 2 yrs svc or less), E-3, E-2, E-1 .....	225
Service Academy Cadets and Midshipmen .....	225

<sup>1</sup>Members of the reserve components of the service concerned, and officers holding temporary commissions in the Army and Air Force of the United States are entitled to weight allowances for corresponding relative grades listed. The weight allowance of an individual is based upon his grade or rating at the time of his detachment from the last duty station.

<sup>2</sup>Department of Defense Appropriation Act limits members of the Army, Navy, Air Force, and Marine Corps to a maximum of 13,500 pounds in connection with any 1 PCS.

<sup>3</sup>Senior Enlisted Advisor of the Services, 12,000 lbs.

<sup>4</sup>Applicable only to members ordered to make permanent change of station to, from or between overseas areas and the United States. This weight allowance applies to the *net weight* of household goods shipped.

<sup>5</sup>Applicable to members ordered to make a permanent change of station within the United States. This weight allowance applies to *gross weight* of household goods shipped.

## MILITARY RETIREMENT

One of the most attractive incentives of a military career has been the excellent retirement system which provides not only a monthly retirement check and security for those who serve a minimum of twenty years, for non-disability retirement, but entitles the retiree to retain many of the benefits of the services such as exchange and commissary privileges, medical care in uniformed services facilities or through CHAMPUS, and many other desirable benefits, including provisions to provide income for survivors if desired. (See the Survivor Benefit Plan section for details)

Although there are several provisions of law which govern requirements for retirement eligibility, there are essentially three types of retirement for service members: length of service, physical disability, and in the case of officers, age.

### TYPES OF RETIREMENT AND RETIRED PAY

#### Retirement for Length of Service

1. After completing 20 or more years of active Federal service, enlisted military members may request retirement. Retirement after 20 but less than 30 years' active service is in the enlisted grade in which serving on date of retirement. The amount of the retired pay is 50% of their monthly basic pay after 20 years' active Federal service, and for each year of service after 20 years the amount is increased by 2-1/2%. For purposes of retired pay, 6 months or more is considered as a full year in computing only percentage of retired pay. Maximum retired pay of 75% is reached after 29 years and 6 months of active Federal service.

2. After a minimum of 20 years' active Federal service, at least 10 of which are commissioned service, officers may retire and receive retired pay computed in the same manner as enlisted personnel, except that the retired pay is computed on all years of service, including active and inactive Reserve service, if applicable. (However, inactive time of Reservists after 31 May 1958 is creditable on a retirement point basis only).

3. An enlisted member who has held a higher temporary grade than the grade in which retired (or transferred to the Fleet Reserve) for less than 30 years' service receives retired (or retainer) pay in the grade held at time of retirement (or transfer to the Fleet Reserve) until total service (active plus retired—or time in the Fleet Reserve) reaches 30 years. At that time the member is advanced on the retired list to the highest temporary grade satisfactorily held and the retired pay is based on the higher grade.

4. An enlisted member, holding a reserve warrant or commission, who has completed 20 years' active Federal service, 10 years of which was commissioned, may retire and receive retired pay computed in the same manner as officers.

5. An enlisted member of the Navy and Marine Corps can transfer to the Fleet Reserves at the expiration of 20 years' or more active Federal Service and will automatically be transferred to the retired list after 30 years' total service—active and inactive combined. (For all practical purposes, transfer to the Fleet Reserves is considered the same as retirement.)

#### Retirement for Disability

1. Service members disabled while in service from a service-connected cause that is not the result of their willful misconduct or negligence may either be temporarily or permanently retired, if otherwise eligible. In general, disability retirement comes about as a result of inability to perform duties commensurate with the service member's grade or rank, either from physical or mental causes. The nature and amount of disability retirement pay benefits generally depend on the degree to which the disability keeps the service member from performing their duties. Disability retirement is computed by multiplying the basic pay by the percentage of disability or by 2-1/2% of active service, whichever is greater. When a member is placed on the Temporary Disability Retired List, retired pay will not be less than 50% of active-duty pay while

remaining on the list. (Members may be carried on the TDRL for a maximum of 5 years.)

2. A service member becoming disabled while on active duty will be fully informed, before retirement of the various rights and benefits to which entitled.

**Retirement for Age—Officers.**

Mandatory retirement dates for officers have been established under various provisions of Title 10, USC. With certain exceptions for officers assigned to the Service Academies, the mandatory retirement age for O-8 and above is 62 years (may be deferred to 64 years) and for officers below the grade of Major General, the mandatory retirement age is 60 years. Reserve or temporary warrant officers with at least 20 years of active service must retire at age 62.

**RETIREMENT PAY EXAMPLES**

The following basic examples for officers and enlisted personnel show the actual retirement amounts by years service and basic pay for those with 20 years service who have become retirement eligible after 1 October 1980 as compared with disability retirements. For those who were retirement eligible on or before 30 September 1976 there are provisions for "save pay" and a considerably more complicated retirement computation is required on an individual basis to achieve maximum retirement pay. This has been promulgated by Title 10, Sec. 1401a(e), an amendment under P.L. 94-106 of 7 October 1975. This is covered under *Pay Inversion* and the *Military Retired Pay Table* which follow.

**Example A. Officer, grade O-5, 20 years of service, basic pay of \$2,654.70.**

**Retirement Pay Based on Length of Service.** See basic pay grade O-5 along left-hand margin of the Table. Move to right to the first column with heading of "50%" (20 yrs.). The figure should be \$1,327.35, the amount which would be paid per month.

**Retirement Pay Based on Percentage of Disability.** If 60% disability, then obviously the disability retirement exceeds retirement computed above which was based on years of service. However, an actual amount can be ascertained by multiplying the base pay of \$2,654.70 x 60%, which would result in a retirement amount of \$1,592.82.

**Example B. Enlisted member, grade E-7, 20 years of service, basic pay of \$1,219.20**

**Retirement Pay Based on Length of Service.** See basic pay grade E-7 along left-hand margin of the Table. Move to right to the first column with heading of "50%" (20 yrs.). The figure should be \$609.60, the amount which would be paid per month.

**Retirement Pay Based on Percentage of Disability.** If 60% disability, then as above, the disability retirement percentage exceeds retirement percent based on years of service. The retirement amount can be computed by multiplying the base pay of \$1,219.20 x 60%, which would result in a retirement amount of \$731.52.

Years of active service and percent equivalents are as follows:

Years of Service	Percent	Years of Service	Percent
12	30	21	52-1/2
13	32-1/2	22	55
14	35	23	57-1/2
15	37-1/2	24	60
16	40	25	62-1/2
17	42-1/2	26	65
18	45	27	67-1/2
19	47-1/2	28	70
20	50	29	72-1/2
		30 or over	75

**RETIREMENT INCOME TAX ADVANTAGES**

Members of the Uniformed Services of the United States who are retired may be entitled to certain special benefits which can be termed as retirement income tax advantages. The major of these which are illustrated here are: (1) Disability retirement pay exclusion—in part or whole; (2) Application of disability income exclusion to includable portions of certain retirement pay; (3) Retirement income tax credits; and (4) Veterans Administration compensation or pension. The Tax Reform Act of 1976, PL 94-455, signed by the President on 4 October 1976 places strict restrictions on these tax advantages, particularly in the Disability Retirement tax exemptions and the "sick pay" exclusions previously available.

(1) **Disability Retirement.** Effective 1 January 1976, the tax exemption for disability retirement pay is abolished, *except* for combat related disabilities and for those members who retired for disability prior to 1 January 1977 and those who were entitled to military disability retirement before to that date. Also, no one who was on active duty or was a member of a Reserve component prior to 25 September 1975 will be affected by the new law. Thus, if a member who began military service at any time before 25 September 1975 is retired for disability some time in the future, part or all of his or her retired pay may be excluded from Federal income taxation. The manner in which the retired pay is computed determines whether any of the pay is subject to Federal income tax. If a member is receiving retired pay computed by multiplying the percentage of disability times basic pay, *all* retired pay will be exempt from Federal taxation. If a member is retired for disability and chooses to have his pay computed on the basis of length of service, then the amount of his retired pay which is in *excess* of the amount he would have received if he had elected to have his pay computed on the basis of his percentage of disability is not excluded.

**EXAMPLE:** (Using unadjusted base pay only.) An officer, grade O-4, with 20 years' service retires with a 40% disability. He elects to have his pay computed on the basis of his length of service. His monthly retired pay is 2-1/2 x 20 years (50%) x \$2,297.70, or \$1,148.85. If his retired pay was computed on the basis of his percentage of disability, it would be 40% x \$2,297.70, or \$919.08. The difference between the two figures — \$1,148.85 minus \$919.08, or \$229.77 per month will ordinarily be taxable.

(2) **Disability Income Exclusion.** The Tax Reform Act of 1976 also did away with the sick-pay exclusion for all members retired for disability. Only retirees who are *permanently and totally* disabled and are under the age of 65 may still qualify. *Permanently and totally* for this purpose is defined as, "being unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months." Professional counsel from a legal assistance office or tax expert is recommended for those who feel they may qualify. Even for those who do qualify for the disability income exclusion, the maximum exclusion of \$5,200 per year is reduced dollar for dollar on adjusted gross income in excess of \$15,000. If the taxpayer is married, the exclusion is allowed only if a joint return is filed. A permanently and totally disabled retiree whose adjusted gross income is \$18,200, for example, would be able to exclude only \$2,000 rather than the maximum \$5,200 since his income exceeded \$15,000 by \$3,200. (\$18,200 - \$15,000 = \$3,200. \$5,200 - \$3,200 = \$2,000 exclusion.) Qualified retirees with adjusted gross income above \$20,200 would not be eligible for any disability income exclusion.

**(3) Retirement Income Credit Is Available To Retirees. (credit for the elderly)**

One of the features of the law which should be of interest to retired Uniformed Services personnel is that your *computed income tax* may be reduced by a credit based on the amount of your retirement income. A credit equal to 15 percent of not more than \$2,500 specified amounts of "retirement income" is allowable to retired members

depending on their marital status. The base amount of retirement income for computing the credit is \$2,500 for single persons, \$3,750 for married persons filing joint returns and \$1,875 for married persons filing separate returns.

The maximum credit (15% of the base amount of retirement income) is \$375 for single persons. \$562.50 on joint returns.

"Retirement income" in the case of an individual who has attained the age of 65 before the close of the taxable year, means taxable income from pensions and annuities, interest, rents, and dividends. *However the law gives preferential treatment to members receiving retired or retainer pay from the Armed Forces since they are eligible even if under the age of 65 since retired under a public retirement system.*

"Retirement income" does not include wages, salaries, royalties, or other earned income. The credit is 15% of the lesser of your Retirement Income for Credit Computation on line 1, IRS Schedule RP, which is then reduced by the total of certain nontaxable items and other earned income. Retirement Income for Credit Computation from which the retirement tax credit is computed is the lesser of: retirement income received, or, \$2,500 (\$3,750 on a joint return), less tax-free pensions and annuities and less earned income in excess of \$900 if under age 62; or if age 62 but under 72, less one-half earned income over \$1,200 to \$1,700, or if over \$1,700 it would be the excess over \$1,450. See IRS Schedules R&RP. *Thus, taxpayer may have retirement income and still not be entitled to a retirement income tax credit.*

Retired members should compute the retirement income credit on Form 1040, Schedule RP which provides specific instructions for determining the credit. If the standard deduction is elected, the IRS will compute the tax for qualified individuals with income up to \$20,000, if requested. (See Form 1040 instructions.)

The following is an example of how the tax credit may be used. An unmarried Master Sergeant (E-7), age 58 receives retired pay of \$1,097.10 per month, or \$13,165.20, *unadjusted*, annually. The Sergeant was retired for length of service (30 years) and all is his military retired pay is taxable.

Assuming that he received no tax-free pension or annuity or social security payment, but did have earned income of \$1,300 during the tax year, his earned income would be \$400 over the \$900 limitation for persons under the age of 62. Therefore, the base amount of \$2,500 reduced by the \$400 excess earned income leaves \$2,100. Since this amount is less than the Sergeant's taxable retirement income of \$13,165.20, he has a retirement income tax credit of \$315 (15% of \$2,100) which may be deducted from his total income tax liability. However, this credit, together with any other credits to which he may be entitled, may not exceed his tax liability. It should be noted that the Retirement Income Credit is applied as a reduction of the tax as originally computed.

Generally, most retirees under the age of 60 are pursuing a second career, either by choice or necessity, and their earned income more than offsets the maximum amount of retirement income which can be taken into account for computation of a retirement income tax credit. Therefore it will not be a consideration to many military retirees.

There are many variations possible in the computation of the retirement income credit. Any questions should be referred to a Legal Assistance Office or qualified tax expert.

(4) **VA Compensation or Pension.** Payment received from the Veterans Administration is tax exempt, but mere entitlement to the payment will not necessarily result in a tax saving unless a waiver of equivalent retired pay has been executed. Military retirees who do not receive their disability benefits from the Veterans Administration, may exclude an amount equivalent to the VA benefits to which they are entitled.

#### RETIRED PAY INVERSION

Ordinarily, retired military pay is computed by multiplying the basic pay rate at the time of retirement by 2-1/2 percent for each year of service. The law does, however, provide for adjustments to retired pay to reflect cost-of-living increases. These adjustments are based on increases to the Consumer Price Index (CPI) as determined by the Bureau of Labor Statistics. Although active duty pay increases are also, to some degree, affected by the cost-of-living, basic pay increases have not gone

up as frequently or by as much as have the retired pay increases in recent years. A retired pay "inversion" was thus created which resulted in certain retirement eligible members facing a possible loss of retirement income by remaining on active duty. The decisions, in 1976 and 1977 to reallocate a portion of the active duty pay raises to Basic Allowance for Quarters (BAQ) has further reduced the amount of potential retirement pay for some members.

In order to remedy the "inversion" problem, Public Law 94-106 was enacted by the Congress and signed by the President on 7 October 1975. This Retired Pay Inversion Authorization Act assures that a member will receive no less retired pay than he or she would have received if retired at an earlier date after attaining retirement eligibility. Each retirement eligible member will have his or her retired pay computed, on an individual comparative basis, using the most favorable of the following options:

A. Current pay scale at present grade and years of service at time of retirement.

B. One prior pay scale at present grade and years of service at time of retirement plus cumulative CPI increases in retired pay from that one prior scale.

C. Any pay rate on or after 1 January 1971 at the grade and years of service a member would have had at that time, if retirement eligible under those pay rates plus the cumulative CPI increase accruing from that previous rate.

Although the law now protects the individual member from receiving less than he or she would get by serving on active duty for a longer period, there are still substantial retirement differences among members with similar grades. For example, an O-5 who retired in September 1974 with 20 years of service is receiving almost \$300 more per month than an O-5 who retired in November 1980 with the same amount of service. **Because of the options in computing retired pay, and the application of only partial CPI increases in some situations, depending on when the member retires, the Finance Centers of each of the Military Departments will make the necessary calculations and automatically provide retirees with the benefit of the most advantageous retirement formula on an individual basis.** Members who remain on active duty will, of course, continue to increase their retired pay potential through longevity increases, promotions, and application of the 2-1/2 percent multiplier for each year of continued service after twenty years.

#### COST OF LIVING ADJUSTMENTS TO RETIRED PAY

Prior to 1 Jun 1958, each time military basic pay was increased, retired pay of persons on the retired rolls was recomputed on the basis of those newly established pay rates. That practice was discontinued on 1 Jun 1958 when the pay of retired personnel was increased by 6 percent which approximated the increase in the cost of living since 1955 when retired pay was last increased. In 1963 a revised system of increasing retired pay based on a formula geared to increases in the cost of living was adopted.

Under that formula, whenever the monthly Consumer Price Index (CPI) attained a level of 3 percent above the (Base) Index which was the basis for the most recent increase in retired pay, and remained at or above that level for 3 consecutive months, military retired pay was increased by the highest percentage above that Base Index attained by the CPI in any month during that 3 month period plus 1 percent. The effective date of the increase was the first day of the third month beginning after that 3 month period.

*Legislation enacted in October 1976 changed the formula for computing retiree pay raises.* The new formula eliminates the 1 percent "add-on" or "kicker" and provides for automatic cost-of-living (COL) raises every six months based on actual increases in the CPI. These semi-annual increases will be effective on 1 March and 1 September and will be based on the percentage increase, rounded to the nearest 10th of a percent, between the CPI increases from June to December and December to June respectively. Retirees will see the increases in checks received in April and October. The new formula is intended to enable retirees' purchasing power to keep pace with increases in the cost of living.

The most recent increase in retired pay was 7.7 percent effective 1 September 1980. The next adjustment will be based on the percentage difference in the CPI between June 1980 and December 1980. This increase will be effective 1 March 1981.

It is important to note that it is a percentage increase in the CPI which determines the amount of the raise for retirees and not the change in index points. The percentage is determined as follows: Subtract the previous CPI index from the current CPI to

determine the point change. Divide the point difference by the previous CPI and multiply by one hundred. For example: the CPI for June 1980 was 247.8. Subtracting the December 1979 CPI of 230.0 results in a point difference of 17.8. Dividing 17.8 by the previous index of 230.0 multiplied by 100 equals 7.7.

Persons retired after an increase in base pay rates, will, at the first ensuing retired pay increase, receive an increase in their retired pay equal to the percent increase in the CPI between the month preceding the increase in base pay and the month which was the basis for the retired pay increase. The numbers in parentheses in the table below reflect these partial increases.

The following table provides a comparison of Retired pay increases vs. Active Duty pay increases since the change in procedures for determining retired pay in June 1958.

Any questions regarding the amount of retired pay should be directed to the servicing Military Finance Center.

Active Duty Pay Increases				Retired Pay Increases			
Year	Month	Actual %	Cumulative % (over base of 100)	Year	Month	Actual %	Cumulative % (over base of 100)
1958	Jun 1	6.4	6.4	1958	Jun 1	6.0	6.0
1963	Jan 1	2.7	9.3				
	Oct 1	10.8	21.1	1963	Oct 1	5.0	11.3
1964	Sep 1	1.9	23.4				
1965	Sep 1	8.3	33.7	1965	Sep 1	4.4	16.2
1966	Jul 1	2.8	37.4	1966	Dec 1	3.7	20.5
1967	Oct 1	5.1	44.4				
1968	Jul 1	5.7	52.4	1966	Apr 1	3.9 (2.9)	25.2
1969	Jul 1	10.3	68.1	1969	Feb 1	4.0 (2.1)	30.2
					Nov 1	5.3 (.9)	37.1
1970	Jan 1	7.0	79.9				
1971	Jan 1	7.0	92.5	1970	Aug 1	5.6 (2.5)	44.8
	Oct 1	14.8	121.0	1971	Jun 1	4.5 (.6)	51.3
1972	Jan 1	6.8	136.0	1972	Jul 1	4.8 (1.7)	58.6
1973	Jan 1	6.0	150.2	1973	Jul 1	6.1 (3.6)	68.2
	Oct 1	6.2	165.7	1974	Jan 1	5.5 (2.96)	77.5
1974	Oct 1	5.5	180.3		Jul 1	6.3 (6.3)	88.7
1975	Oct 1	5.0	194.3	1975	Jan 1	7.3 (7.3)	102.4
1976	Oct 1	3.62	205.2		Aug 1	5.1 (5.0)	112.8
1977	Oct 1	6.20	224.1	1976	Mar 1	5.4 (1.7)	124.3
1978	Oct 1	5.5	241.9	1977	Mar 1	4.8 (1.0)	135.0
1979	Oct 1	7.0	265.9		Sep 1	4.3 (5.3)	145.1
1980	Oct 1	11.7	308.7	1978	Mar 1	2.4 (1.1)	151.0
					Sep 1	4.9 (6.1)	163.3
				1979	Mar 1	3.9 (1.9)	173.6
					Sep 1	6.9 (8.8)	192.5
				1980	Mar 1	6.0 (2.8)	210.1
					Sep 1	7.7 (10.8)	234.0

CPI SUMMARY THRU NOVEMBER 1980

MONTH	CPI	MONTH	CPI
Jan 75	156.1	Nov 79	227.6
Jan 76	166.7	Dec 79	230.0
Jan 77	175.3	Jan 80	233.3
Jan 78	187.2	Feb 80	236.5
Jan 79	204.7	Mar 80	239.9
Feb 79	207.1	Apr 80	242.6
Mar 79	209.1	May 80	245.1
Apr 79	211.8	Jun 80	247.8
May 79	214.3	Jul 80	248.0
Jun 79	216.9	Aug 80	249.6
Jul 79	219.4	Sep 80	251.9
Aug 79	221.5	Oct 80	254.1
Sep 79	223.7	Nov 80	256.4
Oct 79	225.6	Dec 80	

(The CPI is determined and published monthly the Bureau of Labor Statistics)

MONTHLY AMOUNT OF MILITARY NON-DISABILITY RETIREMENT PAY  
(For individuals retiring after 1 October 1980)

Retirement amounts are rounded to nearest whole dollar. Years of service are assumed to be equal to years of active service (See preceding narrative for discussion of Retired Pay Inversion and Cost-of-Living Adjustments.)

(Based on 1 October 1980 pay rates and one year "look-back" provision if higher.)<sup>1</sup>

Pay Grade	YEARS OF SERVICE											
	Over 20	Over 21	Over 22	Over 23	Over 24	Over 25	Over 26	Over 27	Over 28	Over 29	Over 30	
	COMMISSIONED OFFICERS											
O-10*	\$2314	\$2429	\$2545	\$2661	\$2776	\$2892	\$3008	\$3123	\$3239	\$3355	\$3470	
O-9	2263	2376	2489	2602	2716	2829	2942	3056	3170	3285	3400	
O-8	2102	2207	2305	2405	2514	2623	2733	2842	2951	3061	3170	
O-7	1916	2012	2108	2204	2300	2395	2491	2587	2683	2779	2874	
O-6	1467	1541	1708	1863	1941	2095	2189	2273	2357	2441	2526	
O-5	1327	1394	1511	1580	1648	1717	1786	1854	1923	1992	2061	
O-4	1149	1206	1264	1321	1379	1436	1494	1551	1608	1666	1723	
O-3	993	1043	1093	1142	1192	1242	1291	1341	1391	1441	1490	
O-2	737	774	811	848	885	921	958	995	1032	1069	1106	
O-1	582	611	640	669	698	727	756	785	814	843	872	
	COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS ACTIVE SERVICE AS ENLISTED MEMBERS											
O-3E	1008	1059	1109	1160	1210	1261	1311	1361	1412	1462	1513	
O-2E	854	896	939	982	1024	1067	1110	1152	1195	1238	1280	
O-1E	722	758	794	830	867	903	939	975	1011	1047	1083	
	WARRANT OFFICERS											
W-4	954	1002	1084	1134	1183	1232	1381	1434	1487	1541	1594	
W-3	839	881	956	999	1043	1086	1170	1215	1260	1305	1350	
W-2	753	790	862	901	940	979	1018	1057	1097	1136	1175	
W-1	699	733	788	803	838	873	908	943	978	1013	1048	
	ENLISTED MEMBERS											
E-9**	788	828	913	964	996	1037	1183	1229	1274	1320	1365	
E-8	691	725	805	841	878	914	1057	1098	1138	1179	1220	
E-7	610	640	716	748	781	813	951	987	1024	1061	1097	
E-6	536	563	590	617	643	670	697	724	751	777	804	
E-5	455	478	501	523	546	569	592	614	637	660	683	
E-4	378	397	416	435	454	473	491	510	529	548	567	
E-3	331	348	364	381	397	414	430	447	463	480	497	
E-2	279	293	307	321	335	349	363	377	391	405	419	
E-1	251	263	276	288	301	313	326	338	351	363	376	

<sup>1</sup>Next adjustment will be based on the percentage increase in the CPI between June 1980 and December 1980 and will be effective 1 March 1981.

\*Includes Chief of Staff—Army and Air Force, Chief of Naval Operations—Navy, Commandant—Marine Corps and Coast Guard, and Chairman of the JCS.

NOTE: As a result of certain "Save Pay" provisions or for advancement on the retired list, some individuals would receive amounts differing from those above. This table reflects retirement pay based on the 1 October 1980 pay tables except for individuals who would benefit from a one year "look-back". Because of the size of the 1 October 1980 pay raise, most members would not benefit from the "look back" provision.



# FEDERAL INCOME TAX MONTHLY WITHHOLDING TAX COMPUTATION 1981

## (PERCENTAGE METHOD)

This method is used for most part by the Services on that portion of their payrolls which are computerized, it does not lend itself to manual withholding computation. In some instances the Services have further refined the percentages to bring the withholding closer to the actual tax liability. In these cases, of course, there will thus be a slight variation from the computerized figures that are shown in the detailed pay tables presented in this Almanac. The same would be true where pay has been computed by the "wage bracket" method. However, all differences will equalize when one files his income tax return after the close of the taxable year.

## COMPUTATION

The amount of wages referred to below represents monthly gross taxable wages less \$83.33 per exemption. To make the computation to determine your monthly income tax withholding under the new law: Multiply the number of exemptions claimed by \$83.33, Subtract this amount from your regular monthly gross wages. Then use the result to calculate your tax from the tables below.

## MONTHLY PAYROLL PERIOD

### SINGLE PERSON (Including Head of Household)

<i>If the amount of wages is:</i>	<i>The amount of income tax to be withheld shall be:</i>
Not over \$118	0
Over \$118 but not over \$275	15% of excess over \$118
Over \$275 but not over \$567	\$23.55 plus 18% of excess over \$275
Over \$567 but not over \$850	\$76.11 plus 21% of excess over \$567
Over \$850 but not over \$1,183	\$135.54 plus 26% of excess over \$850
Over \$1,183 but not over \$1,433	\$222.12 plus 30% of excess over \$1,183
Over \$1,433 but not over \$1,875	\$297.12 plus 34% of excess over \$1,433
Over \$1,875	\$447.40 plus 39% of excess over \$1,875

### MARRIED PERSON

<i>If the amount of wages is:</i>	<i>The amount of income tax to be withheld shall be:</i>
Not over \$200	0
Over \$200 but not over \$550	15% of excess over \$200
Over \$550 but not over \$908	\$52.50 plus 18% of excess over \$550
Over \$908 but not over \$1,250	\$116.94 plus 21% of excess over \$908
Over \$1,250 but not over \$1,600	\$188.76 plus 24% of excess over \$1,250
Over \$1,600 but not over \$1,967	\$272.76 plus 28% of excess over \$1,600
Over \$1,967 but not over \$2,408	\$375.52 plus 32% of excess over \$1,967
Over \$2,408	\$516.64 plus 37% of excess over \$2,408

**EXAMPLE:** Married officer, O-4, over 10 years service, claiming 3 exemptions, with a taxable pay of \$1,939.20 per month.

a. \$1,939.20 less \$249.99 (3 x \$83.33)	\$1,689.21
b. Refer to above table, tax on first \$1,600.00	\$272.76
c. Tax on \$89.21 (\$1,689.21 less \$1,600.00) x 28%	\$24.97
d. Total tax to be withheld for the month (line b plus c)	\$297.74

## Optional—For Manual Computation FEDERAL INCOME TAX MONTHLY WITHHOLDING TABLE (Wage-Bracket Method) Pertaining To Income Earned in 1981

WAGES		NUMBER OF WITHHOLDING EXEMPTIONS CLAIMED								
		MARRIED					SINGLE			
At least	But less than	0	1	2	3	4	5	0	1	2
The amount of income tax to be withheld shall be—										
480	500	43.50	31.00	18.50	6.00	0	0	62.20	47.20	32.20
500	520	48.50	34.00	21.50	9.00	0	0	65.80	50.80	35.80
520	540	49.50	37.00	24.50	12.00	0	0	69.40	54.40	39.40
540	560	52.50	40.00	27.50	15.00	2.50	0	73.00	58.00	43.00
560	580	58.10	43.00	30.50	18.00	5.50	0	78.70	61.60	46.60
580	600	59.70	46.00	33.50	21.00	8.50	0	\$80.90	\$65.20	\$50.20
600	640	65.10	50.50	38.00	25.50	13.00	.50	87.20	70.60	55.80
640	680	72.30	57.30	44.00	31.50	19.00	6.50	95.60	78.10	62.80
680	720	79.50	64.50	50.00	37.50	25.00	12.50	104.00	86.50	70.00
720	760	86.70	71.70	56.70	43.50	31.00	18.50	112.40	94.90	77.40
760	800	93.90	78.90	63.90	49.50	37.00	24.50	120.80	103.30	85.80
800	840	101.10	86.10	71.10	56.10	43.00	30.50	129.20	111.70	94.20
840	880	108.30	93.30	78.30	63.30	49.00	36.50	138.10	120.10	102.60
880	920	115.50	100.50	85.50	70.50	55.50	42.50	148.50	128.50	111.00
920	960	123.70	107.70	92.70	77.70	62.70	48.50	158.90	137.20	119.40
960	1,000	132.10	114.90	99.90	84.90	69.90	54.90	169.30	147.60	127.80
1,000	1,040	140.50	123.00	107.10	92.10	77.10	62.10	179.70	158.00	136.40
1,040	1,080	148.90	131.40	114.30	99.30	84.30	69.30	190.10	168.40	146.80
1,080	1,120	157.30	139.80	122.30	106.50	91.50	76.50	200.50	178.80	157.20
1,120	1,160	165.70	148.20	130.70	113.70	98.70	83.70	210.90	189.20	167.60
1,160	1,200	174.10	156.60	139.10	121.60	105.90	90.90	221.30	199.60	178.00
1,200	1,240	182.50	165.00	147.50	130.00	113.10	98.10	233.20	210.00	188.40
1,240	1,280	191.20	173.40	155.90	138.40	120.90	105.30	245.20	220.40	198.80
1,280	1,320	200.80	181.80	164.30	146.80	129.30	112.50	257.20	232.20	209.20
1,320	1,360	210.40	190.40	172.70	155.20	137.70	120.20	269.20	244.20	219.60
1,360	1,400	\$220.00	\$200.00	\$181.10	\$163.60	\$146.10	\$128.60	281.20	256.20	231.20
1,400	1,440	229.60	209.60	189.60	172.00	154.50	137.00	293.20	268.20	243.20
1,440	1,480	239.20	219.20	199.20	180.40	162.90	145.40	306.20	280.20	255.20
1,480	1,520	248.80	228.80	208.80	188.80	171.30	153.80	319.80	292.20	267.20
1,520	1,560	258.40	238.40	218.40	198.40	179.70	162.20	333.40	305.10	279.20
1,560	1,600	268.00	248.00	228.00	208.00	188.10	170.60	347.00	318.70	291.20
1,600	1,640	278.40	257.60	237.60	217.60	197.60	179.00	360.60	332.30	304.00
1,640	1,680	289.60	267.20	247.20	227.20	207.20	187.40	374.20	345.90	317.60
1,680	1,720	300.80	277.40	256.80	236.80	216.80	196.80	387.80	359.50	331.20
1,720	1,760	312.00	288.60	266.40	246.40	226.40	206.40	401.40	373.10	344.80
1,760	1,800	323.20	299.80	276.50	256.00	236.00	216.00	415.00	386.70	358.40
1,800	1,840	334.40	311.00	287.70	265.60	245.60	225.60	428.60	400.30	372.00
1,840	1,880	345.60	322.20	298.90	275.60	255.20	235.20	442.20	413.90	385.60
1,880	1,920	356.80	333.40	310.10	286.80	264.80	244.80	457.10	427.50	399.20
1,920	1,960	368.00	344.60	321.30	298.00	274.60	254.40	472.70	441.10	412.80
1,960	2,000	379.70	355.80	332.50	309.20	285.80	264.00	488.30	455.80	426.40
2,000	2,040	392.50	367.00	343.70	320.40	297.00	273.70	503.90	471.40	440.00
2,040	2,080	405.30	378.60	354.90	331.60	308.20	284.90	519.50	487.00	454.50
2,080	2,120	418.10	391.40	366.10	342.80	319.40	296.10	535.10	502.60	470.10
2,120	2,160	430.90	404.20	377.60	354.00	330.60	307.30	550.70	518.20	485.70
2,160	2,200	443.70	417.00	390.40	365.20	341.80	318.50	566.30	533.80	501.30
2,200	2,240	456.50	429.80	403.20	376.50	353.00	329.70	581.90	549.40	516.90
2,240	2,280	469.30	442.60	416.00	389.30	364.20	340.90	597.50	565.00	532.50
2,280	2,320	482.10	455.40	428.80	402.10	375.40	352.10	613.10	580.60	548.10
2,320	2,360	494.90	468.20	441.60	414.90	388.20	363.30	628.70	596.20	563.70

Optional—For Manual Computation  
**FEDERAL INCOME TAX MONTHLY WITHHOLDING TABLE (Contd)**  
 (Wage-Bracket Method)  
 Pertaining To Income Earned in 1981

WAGES		NUMBER OF WITHHOLDING EXEMPTIONS CLAIMED									
		MARRIED					SINGLE				
At least	But less than	0	1	2	3	4	5	0	1	2	
The amount of income tax to be withheld shall be—											
2,360	2,400	507.70	481.00	454.40	427.70	401.00	374.50	644.30	611.80	579.30	
2,400	2,440	521.10	493.80	467.20	440.50	413.80	387.20	659.90	627.40	594.90	
2,440	2,480	535.90	506.60	480.00	453.30	426.60	400.00	675.50	643.00	610.50	
2,480	2,520	550.70	519.80	492.80	466.10	439.40	412.80	691.10	658.60	626.10	
2,520	2,560	565.50	534.60	505.60	478.90	452.20	425.60	706.70	674.20	641.70	
2,560	2,800	580.30	549.40	518.60	491.70	465.00	438.40	722.30	689.80	657.30	
2,600	2,640	595.10	564.20	533.40	504.50	477.80	451.20	737.90	705.40	672.90	
2,640	2,680	609.90	579.00	548.20	517.40	490.80	464.00	753.50	721.00	688.50	
2,680	2,720	624.70	593.80	563.00	532.20	503.40	476.80	769.10	736.60	704.10	
2,720	2,760	639.50	608.60	577.80	547.00	516.20	489.60	784.70	752.20	719.70	
2,760	2,800	654.30	623.40	592.60	561.80	530.90	502.40	39 percent of the excess over \$2,760 plus—			
2,800	2,840	669.10	638.20	607.40	576.60	545.70	515.20				
2,840	2,880	683.90	653.00	622.20	591.40	560.50	529.70				
2,880	2,920	698.70	667.80	637.00	606.20	575.30	544.50	792.50	760.00	727.50	
2,920	2,960	713.50	682.60	651.80	621.00	590.10	559.30				
2,960	3,000	728.30	697.40	666.60	635.80	604.90	574.10				
3,000	3,040	743.10	712.20	681.40	650.60	619.70	588.90				
3,040	3,080	757.90	727.00	696.20	665.40	634.50	603.70				
3,080	3,120	772.70	741.80	711.00	680.20	649.30	618.50				
3,120	3,160	787.50	756.60	725.80	695.00	664.10	633.30				
3,160	3,200	802.30	771.40	740.60	709.80	678.90	648.10				
3,200	3,240	817.10	786.20	755.40	724.80	693.70	662.90				
3,240	3,280	831.90	801.00	770.20	739.40	708.50	677.70				
3,280	3,320	846.70	815.80	785.00	754.20	723.30	692.50				
3,320	3,360	861.50	830.60	799.80	769.00	738.10	707.30				
3,360	3,400	876.30	845.40	814.60	783.80	752.90	722.10				
3,400	3,440	891.10	860.20	829.40	798.60	767.70	738.90				
3,440	3,480	905.90	875.00	844.20	813.40	782.50	751.70				
3,480	3,520	920.70	889.80	859.00	828.20	797.30	766.50				
3,520	3,560	935.50	904.60	873.80	843.00	812.10	781.30				
37 percent of the excess over \$3,560 plus—											
\$3,580 and over		942.90	912.00	881.20	850.40	819.50	788.70				

\* \* \* \* \*

The Veterans Administration's computer file of veterans' records contains the names of approximately 35 million veterans and their survivors, together with the appropriate military serial number, social security number or VA claim number to permit veterans benefits counselors to locate an individual's benefits file.

If you contact the agency about your benefits please be prepared to provide an identifying number if at all possible.

The reason is simple.

There are about 305,000 Smiths in the file, 203,000 Johnsons, about 150,000 Williamses, 145,000 Joneses and around 137,000 Millers.

Many of the Smiths — to make things more complicated — have the same first name. Same's true of the Browns and the Millers, and so on.

That's why veterans, and others eligible for VA benefits, will receive faster and more accurate information and service when they are able to provide one of those serial numbers.

There are even multitudes with what you might think are not-so-common names: more than 53,000 Robinsons, nearly 27,000 Fishers and the same number of Richardsons, and between 23,000 and 24,000 each of Schmidts, Ryans, Snyders, Butlers and Wallaces.

# FEDERAL INCOME TAX HIGHLIGHTS FOR SERVICE PERSONNEL

## GENERAL

The Revenue Act of 1978 (P.L. 95-600) included several provisions that continue to impact on taxpayers on their 1980 taxes. There are fewer, but wider brackets in the tax rate schedule which are generally lower for most low-income brackets and are raised in some higher ones. The personal exemptions are increased from \$750 to \$1,000, however, as a trade-off, the general tax credit of \$35 per exemption has been eliminated. The gasoline tax which was an allowable itemized deduction has been repealed. Political contributions can no longer be claimed as an itemized deduction, but credit for political contributions have been doubled.

Some provisions of the Tax Reform Act of 1976 and the Tax Simplification Act of 1977 will continue to impact on service members in 1980. The virtual abolishment of the "sick-pay exclusion" impacts most heavily on retired members. Expansion of moving expense deductions and increased tax credits may enable some service members to save on their 1980 taxes. More than thirty states and the District of Columbia now require the Federal Government to withhold State income taxes from their pay. Details on State withholding can be found in the sub-section dealing with State Income Taxes.

Members of the Armed Forces generally have the same liability for filing Federal income tax returns as all residents and citizens. There are, however, numerous provisions in the revenue laws especially applicable to members of the Armed Forces, particularly with regard to the determination of "gross income" and, under certain circumstances, the time for filing returns and paying taxes.

Since most military members file returns on a calendar year basis, the information contained in this section is based on such returns.

When writing to the Internal Revenue Service for information concerning your return, always provide them with your social security number and direct your inquiry to the IRS Service Center where the return was filed.

## SPECIAL ITEMS

**Zero Bracket Amount.** The Zero Bracket Amount (ZBA) is a fixed amount already built into the tax tables and rate schedules to simplify the computation of tax liability. The ZBA is \$3,400 for married couples filing jointly and \$2,300 for singles and heads of households.

**Earned Income Credit.** A credit of 10%, up to a maximum of \$500, on earned income if the taxpayer has children. The credit is reduced by 10% of the AGI or earnings in excess of \$4,000. If the credit exceeds the tax liability, a tax refund will result. (Would pertain mostly to E-5's and below.)

**Sale of Personal Residence.** Military homeowners on Active Duty have up to 4 years to purchase or build and occupy a new residence in order to defer capital gains tax on the sale.

**Retired Pay.** Retired pay should be reported under pensions, not as wages, salaries, etc., on the front page of the Form 1040. **Note:** Retired pay is eligible for the maximum tax rate of 50% on personal service income. This pertains to "earned income" of over \$40,200 if single and \$55,200 if married filing jointly.

**Individual Retirement Account.** Members of the Reserve and National Guard may qualify for an IRA deduction (if otherwise qualified) despite participation in the military retirement plan if he has 90 or fewer days of active duty during the year.

## Income Tax Withholding

All taxable pay received from the Armed Forces is subject to withholding at source for Federal income taxes. The amount withheld is dependent upon the taxpayer's pay period, the amount of his wages, and the number of exemptions claimed. The Armed Forces use a monthly pay period (except for drill pay). The current withholding tax table is shown on a preceding page.

**Who Must File A Federal Income Tax Return  
File A Return If You Are:**

**And Your Gross Income  
Is At Least**

- Single or are a widow(er), under 65 . . . . . \$3,300
- Married filing jointly, living together at the end of the tax year . . . . . \$5,400
- Married filing separate returns, or married but not living together at end of tax year . . . . . \$1,000
- Single and can be claimed as a dependent on your parents return and you show unearned income (interest etc.) on your own return . . . . . \$1,000
- Self employed and your net earnings from self-employment . . . . . \$400
- Even if you are not required to file a return, you should file to get a refund if income tax was withheld from your pay.

If a member and spouse are legally domiciled in a community-property State (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas and Washington), each is generally liable for a return with respect to his or her separate income, and, for the period of the year they were married and domiciled in a community-property State, one-half of community income such as basic pay (excluding allowances).

A United States citizen domiciled in a community-property state who marries a non-resident alien should check with the local Internal Revenue Service office with respect to filing a Federal tax return.

If married to a member who is not domiciled in a community-property State, a non-resident alien spouse will file a Federal income tax return only with respect to his/her income from sources within the United States.

**When To File Income Tax Returns**

Returns shall be filed on or before the 15th of April following the close of the calendar year. Income tax returns for the calendar year 1980 from service personnel within the United States are normally due to be filed on or before 15 April 1981 the same as any other taxpayer. However, citizens, including Armed Forces military personnel who, on April 15, 1981 are on duty or traveling outside the fifty states and Puerto Rico are automatically allowed an extension of 2 months for filing returns. Taxpayers who take advantage of this extension must explain the delay and pay interest at the rate of 12% on the unpaid tax, if any, from the original due date until paid.

In addition to the foregoing, the Internal Revenue Service is authorized to grant a reasonable extension of time for filing returns, also at 12% interest under such rules and regulations as are prescribed by the Internal Revenue Service.

**Where To File**

Returns and payments shall be made to the Internal Revenue Service Center applicable to your legal residence. If your principal place of abode for the year is outside of U.S., including Puerto Rico and if you have no legal residence or place of business in any Internal Revenue District within the U.S. the return should be filed with Internal Revenue Service Center, 11601 Roosevelt Blvd., Philadelphia, Pa. 19255.

**Filing and Payment**

A taxpayer who qualifies to file a form 1040A has the option of computing the tax liability from the appropriate tax table, or having the IRS Center compute the tax. The taxpayer also has the option on Form 1040 of having IRS compute the tax on adjusted gross income up to \$20,000 if income consists only of wages, dividends, interest, pension and annuities, if the Zero Bracket Amount is used— or the tax can be computed from the tax rates schedules shown in the IRS instructions. Where a taxpayer computes the tax and there is a balance due, payment in full must be made with the return. If IRS computes the tax liability the taxpayer will receive a bill for the amount of tax due. Any overpayment of tax will be refunded or applied to taxes owned for prior years.

Taxpayers whose income is less than \$20,000 using Forms 1040A, or 1040 with the Zero Bracket Amount, may figure their tax by using the appropriate tax table

which reflects the proper tax after taking into account the Zero Bracket Amount and personal exemptions or one may itemize deductions and compute the tax liability from tax rate schedules after taking into account personal exemptions in addition to the itemized deductions.

**When To Pay.** A taxpayer who computes the tax must pay any balance due when filing the return. Where the Internal Revenue Service computes the tax on Form 1040 on qualified adjusted gross incomes under \$20,000 if single, or \$40,000 on a joint return, the taxpayer will receive a bill for any balance due and be given 30 days within which to pay it.

**Levy and Distraint.** Under the provisions of Section 6331 of the Internal Revenue Code of 1954, the District Director of Internal Revenue is authorized to levy and distraint on the property of officers and employees of the United States Government to collect unpaid Federal taxes in the same manner he can with respect to employees of private employers. Note: The first \$50 of weekly income is exempt from levy, plus an additional \$15 per dependent.

It is important, therefore, that members owing delinquent Federal income taxes should arrange with the Internal Revenue Director for the liquidation of the obligation either directly, by allotment, or by pay record deduction in order to preclude the annoyance and inconvenience of levy and distraint procedure.

**Extension of Time for Payment of Taxes.** While no general or automatic extension of time has been granted to members of the Armed Forces, as such, for the payment of taxes, they may be interested in and entitled to the following provisions:

1. Under the provisions of Section 513 of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended, a member of the Armed Forces whose ability to pay taxes is materially impaired by reason of being in the service may defer the payment of the tax (not the filing of the return), without penalty or interest until six months after discharge or release from an initial period of service.

2. At the request of any taxpayer, the District Director of Internal Revenue may extend the time for payment of the tax for a period not exceeding 6 months from the date prescribed for the payment of the tax. In such case, the amount in respect of which the extension is granted shall be paid on or before the date of the expiration of the period of the extension plus interest thereon at the rate of 12% per annum from the original date such payment should have been made.

**Assistance in Preparing Return.** Although Legal Officers may assist in preparing returns, Legal Officers shall not sign as "person preparing the return" since they may not appear as counsel in the event a return is audited and questioned.

**EXCLUSIONS FROM ARMED FORCES GROSS INCOME**

**Basic Allowance for Quarters,** including cash difference for inadequate quarters; housing and cost-of-living abroad whether paid by the United States or a foreign government; or quarters, heat, and light furnished in kind.

**Basic Allowance for Subsistence,** including R.O.T.C. subsistence.

**Mileage and Per Diem Allowances** for member's official travel and transportation on temporary duty if actual expenses equal government reimbursement. (See item captioned Moving Expenses on a following page for tax treatment of expenses and reimbursements.)

**Rations** furnished in kind to enlisted members.

**Uniform Gratuity** or clothing allowance paid to officers and nurses, and uniforms furnished in kind or by allowances to enlisted members.

**Death Gratuity Pay** (6 months' pay, minimum \$800, maximum \$3,000, to beneficiary of a deceased officer or enlisted member).

**Family Separation Allowance** received by a member because of sea or overseas assignment.

**Disability Retired and Disability Severance Pay,** received for temporary or permanent disability retirement elected on the basis of percentage disability. If computed on years service further limitations pertain. *Note: The exclusion will continue in effect/only for those military members who were receiving disability retirement pay on or before 24 September 1975; those persons who were members of*

the Uniformed Services (or Reserve component thereof) before 24 September 1975; those members who receive military disability retirement by reason of combat related injury; or those who would be entitled to receive disability compensation from the Veterans Administration.)

**Disability Income.** *Disability Income was formerly known as "Sick Pay Exclusion."* In the case of a taxpayer who has not attained age 65 before the end of the taxable year (and has not reached mandatory retirement age at the beginning of the tax year) and who is retired by reason of **permanent and total disability**, gross income in such instances does not include wages or payments in lieu of wages in an amount not to exceed \$100 per week received for periods before reaching mandatory retirement age. If the Adjusted Gross Income of the member for the taxable year exceeds \$15,000, the excludable amount shall be reduced dollar for dollar by any amount over \$15,000.

A taxpayer is **permanently and totally disabled** if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. Proof of such a disability must be furnished. (Also see Retirement Section under "Retirement tax Advantages".)

**Government Insurance or Indemnity.** Amounts paid by reason of death of the insured; dividends, or use of NSLI dividends to purchase paid up insurance, including regular and special, on United States Government and national service life insurance; proceeds from maturing United States Government and national service endowment insurance contracts, and proceeds from surrendered United States Government and national service life insurance policies.

**Retired Serviceman's Family Protection Plan Annuities.** Beginning in 1966, reductions in retired pay of a member who elects RSFPP coverage are not included in gross income derived from such retired pay. They do not reduce other taxable income, however. Amounts which a member may be required to deposit under RSFPP will accumulate as "consideration for contract" recoverable later from retired pay by the member or from RSFPP annuities by survivors.

**Survivor Benefit Plan** reductions in retired pay are not included in gross income of such retired pay. However, SBP payments to the survivor are considered as income.

**Income of Minor Son or Daughter.** The earnings of an unemancipated minor son or daughter are the separate income of such son or daughter and not the income of the parent.

#### Other Exclusions

Other exclusions include such items as: government or commercial life insurance amounts; insurance dividends and annuities; RSFPP and SBP annuities; injury compensation; State veteran bonuses and others. Check IRS instructions for more information.

### GROSS INCOME TO BE REPORTED

#### From Military or Naval Sources:

Basic pay for active duty, training duty, summer cruises, and drills; incentive pay for hazardous duty, special pay for physicians and dentists, flight duty, diving duty, sea and foreign duty, and reenlistment bonuses; pay for accrued leave on separation, proficiency pay, hostile fire pay, officer continuation pay, and credits for back pay. (Does not include combat zone exclusion.)

**Retired Pay** - To the extent it is not: (1) reduced under the Retired Serviceman's Family Protection Plan, SPB, or the Dual Compensation Act; (2) excluded because of disability resulting from active service; or (3) waived in favor of disability compensation or pension from Veterans Administrations.

**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 Midshipmen and Cadets**, and retainer pay of students enrolled in the aviation college programs.

**Compensation for Employment in Officers' Clubs**, messes, post and station theaters, and other NAF activities.

**Travel and Change of Duty Station (moving) Allowances.** (1) Temporary additional duty (TAD, TDY) allowances which exceed the expenses of travel and transportation must be reported as Misc'l income from the employer and supported by Form 2106. (2) Amounts received as mileage, per diem, or reimbursement of moving expenses from one residence to another must be included on Form 1040. See also "Moving Expense". (Note: Service members will not be required to account in their own tax returns for any reimbursements of moving and storage expenses in kind or any cash reimbursements or allowances to the extent of moving expenses actually paid or incurred.)

**Cash Payment** for unused accrued leave.

**Interest on Deposits.**

**Lump-Sum Payment** to former aviation cadets upon separation.

**Lump-Sum Severance Pay** other than disability severance pay.

**Lump-Sum Readjustment Pay and Contract Cancellation** to reservists.

Note: The lump sums in the last 3 paragraphs are taxable in full as ordinary income and subject to withholding in the year received. In some cases you may be able to reduce your tax by determining your tax under what is called the Income Averaging provisions.

**Dislocation allowance** is taxable income and subject to income tax withholding. It is not, however, subject to FICA taxes.

**RSFPP, and SBP Survivor Annuities**, taxable as employees' annuities.

#### From Other Sources:

Income from sources other than military pay must also be reported. This would include: fees and commissions for personal or professional services; business income; investment income; profits from sales of real or personal property; capital gains; alimony payments; annuities; pensions; value of prizes and awards; etc.

### DEDUCTIONS FROM GROSS INCOME

#### Moving Expenses

Ordinary and necessary traveling expenses as indicated below, in excess of mileage, per diem, or other travel allowances, are deductible when carrying on official business. *Qualifying* moving expenses are also deductible.

The cost of moving paid by a member to report for active duty and on permanent change of duty may be deductible even though the member does not itemize deductions. *In accordance with the 1976 Tax Reform Act the military personnel may disregard the 35 mile and 39 week test for PCS moves required by official orders.* Moving expenses furnished in kind by the military and those for which the member is reimbursed by the military are not deductible. Unreimbursed moving expenses incurred by the member are deductible. Deductible moving expenses include:

a. Travel expenses (including meals and lodging) for member and family, plus the cost of moving HHG and personal effects to the place of assignment. This includes the expense of hauling a trailer, parking, crating, in-transit storage, and insurance. *The expenses incurred by dependents who accompany the member to a TDY or TAD site between two permanent duty stations are not moving expenses, and are not deductible.*

b. The cost of premove househunting round trips (meals, travel, and lodging) from the old residence to the general area of the new assignment, after receipt of orders.

c. The cost of temporary quarters (including meals and lodging) at the new location during any period of 30 consecutive days after arrival at the new duty station.

d. The costs of selling old residence or settling lease and purchasing or leasing a new residence at the new duty station including, some closing costs, real estate commissions, attorney's fees, points and interest.

e. The cost of moving dependents to a separate location when they cannot accompany the member to an overseas station.

The total deduction under b, c, and d is limited to \$3,000 overall, of which no more than \$1,500 may be for items b and c.

Moving expenses should be computed on Form 3903 and entered on Form 1040.

## Travel Expenses

Travel expenses while on TDY or TAD, including meals, lodging, laundry, etc., in excess of reimbursements are deductible if away from your duty station overnight. *Personal expenses incurred for entertaining, sight seeing or social visiting are not deductible.*

Mess bills afloat are no longer deductible as such by an officer assigned to permanent duty aboard a ship. Such bills may be deductible as travel expenses by individuals and members of units in a travel or TAD status while away from their ships or duty stations. No deduction is permitted for meals or lodging if furnished or available in kind at the place of TDY or TAD, even if not used.

Reserve personnel, under competent orders, may deduct travel expenses, including meals and lodging, if required to remain away from their principal place of business overnight in the performance of authorized drills and training. A reservist temporarily called to active duty may deduct meals and lodging while on active duty if he retains his regular job, returns to it after release, and was stationed away from the general area of the job or business. Such expenses are deductible only if the reservist pays for his meals and lodging at the official duty station and only to the extent they exceed BAQ and BAS.

Travel expenses for deductible educational activities are deductible while away from the members duty station.

Deductions for the above travel expenses should be computed on Form 2106 and entered on the Form 1040. Accurate records and supporting evidence should be kept to prove expenses for travel deductions.

## Transportation Expenses

**Transportation Expenses.** The cost of 1-day transportation in excess of reimbursement, as for example, a recruiting officer traveling during the day but not remaining away overnight. This *does not*, however, include commuting from home to work and return and meals.

Reserve personnel required to work and drill on the same day at each of two different locations within the same city or general area may deduct one-way transportation expenses in going from one place of business to another (from regular job to drill location). When they return home before drills, one-way expenses, not to exceed those from place of work to place of drill, may be deducted. However, round-trip transportation expenses are deductible when such duty area is situated beyond the city or general area which constitutes the principal place of business, provided free transportation between such locations is not furnished by the Armed Forces.

Transportation expenses do not include meals, and in no case may the cost of daily transportation between home and office be deducted.

As an alternative to detailing automobile expenses, it is now permissible to deduct a standard mileage rate of 20¢ a mile for the first 15,000 miles of business use and 11¢ for each succeeding mile of business use in lieu of actual expenses and depreciation. Parking fees and tolls incurred during the business use are deductible in addition to the standard mileage rates. Use of this method is optional on a yearly basis. You may not use the standard mileage rate if depreciation has been claimed using a method other than the straight line method or where additional first year depreciation has been claimed. Also, you may not use this method if you are claiming a deduction in excess of reimbursements received from your employer for automobile expenses.

## Individual Retirement Savings

A member of the Reserve Forces or National Guard may qualify for an Individual Retirement Account (IRA) despite participation in a military retirement plan if he serves 90 or fewer days on active duty (other than for training) during the year. Up to \$1,750 or 15% of their earnings may be made tax free to an IRA for a qualified member and spouse.

## Alimony

Periodic payments qualifying as alimony made by a taxpayer to the former spouse are deductible as an adjustment to gross income regardless of whether or not the taxpayer itemizes deductions. Property settlement payments are not deductible. No portion of any payment for support of a minor child is deductible.

## DEDUCTIONS FROM ADJUSTED GROSS INCOME

**ZERO BRACKET AMOUNT.** The Zero Bracket is a fixed amount which has been built into the tax tables and rate schedules to simplify the computation of tax liability. It is tax free to all taxpayers, according to marital status, and establishes a floor under itemized deductions. The law authorizes IRS to incorporate the zero bracket amount (formerly the standard deduction), the personal exemption and the general tax credit into the tax tables based on tax table income. Taxpayers who itemize can also use these tables. This amount is \$3,400 for married filing jointly and surviving spouses; \$2,300 for singles and heads of household, and \$1,700 for married filing separately. These zero bracket amounts have been built into the tax tables so that unless an individual has itemized deductions in excess of these amounts there is no need to elect to itemize deductions. A taxpayer having itemized deductions in excess of the zero bracket amounts should elect to itemize.

In the case of a husband and wife who file separate returns, both must itemize if one itemizes. Also, when separate returns are filed, any unused zero bracket amount must be added to the Adjusted Gross Income in determining tax table or taxable income. Consult IRS instructions or call IRS information service.

**ITEMIZED DEDUCTIONS.** A taxpayer whose itemized deductions exceed the new Zero Bracket Amount should list them in Schedule A with as much detail as necessary to explain them.

**Mortgage Points.** Revenue rulings have held that a loan origination fee (points) paid by a purchaser in connection with *VA and FHA mortgages*, which currently cannot exceed 1 point, is neither deductible as interest nor an additional cost of property acquired. "Points" paid by a seller are treated as selling expense.

## Miscellaneous Itemized Deductions.

**Uniforms and Equipment.** The cost of all items of insignia of rank and corps, including lace and devices on the uniform coat, braid on uniform sleeves, collar devices, shoulder marks, chinstraps, cap devices, campaign bars, wings, sword, epaulets, aiguillets and the expense of altering braid and devices on uniforms and equipment upon change of rank by promotion is deductible.

The cost of laundry, dry cleaning, repairs or alterations of the uniform itself is not ordinarily deductible for active duty personnel since the uniform is considered to take the place of civilian clothing and the cost thereof is a personal expense. Cleaning costs of fatigues are deductible if: (a) the fatigues are required to be worn on duty; (b) they cannot be worn off duty under military regulations; (c) costs and maintenance exceed any tax-free allowances.

Reserve and National Guard personnel on inactive duty may, however, deduct both the cost and maintenance of uniforms required for training and duty and drills. Such expenses are deductible only to the extent that they exceed any uniform gratuity received.

**Reenlistment Bonus Refund.** Any amount of reenlistment bonus refunded by reason of termination of enlistment. If not included in gross income when originally received, such a deduction cannot be allowed.

**Dues.** Dues to professional societies are deductible.

**Subscriptions.** Subscriptions to professional journals are deductible.

**Educational Expenses.** The unreimbursed amount paid for expense of education of the member undertaken primarily for maintaining or improving skills or meeting requirements of the Armed Services are deductible, including amounts spent for tuition, books, supplies, fees and travel and transportation expenses while away from home. Expenses of education undertaken primarily for advancement or in pursuit of a degree for personal aspirations are not deductible.

TAX RATE SCHEDULE FOR 1980 RETURNS

SCHEDULE X—Single Taxpayers		SCHEDULE Y—Married Taxpayers and Qualifying Widows and Widowers		SCHEDULE Z—Heads of Household (including certain married persons who live apart (and abandoned spouses)—see page 7 of the instructions)	
Use this schedule if you checked Filing Status Box 1 on Form 1040—		Use this schedule if you checked Filing Status Box 2 or 5 on Form 1040—		Use this schedule if you checked Filing Status Box 4 on Form 1040—	
If the amount on Schedule TC, Part I, line 3, is:	Enter on Schedule TC, Part I, line 4:	If the amount on Schedule TC, Part I, line 3, is:	Enter on Schedule TC, Part I, line 4:	If the amount on Schedule TC, Part I, line 3, is:	Enter on Schedule TC, Part I, line 4:
Not over \$2,300.....	—0—	Not over \$3,400.....	—0—	Not over \$2,300.....	—0—
Over—	of the amount over—	Over—	of the amount over—	Over—	of the amount over—
\$2,300	\$3,400	\$3,400	\$5,500	\$2,300	\$4,400
\$3,400	\$4,400	\$5,500	\$7,600	\$4,400	\$6,500
\$4,400	\$6,500	\$7,600	\$11,900	\$6,500	\$8,700
\$6,500	\$8,700	\$11,900	\$16,000	\$8,700	\$11,800
\$8,500	\$10,800	\$16,000	\$20,200	\$11,800	\$15,000
\$10,800	\$12,900	\$20,200	\$24,600	\$15,000	\$18,200
\$12,900	\$15,000	\$24,600	\$29,300	\$18,200	\$23,500
\$15,000	\$18,200	\$29,300	\$35,200	\$23,500	\$28,800
\$18,200	\$23,500	\$35,200	\$45,800	\$28,800	\$34,100
\$23,500	\$28,800	\$45,800	\$60,000	\$34,100	\$44,700
\$28,800	\$34,100	\$60,000	\$85,600	\$44,700	\$60,600
\$34,100	\$44,700	\$85,600	\$109,400	\$60,600	\$81,800
\$44,700	\$60,600	\$109,400	\$162,400	\$81,800	\$108,300
\$60,600	\$81,800	\$162,400	\$215,400	\$108,300	\$161,300
\$81,800	\$108,300	\$215,400	\$1,175,000+70%	\$161,300	\$87,790+70%
\$108,300	\$161,300	\$1,175,000+70%	\$215,400	\$87,790+70%	\$161,300

Note: The zero bracket amount has been built into these Tax Rate Schedules.

EXEMPTION HIGHLIGHTS

**You Can't Claim Wife as Both Spouse and Dependent.** A taxpayer may claim deduction for the exemption of a wife (or husband) only as a spouse, and not also as a dependent member of his household. No dependency exemption is allowed for a person living with the taxpayer where the relationship between them is in violation of local law.

**Child Placed With You For Adoption.** You may claim an exemption for a child prior to legal adoption if he was placed with you for adoption by an authorized adoption agency and if he was a member of your household. Otherwise, you may claim him as a dependent only if he was a member of your household for your entire year.

**Exemptions Are Not Prorated.** For example: If a couple marries on December 15, the husband may claim his wife as an exemption. A full exemption may be claimed for a child born alive at any time during the taxable year.

**Date For Determination of Marital, Age, or Blind Status.** The date for determination of marital, age, or blind status is the last day of the taxpayer's taxable year, unless death occurs during the year, in which case the determination date for marital or blind status is the date of death.

STATE INCOME TAXES

Military personnel are subject to State income taxes in the State which they have designated as his or her State of domicile. The Tax Reform Act of 1976 (P.L. 94-555), authorizes the Federal Government to withhold State taxes from active duty personnel whose "home" State requests such withholding. Military retired or retainer pay is not subject to such withholding. All States which tax earned income, but which have not otherwise excluded all military pay, have executed mandatory withholding agreements with the U.S. Treasury with the exception of Alaska, Arizona, Arkansas, North Dakota, and West Virginia.

Military personnel are required to obtain necessary forms, file returns and pay State taxes directly to the State tax authority. The Soldiers' and Sailors' Civil Relief Act reserves the right to tax a service member's income to the State of original residence or domicile, sometimes referred to as the "home" State. The Act protects the member from taxation by a State where residing by virtue of military orders, but of which such member is not a legal resident except on business income or civilian employment within such State, including off-duty employment at non-appropriated fund activities such as clubs. Beginning in 1979, taxes on such off-duty income will have been withheld and remitted to the host State. Each member is required to file a return to his or her State of domicile and to the State where residing when such off-duty income is earned.

Spouses and dependents of service members are not covered by the act and may occasionally be subject to income tax by two or more States. Information and advice concerning the application of the Act in individual cases should be obtained from the Legal Assistance Office or other competent counsel.

The income-taxing States are making a concerted effort to locate delinquent taxpayers and are imposing penalties ranging from 1/2 of 1 percent per month to 9 percent per annum on the late return. Computerization of Federal and State taxes has revealed many of these delinquent taxpayers.

It should be noted that a legal "domicile" and the "home-of-record" as used within the Armed Forces are not always identical. The "home-of-record" is normally used to designate the place to which the member may be entitled to mileage reimbursement upon separation, and is not always the legal domicile. In determining its right to tax an individual, a State frequently looks to see whether the individual has claimed benefits based on domicile or has exercised his or her right to vote — a strong indication of domicile. Many States are now challenging any change of domicile and requiring proof of such changed domicile. The burden of proof is upon the member.

The following compilation of State tax information represents the best information available at time of publication. This data should be considered as a general guide to State income tax requirements. The possible requirement for filing a declaration of estimated taxes has not been included. For specific information regarding your State, contact the Legal Assistance or State Tax office.

**SPECIAL STATE INCOME TAX PROVISIONS FOR SERVICE PERSONNEL AND  
RESUME OF STATE INCOME TAX FILING REQUIREMENTS#**

Income upon which Filing Is Required by Residents	Personal Exemptions and Credits*	Due Date for Filing and Making Payments on the Return	SPECIAL PROVISIONS APPLICABLE TO ARMED SERVICES PERSONNEL
<b>ALABAMA</b> Net income of: \$1,500 or more if single; \$3,000 if married or head of family	\$1,500 if single; \$3,000 if married or head of family; \$300 for each dependent.	Return and payment due April 15th.	First \$4,750 military retired pay and military survivors benefits is exempt.
<b>ALASKA</b> Same as Federal	Same as Federal: Part year residents pro-rate exemptions	Return and payment due April 15th.	Active duty service pay and retired military pay is exempt.
<b>ARIZONA</b> Net income of: \$1,101 if single; \$2,202 if married; gross income of \$5,000 or more.	\$1,422 if single; \$2,844 if married or head of household; \$711 for each dependent.	Return and payment due April 15th, or in three equal installments.	\$1,000 active duty service pay is exempt. Exclusion authorized for RSFPP and/or SBP contributions.
<b>ARKANSAS</b> Gross income of \$3,000 if single; \$4,000 if married; \$4,500 if married with 1 dep.; \$5,000 if married with 2 or more dep.	Credit from tax: \$17.50 if single; \$35.00 if married or head of family; \$6 for each dependent.	Return and payment due May 15th, or in two equal installments.	\$6,000 service pay excluded. \$6,000 of retired pay or survivor benefit is exempt. Disability income is fully exempt. Military members from Texas are exempt from State Taxes.
<b>CALIFORNIA</b> Adj. gross income of \$5,000 or more if single; \$10,000 if married. <i>If domiciled in state, but on permanent duty outside of state, considered as a non-resident for tax purposes only. Therefore, does not have to file, on income derived outside state.</i>	Tax credit, \$32 if single; \$64 if married; \$10 for each dependent.	Return and payment due April 15th.	\$1,000 active-service, mustering out and terminal leave pay are exempt. Retired pay exclusion of \$1,000 reduced by .50 per dollar for income over \$15,000.
<b>COLORADO</b> Gross income of \$2,287 or more is single, \$3,338 if married. \$1,051 on separate returns.	\$1,051 for each exemption. Some credits possible. See State instructions.	Return and payment due April 15th.	Same as Federal. \$2,000 of military retired pay is excluded for persons under age 55; \$15,000 for over age 55.
<b>CONNECTICUT</b> Adjusted gross income of \$20,000 and/or net cap gains of \$100 if single; \$200 if married.	\$100 for each individual required to pay the tax.	Return and payment due April 15th.	See State instructions for definition of residency.
<b>DELAWARE</b> Gross income of: \$600 or more if single or separated from spouse; \$1,200 combined gross income if married.	\$600 each for taxpayer, spouse, and each dependent.	Return and payment due April 30th, or in four equal installments.	Same as Federal. \$2,000 of retired pay is exempt for all ages. See State definition of resident.

\*Married, as referred to here, means husband and wife living together. Married servicemen or women are considered to be living together, when separated for military reasons only.

■ Indicates States with agreements to have State Taxes withheld by treasury.

**SPECIAL STATE INCOME TAX PROVISIONS FOR SERVICE PERSONNEL AND  
RESUME OF STATE INCOME TAX FILING REQUIREMENTS—Continued#**

Income upon which Filing Is Required by Residents	Personal Exemptions and Credits*	Due Date for Filing and Making Payments on the Return	SPECIAL PROVISIONS APPLICABLE TO ARMED SERVICES PERSONNEL
<b>DIST. OF COLUMBIA</b> Gross income exceeding \$750 if single; \$1,500 if married	\$750 if single; \$1,500 if married or head of family, \$750 for each dependent. Limited prop. tax credit available.	Return and payment due April 15th.	Same as Federal re pensions, annuities for injuries incurred in military. Can defer filing 6 months.
<b>FLORIDA</b> – No Income Tax. Has intangible personal property tax.			
<b>GEORGIA</b> Gross income of \$1,500 if single; \$3,000 if filing joint return.	\$1,500 if single; \$3,000 if married or head of family; \$700 for each dependent, additional amounts for students.	Return and payment due April 15th.	Disability retired pay excluded.
<b>GUAM</b> Same as Federal. Governed by place of residence, not source of income.	Same as Federal.	Same as Federal.	Same as Federal. Citizens of Guam must file in Guam.
<b>HAWAII</b> Income of \$1,000 or more.	\$1,000 personal exemption. Also, excise tax credit, and other credits possible. See State instructions.	Return and payment due April 20th, or in four equal installments.	Same as Federal. 1st \$500 for reserves excluded. Retired pay is exempt.
<b>IDAHO</b> Single \$2,350, married joint return \$3,400	Same as Federal: Plus \$15 grocery credit per filer. Proration for mil. pay exclusion. See State instructions for Std. ded.	Return and payment due April 15th, or in two equal installments.	All active service pay is excluded for 120 days or more continuous duty out of Idaho. Can defer filing, same as Federal.
<b>ILLINOIS</b> If required to file Federal return.	\$1,000 for each exemption allowable under Federal law. Part year residents prorate.	April 15th.	All active service pay is exempt. Postponements for filing. See State definition of resident. Retired Pay is exempt.
<b>INDIANA</b> Gross income of \$1,000 or more. (Local county taxes may not apply to military personnel).	\$1,000 for taxpayer. \$500 for each exemption allowed under Federal law.	Return and payment due same as Federal.	First \$2,000 taxable active and reserve pay exempt. \$2,000 retired pay exempt if over age 60, and does not claim credit for the elderly.

\*Married, as referred to here, means husband and wife living together. Married servicemen or women are considered to be living together, when separated for military reasons only.

**SPECIAL STATE INCOME TAX PROVISIONS FOR SERVICE PERSONNEL AND  
RESUME OF STATE INCOME TAX FILING REQUIREMENTS—Continued #**

Income upon which Filing Is Required by Residents	Personal Exemptions and Credits*	Due Date for Filing and Making Payments on the Return	SPECIAL PROVISIONS APPLICABLE TO ARMED SERVICES PERSONNEL
<b>IOWA</b> Net income of: \$4,000 or more taxable by Iowa, or if required to file Federal return.	Credit from tax: \$17 if single; \$34 if married or head of family; \$12 for each dependent. See State instructions for std. ded.	Return and payment due May 2nd.	Same as for Federal.
<b>KANSAS</b> Gross income of \$2,700 if single; \$4,100 if married.	\$1,000 per Federal exemption. Some credits for child care and handicapped.	Return and payment due April 15th.	Same as Federal including combat zone exclusion. First \$2,000 if retired pay exempt if over 65.
<b>KENTUCKY</b> Gross income of \$1,650 if single or separated; \$2,650 if married or head of household.	Credit from tax: \$20 each for taxpayer, spouse, and each dependent.	Return and payment due April 15th.	Same as Federal. May exclude up to \$4,000 retired pay if over 50. (Reduced by earned income from other sources.)
<b>LOUISIANA</b> Gross income of \$6,000 or more if single; \$12,000 if married filing joint return.	Exemptions incorporated in tax tables.	Return and payment due May 15th, or in three equal installments.	Same as Federal.
<b>MAINE</b> Same as Federal; or Maine adj. gross income in excess of \$1,000 times allowable exemptions.	\$1,000 for each exemption allowable on Federal return.	April 15th.	Same as Federal. Check state definition of resident.
<b>MARYLAND</b> Same as Federal.	\$800 if single; \$1,600 if married; \$800 for each dependent.	Return and payment due April 15th.	Same as Federal. If outside U.S. may defer filing. Some disability retired pay excludable.
<b>MASSACHUSETTS</b> Gross income of \$2,000 or more.	\$2,000 if single; \$2,800 if married; \$700 for each dependent	Return and payment due April 15th.	Same as Federal. May defer filing for due cause. Tax benefits to POW/MIA's.
<b>MICHIGAN</b> When Federal adjusted gross income exceeds personal exemptions.	\$1,500 for each exemption on Federal return. Some credits.	Return and payment due April 15th.	All military and retired pay is exempt. May defer filing.

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**SPECIAL STATE INCOME TAX PROVISIONS FOR SERVICE PERSONNEL AND  
RESUME OF STATE INCOME TAX FILING REQUIREMENTS—Continued #**

Income upon which Filing Is Required by Residents	Personal Exemptions and Credits*	Due Date for Filing and Making Payments on the Return	SPECIAL PROVISIONS APPLICABLE TO ARMED SERVICES PERSONNEL
<b>MINNESOTA</b> Gross income in excess of \$2,500 if single; \$3,700 if married. Gross income is income after Military exclusion.	Credit from tax: \$60 if single; \$120 if married; Plus low income credits and other credits possible.	Return and payment due April 15th.	1st \$3,000 of military income is excluded. Additional \$2,000 excluded if service is outside state. \$11,000 military retired pay is excludable, reduced dollar for dollar for any amount of adjusted gross income over \$17,000.
<b>MISSISSIPPI</b> Gross income in excess of personal exemptions.	\$5,250 if single; \$8,000 if married; \$1,500 for dependents.	Return and payment due April 15th.	Same as Federal. Up to \$5,000 retired pay is exempt.
<b>MISSOURI</b> MO gross income of \$600 or more or if required to file Federal return.	\$1,200 if single; \$2,400 if married; \$2,000 head of household; \$400 for each dependent.	Return and payment due April 15th.	Same as Federal. Check State def. of resident. Some mil. pay may be exempt.
<b>MONTANA</b> Gross income of: \$940 or more if single; \$1,880 or more if married.	\$1,250 if single; \$2,300 if married; \$1,250 for each dependent.	Return and payment due April 15th.	Compensation for active duty service is exempt. \$3,600 of retired pay exempt.
<b>NEBRASKA</b> Same as Federal.	None. Tax is 18% of Fed. tax. \$20 food sales tax credit per exemption, if in Nebraska 6 months.	Return and payment due April 15th.	Same as Federal.
<b>NEVADA—No Income Tax</b>			
<b>NEW HAMPSHIRE</b> Any amount of taxable business income in excess of \$600.	\$600 for each taxpayer.	Return and payment due May 1st.	Military pay is not taxed by NH. Interest and dividend income is reportable.
<b>NEW JERSEY</b> Gross income of \$3,000 or more; (\$1,500 if married filing separately).	\$1,000 for each taxpayer, spouse, and qualified dependent.	Return and payment due April 15th.	Check state definition of resident, and ruling on occupying Gov't qtrs. Some mil. pay may be exempt.
<b>NEW MEXICO</b> Same as Federal.	Same as Federal. Tax credits to actual residents. See State instructions for credits.	Return and payment due April 15th.	Same as Federal. \$3,000 of retired military pay excluded if age 62 or older.
<b>NEW YORK</b> If Federal return is required or if NY adj. gross income exceeds personal exemptions, and income is \$2,500 if single; \$5,000 if married.	\$750 for each Federal exemption.	Return and payment due April 15th.	Same as Federal. Taxes abated if death from combat zone activity. Check state definition of resident, and ruling on living in Gov't. qtrs.

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**SPECIAL STATE INCOME TAX PROVISIONS FOR SERVICE PERSONNEL AND  
RESUME OF STATE INCOME TAX FILING REQUIREMENTS—Continued #**

Income upon which Filing Is Required by Residents	Personal Exemptions and Credits*	Due Date for Filing and Making Payments on the Return	SPECIAL PROVISIONS APPLICABLE TO ARMED SERVICES PERSONNEL
<b>NORTH CAROLINA</b> Gross income in excess of personal exemption without including exemption for dependents.	\$1,100 if single; \$2,200 if married or head of household; \$2,200 if widow(er) with minor child; \$700 for each dependent, plus \$660 if dependent in college.	Return and payment due April 15th.	\$3,000 military retired pay and all military disability pay exempt. RSFPP & SBP reduction excluded
<b>NORTH DAKOTA</b> Gross income in excess of personal exemption or \$2,450 if single; \$3,600 if filing joint returns.	\$750 for each exemption claimed on return.	Return and payment due April 15th, or in installments if tax over \$100.	Same as federal plus, \$1,000 exclusion for active duty, reserve, and Nat'l Guard pay, plus \$300 per month if stationed outside 50 states; \$5,000 exclusion for military retired pay if over 60.
<b>OHIO</b> Adjusted gross income unless exemptions and exclusions exceed tax liability.	\$650 for self, spouse, and each dependent.	Return and payment due April 15th.	Same as Federal. Also up to \$4,000 disability retired military pay is excludable.
<b>OKLAHOMA</b> Same as Federal	\$750 for each exemption.	Return and payment due April 15th.	See state definition of "resident". First \$1,500 of military pay may be deductible.
<b>OREGON</b> If Federal return is required or income exceeds allowed personal exemptions.	Same as Federal.	Return and payment due April 15th.	First \$3,000 active duty pay exempt. \$3,400 ret. mil. pay may be exempt if over age 65. Reduced by earned income. Check definition of State resident.
<b>PENNSYLVANIA</b> Same as Federal.	None	Same as Federal	All military pay earned outside state is exempt. Check state definition of "Resident".
<b>RHODE ISLAND</b> If required to file Federal return.	Same as Federal.	Same as Federal	Same as Federal. Check definition of State resident.
<b>SOUTH CAROLINA</b> Gross income of \$800 or more.	\$800 if filing separately. \$1,600 if married or head of household; \$800 for each dependent.	Return and payment due April 15th.	Drill & Trng. pay of NG and Res. is exempt. Pay of NG or Res. ret. pay exempt. Up to \$1,200 mil ret pay may be excluded.
<b>SOUTH DAKOTA — No Income Tax</b>			

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**SPECIAL STATE INCOME TAX PROVISIONS FOR SERVICE PERSONNEL AND  
RESUME OF STATE INCOME TAX FILING REQUIREMENTS—Continued #**

Income upon which Filing Is Required by Residents	Personal Exemptions and Credits*	Due Date for Filing and Making Payments on the Return	SPECIAL PROVISIONS APPLICABLE TO ARMED SERVICES PERSONNEL
<b>TENNESSEE</b> Income over \$25 from dividends and interest.	\$25 per individual.	Return and payment due April 15th.	All military compensation is exempt.
<b>TEXAS — No Income Tax.</b>			
<b>UTAH</b> If required to file Federal return.	Same as Federal.	Return and payment due April 15th.	If outside U.S. may defer filing.
<b>VERMONT</b> If required to file Federal income tax return, and more than \$100 Vermont income (Less military pay).	Same as Federal.	Return and payment due April 15th.	All active duty military pay exempt.
<b>VIRGINIA</b> \$1,900 if single; \$2,500 if married filing jointly; \$1,250 if separate returns.	\$600 for each exemption on Federal return.	Return and payment due May 1st.	Same as Federal
<b>WASHINGTON — No Income Tax.</b>			
<b>WEST VIRGINIA</b> If Federal return is required, or if W. Va. adjusted gross income exceeds exemptions.	\$600 for each exemption on Federal return.	Same as Federal.	\$4,000 AD pay & all ret. pay excluded. Check definition of State resident.
<b>WISCONSIN</b> Gross income of \$3,200 if single; \$5,200 if married	Credit from tax: \$20 if single; \$40 if married or head of family; \$20 for each dependent.	Return and payment due April 15th, or in installments if tax is over \$20.	Same as Federal, except some retired enlisted may exclude up to \$1,000 of retired pay. See state definition of residents.
<b>WYOMING — No Income Tax.</b>			
<b>PUERTO RICO</b> Gross income over: \$800 if single, or separated. \$2,000 if married and living with spouse.	\$800 if single or separated; \$2,000 if married or head of family. \$730 for each dependent. (\$1,000 if university student.)	Return due April 15th.	Mustering out payments are exempt. Special \$500 deduction for Vietnam Service now and for 10 years, following honorable discharge.

#NOTE: The material contained in these tax tables represents the best information available at time of publication. This presentation should be considered as a general guide to State income tax requirements. For specific information regarding your State, contact the Legal Assistance Office or your State Tax Office.

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## PART II

### UNIFORMED SERVICES HEALTH BENEFITS

The following table presents a general guide to UNIFORMED SERVICES health care in Uniformed Services medical facilities and under CHAMPUS. For more specific detail and information, see the following Section on UNIFORMED SERVICES HEALTH BENEFITS or contact the nearest medical facility or CHAMPUS representative.

UNIFORMED SERVICES HEALTH BENEFITS

Uniformed Services Medical Facilities			Civilian Health and Medical Program (CHAMPUS)		
Eligible Patients	Inpatient	Outpatient	Inpatient	Outpatient	Program for Handicapped
Spouse or child of AD member	Yes, if space-available		Yes - may need Nonavailability certificate	Yes	Yes
Ret member, spouse or dep child of retiree, surviving spouse or dep child of AD member or retiree	Yes, if space-available		Yes, unless eligible for MEDICARE. May need Nonavailability certificate.	Yes, unless eligible for MEDICARE	Not eligible
Dependent parent of AD, retired or deceased member	Yes, if space-available		Not eligible	Not eligible	Not eligible
Costs	Inpatient	Outpatient	Inpatient	Outpatient	Program for Handicapped
Spouse or child of AD member	\$5.50 per day.	No Charge	\$5.50 per day or \$25.00, whichever is greater.	20% of allowed charges above deductible of \$50 per FY (not over \$100 per family)	Depends on grade (see table on page 79.)
Retired Enlisted	No Charge	No Charge	25% of allowed medical charges and fees.	25% of allowed charges above deductibles.	Not eligible
Retired Officer	Daily Subsistence Allowance	No Charge	25% of allowed medical charges and fees.	25% of allowed charges above deductibles.	Not eligible
Spouse or dep child of retired or deceased member	\$5.50 per day.	No Charge	25% of allowed medical charges and fees.	25% of allowed charges above deductibles.	Not eligible
Dependent parent of AD, retired or deceased member	\$5.50 per day.	No Charge	Not eligible	Not eligible	Not eligible

### I. UNIFORMED SERVICES HEALTH BENEFITS PROGRAM

Public Law 89-614, 30 September 1966, "Military Medical Benefits Amendments of 1966," made major changes in the health benefits provided by the Government to dependents of members of the uniformed services who are serving on active duty, to retired members of the uniformed services, and to the dependents of retired and deceased members of the uniformed services.

Department of Defense Regulation 6010.8-R, implemented 1 June 1977, established uniform policy which provided appropriate criteria and established standards for the application of the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS). Significant changes promulgated by this directive are contained in Chapter III of this Section.

The uniformed services are the Army, Navy, Marine Corps, Air Force, Coast Guard, Commissioned Corps of the Public Health Service, and the Commissioned Corps of the National Oceanic & Atmospheric Admin. (formerly ESSA).

The health benefits fall roughly into three broad categories:

1. Civilian outpatient and inpatient care for the wives, children, and husbands of members of the uniformed services who are serving on active duty pursuant to a call or order that does not specify a period of 30 days or less.

2. Civilian inpatient and outpatient care for retired members and their wives, children, and husbands, and the wives, children, and husbands of members who died while on active duty or in a retired status.

3. Training, rehabilitation, special education and institutional care in civilian facilities for active duty members' spouses and dependent children who are moderately or severely retarded mentally or who have a serious physical handicap. With one exception eligibility for benefits under the Program for the Handicapped terminates when the sponsor's active duty status ends. Surviving children and spouses of service members who die while eligible for receipt of hostile fire pay or from a disease or injury incurred while eligible for such pay, receiving benefits under the program at the time of the sponsor's death, continue to receive benefits until they pass their 21st birthday or their status as dependents terminate whichever occurs first.

### II. MEDICAL CARE FOR DEPENDENTS IN MEDICAL FACILITIES OF THE UNIFORMED SERVICES

Medical care is authorized in uniformed services medical facilities for dependents of active duty, retired, and deceased personnel when the commander of the medical facility or his designee, determines that space and facilities are available and the capabilities of the professional staff are sufficient for that purpose.

When the person in charge of the uniformed services facility does not have sufficient space, facilities, or professional staff to provide nonemergency care to all eligible persons, nonemergency care is furnished in the following order of priority:

1. Dependents of active duty members of the uniformed services and dependents of members who died while serving on active duty.

2. Retired members and their dependents and the dependents of members who died while in a retired status.

Determinations made by the commander of the medical facility, or his designee, as to the availability of space and facilities and the capabilities of the professional staff shall be conclusive. A dependent will not be denied care on the basis of service affiliation or assignment of the sponsor or on the basis of location of the residence of the dependent.

#### Care Authorized Dependents in Uniformed Services Facilities

Dependents are eligible for the following types of care in uniformed services facilities:

1. Inpatient care, including services and supplies normally furnished by the hospital.
2. Outpatient care and services.
3. Drugs—prescriptions written by either Uniformed Services or civilian physicians will be filled at Uniformed Services Facilities subject to availability of pharmaceuticals and consistent with control procedures and applicable laws.
4. Treatment of medical and surgical conditions.
5. Treatment of nervous, mental, and emotional disorders, chronic conditions and diseases.
6. Treatment of contagious diseases.
7. Physical examinations, including eye examinations, and hearing evaluation, and all other tests and procedures necessary for a complete physical examination.
8. Maternity (obstetrical) and infant care, routine care and examinations of newborn infant and well-baby care.
9. Family planning services and supplies, including counseling and guidance. These services and supplies will be provided in accordance with sound medical practice to any dependent upon request.
10. Diagnostic tests and services, including laboratory and X-ray examinations.
11. Dental care may be provided outside the U.S. Within the U.S., routine dental care may be provided only at installations which have been specifically authorized to provide such care. At such designated installations, routine dental care may be provided only to those dependents who reside in the area that the appropriate Secretary determined had inadequate civilian facilities. At installations within the U.S. not authorized to provide dental care, dental care is limited to:
  - a. Emergency dental or oral care.
  - b. Dental care, deemed necessary as an adjunct to medical or surgical treatment of disease, condition, or injury.
  - c. The taking of diagnostic x-rays.
  - d. Consultant Services.
12. Government ambulance service, surface or air, to transport dependents to, from, or between medical facilities when determined by the medical officer in charge to be medically necessary.
13. Artificial limbs and artificial eyes, including initial issue, fitting, repair replacement, and adjustment.
14. Durable equipment, such as wheelchairs, iron lungs, and hospital beds on a loan basis.
15. Orthopedic braces (except orthopedic footwear), crutches, walking irons, elastic stockings, and similar orthopedic aids.

16. Immunizations.

#### Care Not Authorized

Dependents shall not be provided the following types of care in uniformed services facilities:

1. Domiciliary or custodial care.
2. Prosthetic devices (other than artificial limbs and eyes), hearing aids, orthopedic footwear, spectacles or lenses.

#### Supplementation of Facilities

When a dependent patient requires care beyond the capabilities of the medical facility, the commander of the facility is authorized to transfer the patient, if he/she agrees to such transfer, to the nearest medical facility of the uniformed services where the required care is available; to procure from civilian sources the necessary supplemental professional services or supplies required for the proper care and treatment of the dependent in his/her facility; or cooperate in release of the patient to a civilian inpatient facility or in the case of outpatient care, to a civilian physician of the patient's or sponsor's choice. When the patient is disengaged from the direct care system, the patient may seek out civilian medical care, but payments would not be under supplementation. Such civilian care would be considered under CHAMPUS law and regulation.

#### Cooperative Care

When the patient requires certain services or supplies from civilian sources which are not available in the military facility, the facility Commander is authorized to refer CHAMPUS-eligible patients for civilian services or supplies, while retaining primary control of the patient under a new plan called Cooperative Care. Cooperative Care, implemented on 1 July 1978, is a new plan which permits CHAMPUS to complement the uniformed services direct care system. Now CHAMPUS will share the cost of many services and supplies obtained from civilian sources by CHAMPUS eligible-patients who remain under the primary control of the military facility. The Cooperative Care Plan is designed to optimize the utilization of limited Military facility capacity, while at the same time reducing cost to the patient. Formerly, when services or supplies which are currently included under Cooperative Care were required by a CHAMPUS-eligible patient, but not available in a military facility, the patient was transferred totally to the care of a civilian physician or facility, thus requiring the patient to share the cost of the needed service or supply and physician's services. Cooperative Care reduces the cost of to the patient by eliminating the cost attributable to physicians' services.

The following types of care may be obtained from civilian sources on an inpatient or outpatient basis as part of Cooperative Care:

- Authorized nondiagnostic medical services such as physical therapy, speech therapy, radiation therapy, and private duty (special) nursing care.
- Preauthorized adjunctive dental care, including orthodontia related to surgical correction of a cleft palate.
- Durable medical equipment if the equipment is not available on a loan basis from a uniformed service medical treatment facility.

- Limited prosthetic devices, orthopedic braces and appliances.
  - Limited optical devices.
  - Civilian ambulance transportation to a uniformed service hospital, provided the transportation is ordered by someone other than personnel of the uniformed services' direct care system.
    - All care under the CHAMPUS Program for the Handicapped.
    - Psychotherapeutic/psychiatric care.
- Cooperative Care claims are subject to the same rules and regulations as any other CHAMPUS claims. If a service/supply is not covered under CHAMPUS, the beneficiary is responsible for payment.

#### Cross-utilization of Medical Facilities

To provide effective cross-utilization of medical facilities of the uniformed services, dependents, regardless of the service affiliation of their sponsor, shall be given equal opportunity for care. Dependents may request and be furnished medical care at the medical facility of the uniformed service serving the area in which they reside or in the medical facility of the sponsor's own service depending upon the capability of the medical facilities concerned.

#### Charges

When health benefits are provided dependents in facilities of the uniformed services, the patient shall pay the following charges:

1. *Inpatient Care* - \$5.50 a day. No charge is made for newborn infants while the mother is a patient in the hospital.
2. *Outpatient Care* - No charge.

### III. CIVILIAN HEALTH AND MEDICAL PROGRAM OF THE UNIFORMED SERVICES (CHAMPUS)

#### Eligibility for Civilian Health Benefits

The following persons are entitled to civilian health benefits under the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS):

1. Wives, children and husbands of:
  - a. Members of the uniformed services who are serving on active duty pursuant to a call or order that does not specify a period of 30 days or less or who died while serving on such duty.
  - b. Retired members of the uniformed services entitled to retired, retainer, or equivalent pay or who died while in such a status.
2. Retired members of the uniformed services who are entitled to retired, retainer, or equivalent pay.

All users of CHAMPUS who live within a 40-mile radius of a uniformed service hospital must first seek non-emergency inpatient care there before being eligible for care at a civilian facility. If the uniformed service hospital authorities determine that there is no bed space available or that the hospital does not have the proper facilities or professional capability to provide the type of medical care required, a Statement of Nonavailability, DD Form 1251 will be provided which will entitle the user to apply for CHAMPUS benefits. There are several situations in which a service hospital may issue a required nonavail-

ability statement even though that hospital could have provided the needed care. These situations include:

- a. When a maternity patient resides more than 30 miles from the uniformed service hospital.
- b. When the hospital authorities determines that local conditions impose an unreasonable cost or difficulty in getting to a service medical facility.
- c. When a patient who has been receiving outpatient care from a civilian source requires hospitalization for the condition and it is medically advisable that care continues from the civilian source.

The 40 mile restriction rule affects only non-emergency hospital care and does not affect users requiring emergency inpatient care, outpatient care from a private doctor or persons living outside the 40 mile limit.

Retired members and their spouses and children and the spouses and children of deceased members who become entitled to hospital insurance benefits under Medicare Hospital Insurance benefits at any age lose eligibility for all types of civilian care under the Uniformed Services Health Benefits Program. Individuals in this category retain eligibility for care in uniformed services facilities, however, even after age 65.

#### Health Benefits Authorized from Civilian Sources

Authorized health benefits from civilian sources include but are not limited to the following:

1. Hospitalization, including necessary services and supplies furnished by the hospital.
2. Outpatient care.
3. Drugs and medicines obtainable only by prescription and insulin for a known diabetic.
4. Treatment of medical and surgical conditions.
5. Treatment of nervous, mental, and chronic conditions.
6. Treatment of contagious diseases.
7. Well baby care for children up to two years of age (effective 1 October 1980).
8. Physical examinations and immunizations not for diagnosis or treatment only when required by spouses and children of active duty members for travel outside the U.S. under orders in relation to the member's duty assignment.
9. Maternity (obstetrical) and infant care including prenatal care, delivery, postnatal care, treatment of complications of pregnancy, and inpatient care of the newborn infant.
10. Family planning services including medical care, counseling and guidance. Also includes surgical procedures to produce sterilization provided such procedures are consistent with the medical and legal standards of practice in the applicable jurisdiction.
11. Diagnostic tests, including laboratory and X-ray examinations, when rendered in connection with a specific diagnosis or definitive set of symptoms.
12. Dental care, required as a necessary adjunct to medical or surgical treatment of a primary condition other than dental. When hospitalized for non-adjunctive dental care, hospital charges and fees for professional services required because of hospitalization are also payable, but

the fees of the dentist are not payable. Adjunctive dental care must be preauthorized by the CHAMPUS Contractor for dental claims.

13. Non-governmental local ambulance service to and from a hospital when medically necessary.

14. Artificial limbs and eyes.

15. Durable medical equipment, such as wheelchairs, iron lungs, and hospital beds on a rental basis.

16. Necessary services and supplies ordered by the attending physician, or by other professional persons whose services were ordered by a physician, except those specifically excluded by law.

17. Anesthetics and oxygen and their administration.

18. Blood transfusions, including the cost of blood and blood plasma except when donated or replaced, and blood plasma expanders.

19. Radiation and physical therapy.

20. Orthopedic braces (except orthopedic shoes) and crutches.

21. Home calls when medically necessary.

22. Abortions provided such procedures are consistent with the medical and legal standards of practice. (The FY 1979 Defense Appropriations Act prohibits the use of CHAMPUS funds for abortions, with limited exceptions. For details regarding exceptions, contact the CHAMPUS Contractor or Health Benefits Advisor.)

23. With respect to authorized services of a physician; doctor of optometry when practicing within the scope of his license; Doctors of Podiatry or Surgical Chiropractic; qualified clinical psychologist; and, when ordered and supervised by a physician as essential for the proper care and treatment of the patient, services of other professional personnel — which includes but not limited to physical therapists, anesthetists, speech therapists, speech pathologist, audiologists, psychiatric and/or clinical social workers, occupational therapists, nurses, licensed midwives and similar practitioners.

#### Health Benefits Not Authorized from Civilian Sources

Dependents and retired members shall not be provided the following types of care from civilian sources.

1. Domiciliary or custodial care.

2. Dental care except when required as a necessary adjunct to medical or surgical treatment.

3. Routine physical examinations and routine immunizations (those not for diagnostic or treatment purposes) except in the case of dependents under orders to perform travel outside the United States.

4. Eye examinations, spectacles, lenses.

5. Prosthetic devices (other than artificial limbs and artificial eyes), hearing aids, and orthopedic footwear.

#### Rules for the Provision of Health Benefits

1. *Physician* means a professionally qualified doctor of medicine or doctor of osteopathy who is licensed to provide the medical care for which payment is requested at the time and place the care is provided.

2. *Hospital Accommodations*—Hospitalization normally will be provided in semiprivate accommodations. A private room is an allowable benefit only when medically indicated or when it is the only type of room available.

3. *Outpatient Care Incident to Maternity Cases*—All care received during and for a pregnancy that results in hospitalization shall be treated for payment purposes as part of that hospitalization.

4. *Review of Chronic Cases*—Except when a plan for management of the condition has been approved, payment cannot be made for hospitalization in excess of 30 days for care of a chronic condition. Request for approval of a management plan, together with estimated costs, should be sent to the Director, OCHAMPUS, Aurora, Colorado 80045; Director, OCHAMPUSEUR, APO New York 09403, or 144 Karlshoferstr., 6900 Heidelberg, FRG.

5. *Professional Services*—Payment of the Government's portion of the charges for professional services is authorized as follows:

a. Payment of physicians, including necessary consultants, doctors of optometry, and qualified clinical psychologists will be made on the basis of the reasonable charge for service provided.

b. Payment of private duty nurses will be made on the basis of the reasonable charge for the service provided when the attending physician certifies that such services were required for the proper care and treatment of the patient.

c. Payment of other professional persons will be made on the basis of reasonable charge for the service provided when the services were ordered by the attending physician.

**Note:** Chiropractics is not a system of therapeutics which has been documented by scientific medical analysis. Accordingly, Chiropractic Services are not authorized under CHAMPUS.

6. *Drugs*—In the United States and Puerto Rico, payment for drugs is based on the acquisition cost of the drug plus an established professional fee schedule. In other areas the standard charge in the locality concerned will be used as a guide in determining the amount payable.

7. *Patients Who Lose Entitlement to Health Benefits*—In the case of a dependent or retired member who is receiving health benefits under the CHAMPUS at the time entitlement to receive such benefits ceases, the Government's responsibility for payment ceases as of midnight of the date entitlement ceases.

#### Participation in CHAMPUS

Participation in CHAMPUS is entirely voluntary for the physician or any other source of medical care. A physician or other source of care participates in CHAMPUS when he provides authorized services, signs and submits a CHAMPUS claim.

1. The claim form the physician or other source of care signs contains a certification that, except for the percentage payable by the patient under CHAMPUS, the amount paid by the Government will be accepted as payment in full for the services and/or supplies listed on the form.

2. Once a physician or other source accepts a patient as a beneficiary of CHAMPUS, and agrees to submit a claim directly by signing the claim form, the patient does not have to pay more than his share of costs as described below under *Charges*.

3. For these reasons, except in true emergency cases, a beneficiary

should confirm in advance of receiving care that the physician or other source of care will participate in CHAMPUS.

4. Patients should not pay for authorized benefits received from participating providers of care except that portion of the charge which is their responsibility. However, when patients do pay more than their share of the charges or when they obtain services from a non-participating source of care, they may submit a claim for reimbursement of the applicable percentage of the reasonable charges that would have been paid to the provider of care had the provider of care submitted a claim. Reimbursement cannot be made for the applicable percentage of the total charges unless the total charges do not exceed the reasonable charges for the services provided in the local area.

#### Charges

1. Dependents of active duty members shall pay the first \$25 of the hospital charges or \$5.50 per day, whichever amount is greater. Retired members and the dependents of retired and deceased members shall pay 25% of the reasonable charges for civilian hospitalization and 25% of the reasonable charges for all professional services provided during such hospitalization.

2. For outpatient care, there is an annual deductible of \$50 per fiscal year, (now on a 1 October thru 30 September basis), if benefits are claimed for one eligible beneficiary or \$100 if benefits are claimed for two or more eligible family members. After the deductible has been met, dependents of active duty members are required to pay 20% of the reasonable charges for authorized outpatient services and retired members and their dependents and the dependents of deceased members are required to pay 25% of the reasonable charges.

#### Health Insurance Coverage

1. The law requires that retired members and dependents of other than active duty members enrolled in any other insurance, medical service, or health plan provided by law, through employment, through an association or through student status must use the other insurance benefits before CHAMPUS can make any payment. CHAMPUS will then pay the remaining allowable charges, if such charges do not exceed the amount that would have been paid had there been no other insurance.

2. Some insurance plans exclude payments covering benefits for which the individual may be eligible under any Federal program. In such cases, if the other plan's exclusionary clause was in effect prior to 1 October 1966 and if the patient was insured under the other plan prior to that date and has continued to be insured by the plan without interruption CHAMPUS would then acknowledge that the other plan was "last pay." Under these circumstances, CHAMPUS would pay its full share of the allowable costs without regard to the other plan. This exception is not applicable to coverage under the Federal Employees Health Benefits Program; plans under the FEHBP are always "first pay."

3. When any beneficiary has private insurance and the private insurance pays a source of care, CHAMPUS will pay the remaining

allowable charges if such charges do not exceed the amount that would have been paid had there been no other insurance.

#### Nondiscrimination Policy

Except under unusual circumstances, payment cannot be made by CHAMPUS for inpatient or outpatient care provided in and billed by civilian facilities found by the Department of Defense to practice discrimination in the admission and/or treatment of patients on the basis of race, color, or national origin.

Additionally, reimbursement cannot be made to an eligible patient who pays for such a facility and submits a claim for reimbursement.

This policy applies in the 50 States, District of Columbia, Puerto Rico, Virgin Islands, American Samoa, Wake Island, Canal Zone, and the territories and possessions of the U.S. This restriction on payment applies to bills submitted by ineligible facilities for all care authorized under CHAMPUS including benefits authorized under the Program for the Handicapped.

However, payment of attending physician and other professionals or para-medical personnel who bill independently of the facility will not be refused solely because their services were provided in an ineligible facility. Advise your physician of this policy before he plans your inpatient or outpatient hospital care.

### IV. PROGRAM FOR THE HANDICAPPED

#### Eligibility

Spouses and children of members of the uniformed services who are serving on active duty for a period of more than 30 days are authorized special benefits from civilian sources if such spouses or children are moderately or severely retarded mentally or have a serious physical handicap. These special benefits shall only be provided, however, with respect to the dependent's mental retardation or physical handicap. This includes those who are moderately or severely retarded mentally and those who are seriously handicapped physically.

In order to obtain benefits under the Program for the Handicapped, a plan for management of the handicapping condition, including estimated costs, must be reviewed and approved in advance. For benefits to be provided in the European area applications are sent for approval to the Director, OCHAMPUSEUR, APO New York 09403 or 144 Karlsruherstr., 6900 Heidelberg, FRG. For benefits in the United States, Canada, Mexico, South and Central America and the Pacific area, applications are sent to the Director, OCHAMPUS, Aurora, Colorado 80045.

With one exception eligibility for benefits under the program for the handicapped terminate when the sponsor's active duty status ends. Surviving children and spouses of service members who die while eligible for receipt of hostile fire pay or from a disease or injury incurred while eligible for such pay, receiving benefits under the program at the time of the sponsor's death, continue to receive benefits until they pass their 21st birthday or their status as dependents terminate whichever occurs first.

### Special Benefits Authorized

Special benefits under the handicapped program include the following:

1. Diagnosis.
2. Inpatient, outpatient and home treatment.
3. Training, rehabilitation and special education.
4. Institutional care in private non-profit, public and state institutions and facilities and, when appropriate, transportation to and from such institutions and facilities.
5. Necessary services and supplies.

### Services Not Authorized

The following services are not authorized dependents under the handicapped program:

1. Treatment for acute medical or surgical conditions of a temporary nature and treatment for nervous and mental disorders and chronic conditions which are covered under the basic program of CHAMPUS.

### Use of Public Facilities

Under the handicapped program, public facilities must be used to the extent they are available and adequate. When public facilities are unavailable or inadequate, services may be provided in private facilities, except that residential care may not be provided in private facilities operated for profit. Determination of adequacy of public facilities will be made by the Director, OCHAMPUS or Executive Director, OCHAMPUSEUR.

### Payment for Benefits under the Handicapped Program

Members of the uniformed services with one or more dependents receiving benefits under the handicapped program, shall be required to share in the costs of such benefits.

1. If the total cost of the benefits obtained by his eligible dependents in a particular month under the handicapped program is less than the amount shown for his pay grade in the table shown at the end of Part V, the entire transaction shall be a matter between the member and the source of benefits. Otherwise, the member shall pay the amount specified in the above-mentioned table in addition to the amounts, if any, applicable in his case as shown in the next subparagraph.

2. The Government's share of the cost of any benefits provided in a particular case under the handicapped program shall not, except as specified in the next subparagraph, exceed \$1,000 per month (effective 1 October 1980). Consequently, the member shall be required to pay any remaining amount after his basic share and the Government's contribution are added together.

3. When a member has two or more eligible dependents incurring expenses in a given month under the handicapped program, he shall not be required to pay an amount greater than he would be required to pay if he had but one such dependent. Such a member shall be charged on

the basis of his dependent incurring the least expenses under the handicapped program. When the cost for one dependent is less than the amount shown for his pay grade, the member is required to pay such additional amount as is required to meet the cost shown for his pay grade towards satisfying the bill of the second dependent receiving benefits under the handicapped program.

### Scale of Basic Monthly Payments for Benefits under the Handicapped Program

The scale of basic monthly payments to be made by active duty members for benefits furnished their dependents under the handicapped program is given below:

SCALE OF BASIC MONTHLY PAYMENTS FOR BENEFITS

Enlisted Personnel				Warrant Officers		Commissioned Officers			
Pay Grade	Amount	Pay Grade	Amount	Pay Grade	Amount	Pay Grade	Amount	Pay Grade	Amount
E-1	\$25	E-6	\$30	W-1	\$45	O-1	\$35	O-6	\$75
E-2	25	E-7	35	W-2	45	O-2	40	O-7	100
E-3	25	E-8	40	W-3	50	O-3	45	O-8	150
E-4	25	E-9	45	W-4	50	O-4	50	O-9	200
E-5	25					O-5	65	O-10	250

### V. TRANSPORTATION OF DEPENDENT PATIENTS OUTSIDE THE UNITED STATES

#### Transportation Authorized

If a dependent accompanying a member of the uniformed services who is stationed outside the United States requires medical attention which is not available in the locality, transportation of the dependent at the expense of the United States Government is authorized to the nearest appropriate medical facility in which adequate medical care is available. On his recovery or when it is administratively determined that the patient should be removed from the medical facility, the dependent may be transported at Government expense to the duty station of the member or to such other place determined to be appropriate under the circumstances. If a dependent is unable to travel unattended, round-trip transportation and travel expenses may be furnished necessary attendants. When Government transportation is not available, commercial transportation may be utilized for the transportation authorized by this Part.

Transportation is not authorized for elective surgery.

### VI. ADMINISTRATION OF CIVILIAN HEALTH BENEFITS

#### Office of Secretary of Defense

The Assistant Secretary of Defense (Health Affairs) is responsible for overall policy direction and administration of CHAMPUS world-wide. The Director, Office of the Civilian Health and Medical Program of the Uniformed Services (OCHAMPUS) is responsible for day to day

program operation. OCHAMPUSEUR, CHAMPUSSO and CHAMPUS-PAC are regional activities under OCHAMPUS.

#### CHAMPUS Information Center

The Director, Office of the Civilian Health and Medical Program of the Uniformed Services, maintains a current directory of specialized care programs, facilities, and services for the handicapped in the United States, Puerto Rico, Canada, and Mexico. To the extent possible, the directory includes the name and address of the facility, the types of services provided, handicapping conditions treated, admission or eligibility requirements, and estimated charges.

Information may be obtained from the directory, upon request, by service families, uniformed services facilities, and authorized public agencies.

### VII. HEALTH BENEFITS FOR RETIRED MEMBERS IN FEDERAL MEDICAL FACILITIES

#### Health Benefits in Uniformed Services Facilities

Retired members shall, upon request, be provided any type of health care in uniformed services facilities that is provided active duty members, subject to the availability of space and facilities and the capabilities of the medical and dental staff, and subject to the provisions of Executive Order 10122, 14 April 1950, as amended by Executive Order 10400, 19 September 1952, and Executive Order 11733, 30 July 1973.

1. Non-emergency care shall not be provided this group at times and places where it would interfere with providing care to wives, children or dependent husbands of members who are serving on active duty for more than 30 days or who died while serving on such duty or where it would interfere with the performance of the primary mission of the facility.

2. There shall be no charge for outpatient care provided under this section or for inpatient care provided retired enlisted members. Retired officers shall pay the current subsistence charge for inpatient care.

#### Health Benefits in Veterans Administration Facilities

Retired members may obtain medical and dental care for nonservice-connected disabilities in Veterans Administration facilities, subject to the availability of space. Benefits provided and cost to the patient shall be the same as they are in uniformed services facilities. When the Veterans Administration provides care to retired members under the provisions of this section as beneficiaries of the Department of Defense, it shall be reimbursed by the uniformed service concerned at rates approved by the Bureau of the Budget.

### CHAMPUS CONTRACTORS

The following list of CHAMPUS contractors is provided to assist members receiving care under the CHAMPUS program in filing their claims. This list is current as of 31 December 1980, but is subject to change. Any questions or for additional information regarding CHAMPUS contractors may be directed to the CHAMPUS advisor at any Uniformed Services medical facility.

Unless otherwise indicated, the same contractor processes claims for professional and institutional care in the area indicated. All claims should be submitted to the contractor for the area where the care was received.

#### CONTRACTORS

##### Alabama

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

##### Alaska

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

##### Arizona

Blue Shield of California  
PO Box 85019  
San Diego, CA 92138

##### Arkansas

Wisconsin Physicians Service  
PO Box 7938 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

##### California

Blue Shield of California  
PO Box 85020  
San Diego, CA 92138

##### Colorado

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

##### Connecticut

Blue Shield of California  
PO Box 85117  
San Diego, California 92138

##### Delaware

Pennsylvania Blue Shield  
PO Box 65  
Camp Hill, PA 17011

##### District of Columbia

Blue Cross of Southwestern Virginia  
PO Box 13828  
Roanoke, VA 24034

##### Florida

Blue Shield of California  
PO Box 85022  
San Diego, CA 92138

##### Georgia

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

##### Hawaii

Hawaii Medical Service Assn.  
PO Box 860  
Honolulu, HI 96808

##### Idaho

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

##### Illinois

Wisconsin Physicians Service  
PO Box 7952 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

##### Indiana

Wisconsin Physicians Service  
PO Box 7952 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

##### Iowa

Wisconsin Physicians Service  
PO Box 7956 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

##### Kansas

Wisconsin Physicians Service  
PO Box 7934 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

##### Kentucky

Wisconsin Physicians Service  
PO Box 7952 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

##### Louisiana

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

##### Maine

Blue Shield of California  
PO Box 85117  
San Diego, California 92138

##### Maryland

Blue Cross/Blue Shield of Maryland  
700 East Joppa Road  
Baltimore, MD 21204

##### Massachusetts

Blue Shield of Massachusetts  
PO Box 1520  
Boston, MA 02102

##### Michigan

Blue Shield of California  
PO Box 85116  
San Diego, California 92138

##### Minnesota

Wisconsin Physicians Service  
PO Box 7959 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707



**Mississippi**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Missouri**

Wisconsin Physicians Service  
PO Box 7939 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

**Montana**

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

**Nebraska**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Nevada**

Blue Shield of California  
PO Box 85023  
San Diego, CA 92138

**New Hampshire**

Blue Shield of California  
PO Box 85117  
San Diego, California 92138

**New Jersey**

Blue Cross of Rhode Island  
One Weybosset Hill  
Providence, RI 02903

**New Mexico**

Blue Shield of California  
PO Box 85021  
San Diego, CA 92138

**New York**

Blue Cross of Rhode Island  
One Weybosset Hill  
Providence, RI 02903

**North Carolina**

Blue Cross of Southwestern Virginia  
PO Box 13828  
Roanoke, VA 24034

**North Dakota**

Wisconsin Physicians Service  
PO Box 7961 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

**Ohio**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Oklahoma**

Wisconsin Physicians Service  
PO Box 7936 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

**Oregon**

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

**Pennsylvania**

Pennsylvania Blue Shield  
PO Box 65  
Camp Hill, PA 17011

**Rhode Island**

Blue Cross of Rhode Island  
One Weybosset Hill  
Providence, RI 02903

**South Carolina**

Blue Cross of Southwestern Virginia  
PO Box 13828  
Roanoke, VA 24034

**South Dakota**

Wisconsin Physicians Service  
PO Box 7962 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

**Tennessee**

Blue Cross/Blue Shield of Tennessee  
801 Pine Street  
Chattanooga, TN 37402

**Texas**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Utah**

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

**Vermont**

Blue Shield of California  
PO Box 85117  
San Diego, California 92138

**Virginia**

Blue Cross of Southwestern Virginia  
PO Box 13828  
Roanoke, VA 24034

**Washington**

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

**West Virginia**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Wisconsin**

Wisconsin Physicians Service  
PO Box 7953 (for professional claims)  
PO Box 7923 (for institutional claims)  
Madison, WI 53707

**Wyoming**

Blue Cross of Washington-Alaska  
PO Box 77084  
Seattle, WA 98177

**Canada**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Mexico**

Mutual of Omaha  
3301 Dodge Street  
Omaha, NE 68131

**Puerto Rico**

Blue Shield of California  
PO Box 85022  
San Diego, CA 92138

## DEPENDENCY AND INDEMNITY COMPENSATION

(All references to widows includes widowers)

**General**

Service members who still have in-service waivers of Government life insurance premiums, in effect prior to 1 January 1957, are not required to cancel this waiver to make their survivors eligible for the Dependency and Indemnity Compensation. On or after Jan. 1, 1972 survivors may elect DIC in which case the premiums which were waived in the period from Jan. 1, 1972 until the veterans death will be offset against the insurance proceeds.

Except as indicated above, the Dependency and Indemnity Compensation is payable, in general, to the survivors of military personnel who die in line of duty while on active duty, active duty for training (such as summer camps or short tours), inactive duty training (such as weekly drills), including travel to and from active duty for training and inactive duty training, with the Armed Forces.

This compensation may also be payable when death occurs following service mentioned above if (a) Death is due to Service-Connected Disability; (b) Death is due to Nonservice-Connected Cause: DIC payments are also authorized for widows, widowers, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA-approved school) of certain veterans who were totally service-connected disabled at time of death and whose deaths were not the result of their service-connected disability, if: (i) the veteran was continuously rated totally disabled for a period of 10 or more years; or (ii) if so rated for less than 10 years, was so rated for a period of not less than five years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death.

**Rates of Dependency and Indemnity Compensation**

The rates of DIC are the same whether death occurs during or as a result of peacetime or wartime service. Rates for the various dependents, payable under the circumstances related, are shown as follows:

**DIC Payments for Widows or Widowers.** The rate of payment is based on the veteran's military pay grade. For a veteran who died in active service. The pay grade generally is determined as of the date of death. For a veteran who did not die in service, the pay grade is generally determined as of the time of separation from active service. In either event, the pay grade will be established by the branch of the Armed Forces in which the veteran served. The amount payable to the widow or widower continues for lifetime, except that it will cease in the event of remarriage. Employment or income from other sources does not affect payments.

**Additional DIC for Children.** The rate payable for a widow or widower with one or more children of the deceased veteran is increased by \$43 monthly for each child.

**Additional DIC for Aid and Attendance or Housebound.** A widow or widower who qualifies for DIC may be granted a special allowance for aid and attendance if payee is: a patient in a nursing home; helpless or blind; or, so nearly helpless or blind as to need or require the regular aid and attendance of another person. The additional allowance is \$112 monthly, payable in addition to the basic DIC rate for which the widow or widower otherwise qualifies. Widows or widowers qualified for DIC who are not so disabled as to require the regular aid and attendance of another person but who due to disability are permanently housebound may be granted a special allowance of \$56 monthly in addition to the DIC rate otherwise payable.

**Children (when the widow or widower is dead or not eligible because of remarriage).** Monthly Dependency and Indemnity compensation payments will be made to the children, until age 18, at the following rates: One child, \$189.00 per month; two children, \$271.00 per month; three children, \$350.00 per month; and \$71.00 per month for each child in excess of three. Payments to children will be made

in equal shares when there are more than one. If a child, where no widow or widower is eligible, reaches the age of 18 and is pursuing a course of instruction at an approved educational institution, DIC continues to age 23. If such a child becomes permanently incapable of self-support while under age 18, DIC continues past that age and will be increased by \$112 per month. In addition to monthly DIC payments from the Veterans' Administration, children will be eligible for income from Social Security.

**Supplemental Compensation for Children (widow or widower living).** The Social Security benefits to a widow with a child cease when the child attains age 18, but the child can continue to receive his monthly benefit until reaching age 23 if pursuing a course of instruction at an approved educational institution. If the widow is entitled to DIC, then VA makes an additional \$96.00 payment to the child if the child so qualifies for the payment - but the widow or widower must have an entitlement as shown above. When a widow or widower has a child over age 18 in their care, and such child became permanently incapable of self-support prior to age 18, the Veterans' Administration will pay an additional sum of \$189.00 for such child.

**Parents.** Dependent parents may be eligible for some payments. The amount of compensation they may receive depends on how much income they receive from other sources. For example, one parent with an income of not more than \$800.00 per year receives compensation at the rate of \$206 per month, but a parent with income of \$1,400.00 per year would receive only \$167.00 per month. When both parents are living together, the total benefit will be \$276 per month if their combined income is not more than \$1,000.00 per year; if the total income is \$1,600.00 per year, they would receive only \$248.00 per month. If one parent has an income in excess of \$5,073.00 per year or if both parents have a combined income in excess of \$6,822.00 per year, no compensation is payable. The rates of DIC which are payable are related to income by a formula which decreases DIC as income increases.

**TABLE I**  
**MONTHLY DEPENDENCY AND INDEMNITY COMPENSATION PAYMENTS**  
**TO WIDOWS AND WIDOWERS**  
(October 1, 1980)

COMMISSIONED OFFICERS		WARRANT OFFICERS		ENLISTED PERSONS	
PAY GRADE	MONTHLY RATE	PAY GRADE	MONTHLY RATE	PAY GRADE	MONTHLY RATE
O-1 . . . . .	\$472	W-1 . . . . .	\$472	E-1 . . . . .	\$373
O-2 . . . . .	487	W-2 . . . . .	491	E-2 . . . . .	385
O-3 . . . . .	522	W-3 . . . . .	505	E-3 . . . . .	394
O-4 . . . . .	551	W-4 . . . . .	535	E-4 . . . . .	419
O-5 . . . . .	608			E-5 . . . . .	431
O-6 . . . . .	684			E-6 . . . . .	441
O-7 . . . . .	741			E-7 . . . . .	462
O-8 . . . . .	812			E-8 . . . . .	487
O-9 . . . . .	872			E-9 . . . . .	510
O-10 . . . . .	954				

"1 If the veteran served as Sergeant Major of the Army, Master Chief Petty Officer of the Navy or the Coast Guard, Chief Master Sergeant of the Air Force, or Sergeant Major of the Marine Corps, at the applicable time designated, the widow or widower's rate shall be \$549."

"2 If the veteran served as Chairman of the Joint Chiefs of Staff, Chief of Staff of the Army, Chief of Naval Operations, Chief of Staff of the Air Force, or Commandant of the Marine Corps, at the applicable time designated; the widow or widower's rate shall be \$1,023."

\* \* \* \* \*

Burial space for 40,000 veterans per year, and financial assistance to the families of those who choose to be interred outside of Veterans Administration cemeteries, is provided by VA.

\* \* \* \* \*

## DEATH GRATUITY

The law fixes \$800.00 as the minimum lump-sum payment in the event of death while a member of the Armed Forces is on active duty, active duty for training, or inactive duty training. The gratuity is also payable if a member or former member dies of a service-connected cause within 120 days after his discharge or release from active duty for training. In the case of inactive duty training, the gratuity is payable if death occurs within 120 days and is the result of *injury* received during that training.

The six-month death gratuity is paid by the service concerned as soon as possible after the serviceman's death. This goes to the spouse, or children or, if no spouse or children, to parents, brothers, or sisters as designated. The amount is computed as follows:

Total monthly pay (including special incentive, hazard, and basic pay, but not allowances) x 6 = death gratuity

The law also provides that the maximum death gratuity shall not be more than \$3,000.00, regardless of the monthly pay of the deceased.

## BURIAL

### FOR MEMBERS OF THE ARMED FORCES

When a member dies while on active duty, (including members who are retired or discharged in a military hospital and who continue hospitalized as patients therein to date of death), active duty for training, inactive duty training, (including authorized travel to and from active duty for training), the military will provide for care and disposition of remains. When military authorities arrange for disposition of remains, services of preparation at the place of death (pickup, embalming and preservation, casket, and hearse to a local cemetery or the shipping point) are obtained normally under contract; however, when no contract is available, military authorities negotiate with local funeral directors to obtain these services. The military authorities also will provide the following as required.

1. Cremation (if cremation is requested in writing by the person recognized as the one to direct disposition of the remains).
2. A suitable urn for the ashes.
3. A flag to drape the casket.
4. Transportation of remains from the place of death to the town or city designated by the next of kin.
5. Transportation of remains, accompanied by an escort, from the place of death to the town or city designated by the next of kin. This transportation may be by rail or commercial air cargo, whichever the Transportation Officer determines the most expeditious.
6. Military honors, if available, will be provided at the place of interment if requested by the next of kin of the deceased.

If the next of kin should desire, it is her (his) prerogative to make private arrangements for care and disposition of remains and to subsequently request reimbursement in the amount allowable. The standard of services provided under military contract is high, and it is generally advantageous to leave arrangements for preparation of remains at the place of death to military authorities. When the next of kin makes private arrangements for the care and disposition of remains, reimbursement will be limited to those items normally obtained by the military under contract (removal, embalming and other preservation, casket and outside case, and hearse services to a local cemetery or common-carrier terminal) and in the amount for which the Government could have obtained the services from the contractor. If there is no Government contractor in the vicinity of where death occurs, reimbursement is limited to a maximum of \$750.00

Any member of the Armed Forces of the United States or a former member who was discharged under conditions other than dishonorable and the widow or widower, minor children, and, in certain instances, unmarried adult children are eligible for burial in any national cemetery, under the jurisdiction of the Veterans Administration having grave space available. No grave sites are reserved in national cemeteries. Only one gravesite is available for eligible members of a family unit. The remains of additional eligible family members are interred in the same gravesite as previously deceased member of the family. If the spouse or eligible child of a member dies first,

the member must sign an agreement indicating that the member will eventually be buried in the same grave.

At the time of death of the member or eligible dependent, the next-of-kin or representative making the funeral arrangements should contact the superintendent of the national cemetery in which interment is desired.

Interment in the Arlington National Cemetery, which is under the jurisdiction of the Army, is limited to the following individuals:

1. Persons dying on active duty in the Armed Forces.
2. Retired military personnel, defined as retired members of the Army, Navy, Air Force, Marine Corps, or Coast Guard who are carried on an official service retired list and who are eligible to receive compensation stemming from service in that Armed Force.
3. Recipients of the Medal of Honor.
4. Persons otherwise eligible by reason of honorable military service who have also held elective office in the U.S. Government or served on the Supreme Court or in the Cabinet or in an office compensated at Level II under the Executive Salary Act.
5. The spouses, minor children, and dependent adult children of the persons listed in 1 through 4 above and of persons already buried in Arlington.

The next-of-kin or representative making the funeral arrangements should contact the Office of the Arlington National Cemetery Superintendent.

In addition to other burial allowances, there is an allowance to assist in defraying costs incident to burial of the remains in the maximum amount of \$900 when burial is in a civilian cemetery; \$475 when remains are consigned to a funeral director designated by the next of kin and subsequently interred in a national or post cemetery; and \$75 when burial is in a national or post cemetery, provided the remains have been prepared for burial and shipped by the service. This allowance is to cover such items as (1) hearse hire to the home, funeral home, church, or cemetery, (2) flowers, (3) vault, (4) church service or minister's fee, (5) obituary notices, (6) a passenger car for the immediate family to and from the cemetery, (7) services of the funeral director, including the use of his facilities, (8) grave site, (9) opening and closing of the grave, and (10) use of cemetery equipment when interment is in a private cemetery. When burial is in a national or post cemetery, reimbursement will be made only for actual expenses of items listed above that were not furnished by the government.

The Government will mark all graves in national and post cemeteries with regulation headstones and markers of the types authorized.

When interment is made in a private or civilian cemetery, the next of kin (or other interested individual) may obtain a regulation Government headstone or marker, without expense, to mark the grave of a deceased member of the Armed Forces or a former member of the Armed Forces who was discharged under conditions other than dishonorable. Applicants may select either an upright headstone of marble or a flat marker of marble, granite, bronze, dependent upon the type permissible in the cemetery.

#### REMAINS OF DEPENDENTS

Remains of qualified dependents of military personnel serving on active duty, (other than for training) may be transported from place of death to place of interment. Transportation only at Government expense is authorized.

When death of a dependent occurs in an overseas command in which an Armed Forces mortuary is operated, remains of such dependents may be prepared (embalmed and certain supplies furnished) at such mortuaries, on a reimbursable basis, as a convenience to the sponsor. The sponsor, however, must bear the costs of preparation, casket, and interment.

#### MEMORIAL SERVICES - REMAINS NOT RECOVERED

When a member of the Armed Forces dies while on active duty (whose death occurs after 1 January 1961) and whose remains are determined to be nonrecoverable, reimbursement for memorial service expenses incurred by next of kin is authorized not to exceed \$475.00. Upon request a flag of the United States will be furnished to the primary next of kin and to parents, if other than primary next of kin. In addition, a memorial marker may be provided for erection by next of kin in a civilian cemetery or placement in a national cemetery.

## INSURANCE GENERAL

U.S. Government Life Insurance (USGLI) was first issued in May, 1919 and discontinued in 1951; some oldtimers still hold it. There were 1,150,000 of these World War I policies issued and there are some 99,446 USGLI policies still in force (as of September 1980) with a face value of \$404.9 million.

National Service Life Insurance (NSLI) took up where USGLI left off, and was available to men and women who served during World War II. It was issued throughout World War II and up until April 1951. Twenty-two million policies were issued under this program, of which 3.6 million were still in effect in September 1980, with a face value of more than \$23.2 billion.

In 1951, it was supplanted by a program of "free indemnity" known as Servicemen's Indemnity under which servicemen's survivors could draw \$92.90 per month for 120 months (10 years). This was discontinued at the end of 1956. The so-called "free" insurance, the Servicemen's Indemnity Insurance that was in effect during the Korean Conflict at no cost to the serviceman, was really a protective plan in which benefit payments were made to certain survivors in the event of actual death during active service or 120 days thereafter. "A form of non-participating NSLI was available to replace the free indemnity during the 120 days following separation. As of Sept. 1980 there were 532,989 policies of this type in force with a face value of \$4.6 billion." P.L. 93-289 made participation in the distribution of annual dividends possible under this type of insurance beginning 1 Jan. 1975.

In 1951 there was also established a continuing program to provide insurance for veterans with service-connected disabilities. This insurance may be issued to veterans who are released from active duty under other than dishonorable conditions on or after April 25, 1951, and who have a service-connected disability for which compensation would be payable if 10% or more in degree and who are otherwise in good health. Written application for such insurance must be made within one year from the date of a notice of a service connected rating by the VA. As of Sept. 1980 there were 189,150 policies of this type in force with a face value of \$1.7 billion.

During the period May 1, 1965 through May 2, 1966 veterans who had been eligible based on World War II and Korean Service and had less than \$10,000 Government life insurance, or no such insurance, were eligible to apply for insurance under certain conditions. Veterans had to have a service-connected disability and be in good health aside from such disability or they had to be unable to buy insurance commercially as the result of non-service connected disabilities. No term insurance was issued. The total amount of insurance under all programs was limited to \$10,000. Premiums charged in the program varied according to the seriousness of the veteran's disabilities. An additional premium was charged to cover administrative expense. As of Sept. 1980 there were 167,326 policies of this type in force with a face value of \$1.2 billion.

Service members who were on active duty before 25 April 1951 may still have eligibility for replacements or possible reinstatement of National Service Life Insurance (or USGLI) policy in certain cases. No NSLI policies were issued after that date to men in service (except for renewal and reinstatement), although policies already in force continued. As of that date, the automatic serviceman's indemnity program was begun, providing \$10,000 of "free" insurance. That program, in turn, was discontinued at the end of 1956. As of Sept. 29, 1965 Servicemen's Group Life Insurance became available.

NSLI policies held by service members are of two types—five-year-level premium-term insurance, or permanent-plan insurance, which has eight varieties. Under the former, the policy is renewed automatically each fifth year, provided it is in force at the expiration of the term period. If the policyholder fails to keep it in force, the policy expires. Each time the contract is renewed, the premium rate increases to reflect the current age; it remains at that level during the five-year period. Limited convertible NSLI Insurance (W) may not be renewed after the insured's 50th birthday.

Permanent-plan insurance differs in that it does not have to be renewed. Instead, the policyholder pays his premiums regularly at a fixed rate based on the age of the insured at the time the contract was issued. In addition, permanent plans accumulate loan and cash surrender value and include extended term coverage which provides protection for a period in the event of lapse. His permanent plan may be one of eight types—ordinary life, 30-pay life, 20-pay life, 20-year endowment, endowment at age 60, endowment at age 65, or modified life at 65, or modified life at age 70.

Holders of five-year term insurance may convert it to a permanent plan at any time. Some may be reluctant to do so because permanent plan premiums are higher than term at the time of conversion. On the other hand, the longer they hold on to their term contracts, the higher their premiums become as their age advances. Conversion to a permanent plan may be made at a current date or retroactively at any prior due date (that is, any prior date on which premiums were due) as far back as the original date of the policy. In doing so, the policyholder has to pay an amount equal to the reserve he would have built up.

In 1965 a Modified Life plan was provided in the World War II and later programs, available only through insurance age 60. This permanent plan requires a much lower premium than other permanent plans and is designed to encourage conversion of term insurance. Its fixed premium avoids the increases every five years on term insurance. The face value drops by 50% at the 65th birthday but the full amount may be restored by replacing the amount of Modified Life insurance discontinued, with ordinary life insurance for an additional premium. A medical examination is not required. In July 1972 a Modified Life Plan at Age 70 was also made available. This plan is the same as the Modified Life Plan at Age 65 except that it may be purchased through insurance age 69 and the face value drops by 50% at the insured's 70th birthday.

#### **Total Disability Income Provision (TDIP)**

All programs except the one initiated in 1951 for veterans with service-connected disabilities make available an optional total disability income provision protecting to age 60 or 65 depending on the type of TDIP rider issued. Again depending on the type of rider the monthly benefit payable in the event of total disability is either \$5.00 or \$10.00 per \$1000 of life insurance. For USGLI the monthly benefit is \$5.75 per \$1000 of life insurance. There is a waiting period of four (USGLI) or six month (NSLI) before benefits become payable. The provision is issued only to applicants in good health, and application must be made before the 55th birthday under the NSLI program only.

The issuance of the TDIP "60" Riders was discontinued. However, any TDIP "60" Rider attached to a term policy may be renewed and/or continued on any permanent plan converted from the term policy. P.L. 88-355 effective January 1, 1965 provides a \$10.00 monthly disability income benefit per \$1,000 insurance, commencing with the 7th consecutive month of disability and is payable for as long as the disability continues. Disability must occur before the insured's 65th birthday.

An insured who becomes totally disabled will receive a monthly income and payment of premiums will be waived on the TDIP as well as on the insurance policy to which it is attached.

#### **Waiver of Premiums**

All NSLI policies contain a provision for waiver of payment of premiums if the insured becomes totally disabled for at least 6 consecutive months. Before January 1, 1965 a waiver of premiums was granted as the result of a total disability that commenced before the insured's 60th birthday. On or after January 1, 1965 premiums may be waived as the result of total disability occurring up to the insured's 65th birthday. Total disability is defined as any impairment of mind or body which continuously renders it impossible for the insured to follow any substantially gainful occupation.

#### **Veterans Mortgage Life Insurance**

PL 92-95, eff. Aug. 11, 1971, authorized Mortgage Protection Life Insurance for those veterans who have received a grant from the VA for specially adapted housing

and was limited to a maximum of \$30,000 on the original or successor home. On October 1, 1976, the amount was increased to \$40,000 by PL 94-433. The coverage continues on a decreasing basis until the mortgage is paid off, or the home is sold, or the insured veteran reaches age 70, whichever ever occurs first. If an eligible veteran elects not to be insured, he may be insured later upon application and proof of good health.

#### **SGLI (Servicemen's Group Life Insurance)**

All members of the Uniformed Services, including cadets and midshipmen of the service academies, are automatically insured under Servicemen's Group Life Insurance (SGLI) for the maximum amount of \$20,000 unless an election is filed reducing the insurance to \$15,000, \$10,000, \$5,000 or cancelling it entirely. SGLI has no loan, cash, paid-up or extended values.

The law authorizing SGLI was substantially amended by Public Law 93-289 which became effective May 24, 1974. This new law is referred to as the *Veterans' Insurance Act of 1974*.

One change was the increase in the maximum amount of coverage from \$15,000 to \$20,000. *This applied automatically to all members on duty even though prior to this amendment they may have requested reduced insurance or declined to be insured.* The current cost for this coverage is 75 cents per \$5,000 or \$3.00 per month for the maximum \$20,000.

A significant change extended full-time coverage in the maximum amount to those persons who volunteer for assignment to the Ready Reserve of a Uniformed Service (including members of the Army and Air National Guard) and are assigned to a unit or position in which they may be required to perform active duty or active duty for training and each year will be scheduled to perform at least 12 periods of inactive duty training that is creditable for retirement purposes under Chapter 67 of Title 10. The coverage for these individuals was effective as of May 24, 1974. The current cost for this coverage is also \$3.00 per month for the maximum \$20,000.

In addition to extending full-time coverage to the Ready Reservists as stated above, those persons assigned to or who, upon application, would be eligible for assignment to the Retired Reserve of a Uniformed Service who have not received the first increment of retired pay and have not reached their 61st birthday but have completed at least 20 years of satisfactory service creditable for retirement purposes under Chapter 67 of Title 10 are also eligible for full-time coverage in the maximum amount. The coverage for these individuals commences upon approval of the acceptable application and receipt of the required initial premium. The premium for Retired Reservists is as follows: \$.30 per \$1,000 per month for those through age 39, \$.40 per \$1,000 per month for those age 40 through 49, and \$.50 per \$1,000 per month for those age 50 and over. The insurance may only be purchased in multiples of \$5,000 up to a maximum of \$20,000. Applications and premiums must be sent directly to OSGLI (Office of Servicemen's Group Life Insurance), 212 Washington Street, Newark, NJ 07102

Insofar as coverage for those reservists who qualify for SGLI while performing active duty or inactive duty for training, but do not qualify for full-time coverage, the significant changes were the extension of coverage from 90 to 120 days if they suffered a disability and the increase in amount of coverage to \$20,000. The changes for these individuals were also effective as of May 24, 1974.

#### **VGLI (Veterans Group Life Insurance)**

A new program of insurance was established that is known as VGLI (Veterans Group Life Insurance). This is a 5-year nonrenewable term insurance available upon application to all members being separated or released from active duty under call or order to duty that does not specify a period of less than 31 days. Also eligible are Reservists who, while performing active duty or inactive duty for training under a call or order specifying a period of less than 31 days, suffer an injury or disability which renders them uninsurable at standard premium rates. VGLI may be issued in multiples of \$5000 up to a maximum of \$20,000. However, no person may be issued VGLI in an amount greater than the amount of SGLI carried at the time of separation from service. This coverage is not open to Retired Reservists or to members of the Ready Reserve who qualified for full time (SGLI) coverage.

This insurance became available August 1, 1974. Members who wish to continue group coverage under the VGLI program must submit acceptable application and payment of first premium within 120 days of separation. If application (unless totally disabled) is not made within the 120-day period, application may be made within 1 year after SGLI coverage terminates provided evidence of good health is supplied.

If the member is totally disabled on the date of separation, application for VGLI may be made anytime during the 1 year extended SGLI coverage period. The effective date of VGLI will be the day following the date disability ends. A medical examination and evidence of continuing disability may be required in such cases.

Insurance applications and premiums must be sent directly to OSGLI, 212 Washington Street, Newark, NJ 07102. VGLI premiums are based on the amount of insurance issued and on the age at the time insurance is granted. For members age 34 and under the monthly premium is \$.17 per \$1,000 per month; for members age 35 and over the monthly premium is \$.34 per \$1,000 per month.

*The right to convert to an individual policy upon separation or release from active duty has been revoked.* This right now is available only at the expiration of VGLI. The exception to this is that a member of the Ready Reserves who upon completion of 20 years duty for retirement purposes may at that time convert to an individual policy in lieu of continuing SGLI as a Retired Reservist.

#### Pointers for Policyholders

Before any member of the service becomes a holder of life insurance, or before he purchases an *additional commercial policy*, it's a good idea for him to see the unit Insurance Counselor or Insurance Officer to get every assistance possible. In addition, he can refer to various publications or write to the Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017., Attn: Information Division, for further information on types of policies and how they fit individual and family needs.

All these, together with the Counselor's suggestions, will help him in discussing his insurance program with his commercial agent.

One good reason for not putting off the purchase of needed life insurance too long is the fact that premium costs go up year by year as the individual's age advances. Another is that his family should have as much protection as he can afford, even in early years, before increased income or other conditions permit purchase of a more rounded insurance program.

Once he has become a policyholder, he should be sure to do these five things which will help him and his beneficiaries:

1. Keep his company informed of his address. This is particularly important for the service member, since his address is apt to change frequently.
2. Read his life insurance policy. He should be satisfied that he understands its basic provisions and benefits, and the policyholder *should review* his beneficiary designations from time to time and keep them up to date.
3. Keep his policy in a safe place. Duplicate copies can be obtained if a policy is lost or destroyed by fire, but not without some inconvenience and delay. The service member probably would be wise to leave the policies with some member of his family for safekeeping, unless his military unit has some provision for storing its members' personal records.
4. Discuss his insurance with his family or other beneficiaries. It's also a good idea for the individual to leave a letter outlining his insurance policies and indicating any choices the beneficiary may have in the settlement of policies.
5. Adjust and review his life insurance program. As time goes on, changes in financial conditions as well as the family needs of the individual policyholder are bound to occur. A good agent of a private commercial insurance company will prove to be very helpful. He will recommend adjustments that seem desirable as conditions change, and will handle the necessary details. That's why it is so important for the individual buyer of insurance to start out on the right foot by selecting an agent he can rely on for years to come. This is especially important to service members who will "touch base" in the home town only infrequently. Their insurance agents and insurance companies will gladly assist whenever question arises about life insurance. Policyholders should feel free to call on them.

## SURVIVOR BENEFIT PLAN

Public Law 92-425, the Survivor Benefit Plan, was signed into law on 21 September 1972 by the President. This law provides survivor income up to 55% of the *retired* pay of present and future officer and enlisted retirees of the Armed Forces, Public Health Service, and National Oceanic and Atmospheric Administration.

The 94th Congress passed H.R. 14773, which was signed by the President on 14 October 1976 as Public Law 94-496, Military Survivor Benefit Plan Improvements. This act did much to liberalize and clarify P.L. 92-425, the original SBP act. Specifically, the 1976 law:

1. Eliminated the "lock-in" provision of the plan. The retiree will not have to continue to pay premiums if there is no eligible beneficiary.
2. Reduced from two years to one year the time needed for a new spouse to be eligible for SBP benefits.
3. Clarified the language of the law to permit a retiree to leave benefits to a dependent child even if there is a surviving spouse.
4. Provided an increase in the amount paid to certain widows. These are "minimum-income" widows who are eligible for a VA widows' pension, and whose spouse died before 21 September 1972 or within one year thereafter if the husband elected not to enroll in SBP.

Public Law 95-397, Uniformed Services Survivors' Benefits Amendments of 1978, effective 1 October 1978 made the following additional changes and improvements in SBP and RSFPP provisions:

1. Provided cost-of-living increases for RSFPP annuitants.
2. Continued benefits for RSFPP annuitants who are married after age 60.
3. Reinstated SBP payments to surviving spouse whose DIC benefits are terminated on remarriage after age 60.
4. Increased the minimum income guarantee from \$2,100 to \$2,340 for certain needy widows whose husbands died prior to being eligible to elect into SBP.
5. Eliminated the Social Security offset for widows who work and thereby do not receive all or a portion of their social security payments.
6. Provided SBP coverage for Reservists who have completed 20 years of satisfactory service but who have not yet reached age 60.

Public Law 96-402, October 10, 1980, provided additional improvements to the Survivor Benefit Plan. Key provisions of the law include:

- A guarantee that the surviving beneficiary will receive at least 60 percent of the designated annuity when the survivor reaches age 62.
- Revision of the cost formula. Cost-of-living increases will be applied to the members contribution on a one-to-one basis, similar to the method used by civil service Survivor Annuity Program.
- Elimination of the Social Security offset for Reservists for future periods of active duty of less than 30 days per year.
- Provision of SBP annuities to widows whose husbands died on active duty prior to 1972 while retirement eligible.
- Waiver of SBP premium payments for certain retirees who are rated as totally disabled from service connected causes.

Elimination of the 100 percent social security offset and the inflation protection provided by the revision of the cost formula make SBP far more attractive than has been the case prior to enactment of these most recent changes.

In order to provide maximum protection of spouse-only survivor payments of 55 percent of retired pay, a retiree pays 2-1/2% of the first \$300 of the monthly retired pay, plus 10% of any amounts over the \$300 of that monthly retired pay. However, a member may choose an amount less than his/her retired pay on which to base the survivor income, as long as this amount is not below \$300 unless his/her retired pay is below \$300. The amount selected is called the "base amount." If retired pay is below \$300, the base amount will always be the full gross retired pay.

Members of the Uniformed Services who retire on or after 21 September 1972, will be automatically enrolled in the plan at maximum survivor benefits if they have a spouse or dependent children at retirement time—UNLESS they elect *not* to participate or to participate at a lesser level of protection, in which case the spouse will be so advised by the Service. A retiring member who selects a lesser amount, or

declines participation, must put that decision in writing within 30 days prior to the first day he/she is eligible to receive retired pay.

The term of reference *Base Amount* is the portion of retired pay from which cost of benefit and the level of survivor annuity is determined. The base amount is designated by the retiree and can be any amount of retired pay above a minimum and up to the full amount of the retired pay - which is used ordinarily. However, the minimum base amount that can be designated is \$300 unless the retiree's retired pay is less than \$300 in which case the full retired pay must be used as a base.

A member who does not have a spouse or dependent child at retirement time can elect either to join in the plan at that time by naming another person as beneficiary, or to begin participation later, within one year after he or she acquires a spouse or child during retirement.

The Survivor Benefit Plan is open to members of the Reserve Components, including members of the Army National Guard and Air National Guard as well as all active duty career members. Under P.L. 95-397, Reservists now have three options upon completion of 20 years of qualifying service: (1) decline to make an election until attaining age 60, thus providing no coverage until becoming entitled to retired pay, and then electing to participate or not, (2) an annuity payable upon the Reservist's death if it occurs before or after age 60, (3) an annuity payable at the time the Reservist would have reached age 60 or on the date of death if after age 60.

The following table illustrates the reductions in retired pay for Spouse-Only under SBP.

#### SURVIVOR BENEFIT PLAN - SPOUSE ONLY - MONTHLY AMOUNTS

Base Amount of Retired Pay	Monthly Payment For Surviving Spouse	Monthly Cost To Retiree*	Net Balance To Retiree***
\$ 100.00**	\$ 55.00	\$ 2.50	\$ 97.50
200.00**	110.00	5.00	195.00
300.00	165.00	7.50	292.50
350.00	192.50	12.50	337.50
400.00	220.00	17.50	382.50
450.00	247.50	22.50	427.50
500.00	275.00	27.50	472.50
550.00	302.50	32.50	517.50
600.00	330.00	37.50	562.50
650.00	357.50	42.50	607.50
700.00	385.00	47.50	652.50
750.00	412.50	52.50	697.50
800.00	440.00	57.50	742.50
850.00	467.50	62.50	787.50
900.00	495.00	67.50	832.50
950.00	522.50	72.50	877.50
1,000.00	550.00	77.50	922.50
1,100.00	605.00	87.50	1,012.50
1,200.00	660.00	97.50	1,102.50
1,300.00	715.00	107.50	1,192.50
1,400.00	770.00	117.50	1,282.50
1,500.00	825.00	127.50	1,372.50
1,600.00	880.00	137.50	1,462.50
1,700.00	935.00	147.50	1,552.50
1,800.00	990.00	157.50	1,642.50

\*Withheld from retired pay. Monthly premiums are discontinued if marriage is terminated by death, divorce or annulment.

\*\*Applicable only if full retired pay is less than \$300 per month.

\*\*\*Of Base Amount.

#### COVERAGES AVAILABLE

Coverage is available for a spouse only; spouse and eligible children; eligible children only or for an insurable interest.

The spouse is an eligible beneficiary for SBP if married to the member during the initial period that the member elected into the plan or marries the member after this initial period and is married for one or more years before the death of the member

(provided the member did not decline coverage at the time of initial election and notification is *within* one year of acquiring a spouse); or marries the member after the initial period and is married for less than one year but is the parent of issue of that marriage (provided member did not decline coverage at the time of initial election).

A widow(er) of a member who dies while on active duty after becoming eligible for retirement is entitled to an annuity in an amount equal to the difference between any DIC payable and 55 percent of what the member's retired pay would have been based on grade and years of service at the time of death. This benefit is applicable even though the member never contributed to the program.

Children only may be eligible beneficiaries under the plan if: they are unmarried and under the age of 18 - or between 18 and 22 if in school; or over age 18 and disabled because of disability incurred before age 18, or 22 if in school.

The cost for coverage for spouse and children would be the standard 2½% on the first \$300 and 10% on any amount over the \$300 base amount plus an actuarial charge for children's coverage based on age of member, spouse and youngest child at time of members retirement, which would be approximately 1% of base amount. If there are only children at time the member elects coverage the actuarial charge will be approximately 3 percent of the retired pay. Cost of coverage will terminate when last child ceases to be eligible for benefits.

The benefit to the dependent children will be 55 percent of the member's base amount and will be divided equally among the children with no offset for social security or DIC. In the case of spouse and children coverage, the annuity is payable to the children only in the event that the spouse pre-deceases the children.

A person with an insurable interest may be eligible for benefits if the retiree names this person during the initial period of election into the plan if there is no spouse or dependent children. It can be a close relative such as a brother, sister, or dependent parent, or it may even include a close business associate. Generally, for an insurable interest, it could be anyone who could expect financial gain from the continuance of the retiree's life.

The cost of providing insurable interest protection is 10 percent of full retired pay plus 5 percent of full retired pay for each full 5 years the named person is younger than the retiree. The total cost may not exceed 40 percent of retired pay. A retiree cannot elect less than the full amount of retired pay as the base under the insurable-interest plan.

The insurable interest survivor payment is 55 percent of the retired pay remaining after it is reduced by the cost of providing for the survivor payment. There is no later offset for social security or DIC.

Reduction in retired pay for an insurable-interest election continues during the life of the retiree unless he or she acquires a spouse and/or child and changes the SBP participation to provide protection for them or the insurable interest person pre-deceases the member.

Prior to his/her retirement with pay, a member without a spouse may designate a sole dependent child for "insurable interest" coverage. However, cost of coverage will be the higher "insurable interest" rate. There is no provision for changing from children coverage to "insurable interest" coverage subsequent to retirement.

#### SOCIAL SECURITY OR DIC OFFSET

Benefits are paid to the widow(er) from the time the retiree dies until he/she becomes ineligible due to remarriage occurring before age 60. However, although the 55 percent gross amount is guaranteed to the surviving widow(er), it may flow from one or more sources at various points in time, i.e., Social Security or VA.

Under previous provisions, when survivors of military personnel who were receiving payments under SBP became eligible for social security, the payment under SBP was reduced by the amount of social security payments attributable to the member's military earnings. The 1978 legislation eliminates the offset if the widow or widower works and thereby does not receive all or any portion of the social security payments. New legislation (Public Law 96-402) provides that in no case will the Social Security offset exceed 40 percent of the monthly annuity.

A survivor who is eligible for Dependency and Indemnity Compensation (DIC) payments from the VA would not be entitled to the full 55 percent level from SBP.

Only the difference between DIC and the 55 percent would be paid as a survivor annuity to such a widow(er).

When DIC is paid to the widow(er), due to the retiree's service-connected death, only that portion of the annuity exceeding DIC will be paid. In such cases, that percentage of the retiree's contributions corresponding to the portion of the annuity not payable will be refunded to the beneficiary.

#### CPI ADJUSTMENT

Armed Forces retired pay is increased *semi-annually* as the Consumer Price Index increases. Both the member cost and the benefit to the survivor are now adjusted at the same time and by the same percent as military retired pay. When there are no offsets for social security or DIC, the full amount of the annuity is CPI adjusted and increased by that dollar amount. When there are reductions for social security or DIC, the CPI adjustment is applied to the full survivor benefit level before offset, and the DoD portion of the survivor benefit level is increased by that dollar amount. Any adjustments to social security or DIC result in a recalculation of the payment from DoD. Normally, increases in social security or DIC will not result in an increase in the total payment to the survivor.

#### TAX TREATMENT

The amount of reduction - cost of the survivor benefit - in the member's retired/retainer pay is not includable in gross income for income tax purposes to the member retiree. However, SBP payments to the beneficiary are accordingly considered as income.

The value of the annuity, "present worth", is not includable in the gross estate on death of the retiree.

There are no federal gift taxes connected with the election to share your retired/retainer pay with your dependent. A retiree can exclude this reduction in retired/retained pay from his/her earned income in filing State returns in those states which follow the Federal Income Tax Rule.

### MILITARY SURVIVORS' BENEFITS

This table provides a general guide to benefits available to survivors of military members. It is not all-inclusive and does not apply in every instance. For more detail, see the appropriate section of the ALMANAC and/or see a representative of the agency concerned.

Benefit	From Military Service		From Veterans Administration		From Social Security	
	Active	Retired	Service Connected	Non-Service Connected	Wife	Children
Death Gratuity	Yes	No <sup>1</sup>	No	No	No	No
Burial Allowance	Yes	No <sup>2</sup>	Yes*	Yes*	Yes*	Yes*
Travel Allowance	Yes	No <sup>3</sup>	No	No	No	No
Shipment of HHG	Yes	No <sup>3</sup>	No	No	No	No
DIC	No	No	Yes	No	No	No
SBP	Yes <sup>4</sup>	Yes <sup>5</sup>	No	No	No	No
RSFPP	No	Yes <sup>5</sup>	No	No	No	No
ID Privileges (BX, Theatre, Commis.)	Yes	Yes	No	No	No	No
National Cemetery	Yes	No	Yes	Yes	No	No
Government Headstone	Yes	No	Yes*	Yes*	No	No
Burial Flag	Yes	No	Yes*	Yes*	No	No
Pension	No	No	No	Yes <sup>5</sup>	No	No
Monthly Survivor Payments	No	No	No	No	Yes <sup>7</sup>	Yes <sup>7</sup>
Insurance	Yes <sup>6</sup>	No	Yes <sup>6</sup>	Yes <sup>6</sup>	No	No
Legal Assistance	Yes	Yes	No	No	No	No
Home Loan Guaranty	No	No	Yes	No	No	No
CHAMPUS	Yes	Yes	No	No	No	No

\*If not covered by other source.

<sup>1</sup> Unless death occurs within 120 days of retirement and is determined by the VA to be Service-connected.

<sup>2</sup> Unless retired and retained in military hospital until death occurs.

<sup>3</sup> Unless death occurs within one year of retirement and move has not been made.

<sup>4</sup> Only if member has 20 or more years of service.

<sup>5</sup> If SBP was elected by member.

<sup>6</sup> Only if survivor's income is below VA income limitations.

<sup>7</sup> Dependent on age and income of survivors.

<sup>8</sup> If member participated in SGLI, VGLI, NSLI or earlier forms of insurance.

## PART III SOCIAL SECURITY

### WHEN TO VISIT A SOCIAL SECURITY OFFICE

There are more than 1,300 social security offices located throughout the 50 States, and in Puerto Rico and the District of Columbia. Any one of these offices will give you accurate information on social security matters any time you go in or call by telephone. You can get the street address and telephone number of your nearest social security office from a telephone directory (may be listed under U.S. Gov't., Department of Health and Human Services, or from the postmaster of any U.S. post office, including the one at the station where you are on active duty. Your military personnel branch can also help you in getting this information. Much time can be saved by calling the Social Security Office before visiting. You may be able to transact your business completely by phone.

There are four times when it is particularly important to get in touch with a social security office:

1. If you become severely disabled.
2. When a person in the Uniformed Services or a civilian worker in your family dies.
3. Three months before you retire at age 62 or older.
4. Three months before you reach 65 to apply for Medicare, if you are not retired.

**IMPORTANT:** Prior to 1978 Social Security benefits were payable up to 12 months prior to the month a claim was filed. However, in 1978, retirement, spouse, and surviving spouse benefits that are reduced for age may not, with certain exceptions, be paid for any months prior to the month a claim is filed. To avoid possible loss of benefits, do not delay filing a claim, or, if at the end of the month, telephone Social Security if you cannot visit the office.

Be sure that your spouse also knows about these important times to get in touch with a social security office. Social security benefits cannot be paid until someone has filed a claim for them with a social security office.

The social security information presented here is in two parts. Part I discusses social security taxes to which the base pay of members of the Uniformed Services has been subject since January 1, 1957, and Part II explains social security benefits which can be paid to you and your dependents or to your survivors. Subheads in Part II will aid you in finding answers to your questions about social security.

### I. YOUR PAYMENTS INTO THE SOCIAL SECURITY TRUST FUNDS

The Servicemen's and Veterans' Survivor Benefits Act (P. L. 881, 84th Cong.) amended the Social Security Act to extend full protection under the Federal Old-Age, Survivors, and Disability Insurance System to members of the Uniformed Services. Commencing January 1, 1957, service performed by such members while on *active duty* or *active duty for training* constitutes covered employment for retirement, survivors, and disability insurance purposes. As of this date, too, the withholding of the worker's share of social security taxes, referred to as FICA taxes (Federal Insurance Contributions Act taxes) from the base pay of servicemember was authorized. *Retired pay, however, is not subject to these taxes.*

FICA taxes are applicable to all persons appointed, enlisted, or inducted in the Regular Services or their Reserve Components who are performing active duty or active duty for training; to cadets at the military academies; and to members of the Army, Naval, and Air Force Reserve Officers' Training Corps when ordered to ROTC training camps or stations for periods of 14 days or more. Also covered are commissioned officers in certain agencies.

The service member's share of FICA taxes are withheld from base pay. The maximum yearly earnings, on which social security taxes can be paid is \$29,700 in

1981 See Table 6 for the tax base in past and future years. After tax on \$25,900 has been withheld, no further deductions are made that year. Among other information, TD Form W-2 (Withholding Tax Statement), prepared for each service member at the end of each calendar year, shows the amount of FICA tax withheld during the year. Where a nonpay status extends to any full calendar month, no FICA tax is deducted year. Among other information, TD Form W-2 (Withholding Tax Statement), prepared for each service member at the end of each calendar year, shows the amount of FICA tax withheld during the year. Where a nonpay status extends to any full calendar month, no FICA tax is deducted for that month.

Since Chaplains in the Uniformed Services are considered employees of the Federal government and not self-employed ministers, FICA tax is withheld from their base pay in the same manner as from base pay of other service members, except in the case of a chaplain who, as a member of a religious order, has taken a vow of poverty.

The base pay a service member earns while on inactive duty training is not subject to FICA taxes.

After-hours compensation received for services performed in nonappropriated fund activities is considered the same as serviceman's base pay and is subject to FICA taxes. This compensation is also subject to withholdings for income tax. Social security tax cannot be withheld from military allowances such as those for subsistence, uniforms, and housing, and neither can these allowances be counted as earnings for social security purposes. Hazard duty and other special duty pay does not count for FICA tax for earnings purposes. However, beginning January 1957 through December 1977, you may count an additional \$300 credit for each quarter in which you received military pay. Starting in 1978 wages will be reported annually and \$100 credit will be added for each full \$300 in reported military wages up to \$3,600. Thus, the credit for the year still cannot exceed \$1,200. This amount will be taken into consideration when benefits are applied for; it will not be subject to social security taxes. However, the total of wages and credits cannot exceed the social security maximum for a given year.

Table 1 shows tax rates as now scheduled by law. Like civilian employers, the Department of Defense as the serviceman's employer, matches the tax withheld from his base pay.

Military earnings and taxes were reported quarterly by the Services through 1977 and will be reported annually after 1977. Periodically funds to cover social security taxes on the base pay of all military personnel are transferred, through Department of Defense funds, to three trust funds set up for financing the retirement, survivors, disability and health insurance system. One fund is used to finance the retirement and survivors insurance programs; a second is used to finance the disability insurance program. A third, the Hospital Insurance Trust Fund, began in 1966. The Federal retirement, survivors, disability and health insurance system is administered by the Social Security Administration, a part of the Department of Health, and Human Services. This Department is on the same Federal Government level as the Department of Defense.

## II. SOCIAL SECURITY BENEFITS AVAILABLE TO YOU

Retirement, survivors, and disability insurance under the social security law is a Federal insurance system providing (1) monthly retirement benefits to both men and women as early as age 62, (2) monthly disability benefits at any age up to 65, and (3) a lump-sum death benefit and monthly benefits to survivors, depending on age and relationship. When an insured person works after he is eligible for retirement benefits, the amount he can receive in benefits will depend upon how much he earns in employment or self-employment. Beginning with the month he reaches 72, however, a person can receive all benefits due him regardless of how much he earns or works each year.

The purpose of the social insurance system is to provide a partial replacement of earnings for the serviceman, or civilian worker, and his family when family income is reduced or stops because of the serviceman's or worker's retirement, disability, or death. The amount of monthly benefits is related to past earnings of the insured person and provides a significant replacement for family income lost when one of these events happens.

Beginning July 1, 1966, two new health insurance programs went into operation. Administered by the Health Care Financing Administration, a hospital insurance program pays for most hospital and hospital-related expenses for persons 65 and over receiving or entitled to receive social security or railroad retirement benefits. Another program, supplementary medical insurance, helps pay doctors' bills and other medical expenses not covered by the hospital program. To receive medical insurance protection, persons age 65 and older must voluntarily enroll and pay premiums monthly, either by deduction out of cash benefits or by direct remittance. The government meets more than two-thirds of the cost of the program, however, which makes this plan an exceptionally "good buy" for most older Americans. The 1972 amendments to the Social Security Act, effective July 1973, added health insurance protection for people who have chronic renal (kidney related) disease and to those receiving cash benefits for 24 consecutive months under the social security program because they are disabled.

The provisions of the social security law are of vital interest to servicemen and veterans. This is true both for the serviceman and veteran who has social security insurance protection through tax withheld from military pay after 1956 and for the veteran who gained social security "wage credits" during active duty in U.S. forces during the emergency period before and after World War II.

## SOCIAL SECURITY COVERAGE

Retirement, disability, and survivor benefits are all payable on the basis of a serviceman's or worker's "insured status." "Insured" means that the person involved must have been in the military service or in civilian wage-employment, or self-employment, covered by the Social Security Act for a specified amount of time.

### NUMBER OF SOCIAL SECURITY CREDITS NECESSARY FOR RETIREMENT AND SURVIVOR BENEFITS

Table 2 shows the number of credits, technically called quarters of coverage, necessary for fully insured status. A quarter of coverage, in a general way, corresponds with a calendar quarter of military service or civilian work under the law. A calendar quarter is a 3-month period beginning either January 1, April 1, July 1, or October 1 each year. *Quarters earned through military service wage credits of \$160 per month after 9/15/40 and before 1951 can be counted toward the total needed if the same period is not used for military retirement.* Wage credits for service after 1950 and before 1957 will also be granted even though this period is also used for military retirement if the person had covered military service after 1956. Civilian employment covered by the law can be counted from January 1, 1937, and self-employment covered by the law can be counted from January 1, 1951.

*Certain benefits can be paid when the serviceman or woman is "currently insured," but not fully insured.* You will be currently insured if you have at least 6 quarters of coverage—through either military service or civilian work—during the 13 quarters (3¾ years) period ending with the quarter of death or entitlement to retirement or disability benefits. If you have this much social security credit, your spouse and dependent children are protected because they could get monthly benefits following your death regardless of your age at death.

If you have credit for as many as 20 quarters within the 10 years ending with the quarter of disability and are fully insured, you are insured for social security disability benefits if you should become disabled at any time before you reach age 64-1/2. Workers disabled before age 31 need less credit and workers disabled by blindness need only to be fully insured.

Once a person has credit for 40 quarters under social security—from military service, covered civilian work, or a combination of both—he is "permanently insured." for retirement and survivors insurance, but for disability the current coverage as described above is also needed. Ten years of active military service after 1950 gives these 40 quarters of social security credit. Benefits, including retirement benefits, in some amount will always be payable on his social security account.



**TABLE 1—CONTRIBUTION RATE SCHEDULE FOR EMPLOYEES AND EMPLOYERS (EACH)**

Years	Percent of Covered Earnings		
	Retirement, Survivors, and Disability Insurance Benefits	For Hospital Insurance	Total %
1976-77 . . .	4.95	.90	5.85
1978 . . . . .	5.05	1.00	6.05
1979-80 . . .	5.08	1.05	6.13
1981 . . . . .	5.35	1.30	6.65
1982-84 . . .	5.40	1.30	6.70
1985 . . . . .	5.70	1.35	7.05
1986-89 . . .	5.70	1.45	7.15
1990 & after	6.20	1.45	7.65

**TABLE 2. CREDITS (QUARTERS OF COVERAGE) NEEDED TO BE FULLY INSURED BEFORE 1983**

Year in which a worker reaches age 62 or dies	Will need credit for work during this number of calendar quarters	Which is equivalent to this period of work under social security	Year in which a worker reaches age 62 or dies	Will need credit for work during this number of calendar quarters	Which is equivalent to this period of work under social security
1975	24	6 years	1979	28	7 years
1976	25	6½ years	1980	29	7½ years
1977	26	6½ years	1981	30	7½ years
1978	27	6¾ years	1982	31	7¾ years

**TABLE 3. SOCIAL SECURITY BENEFITS AND "INSURED STATUS" NEEDED**

RETIREMENT PAYMENTS	
<i>Monthly payments to—</i>	<i>If you are—</i>
You as a retired worker . . . . .	Fully insured.
<i>And monthly payments to your—</i>	
Spouse (or divorced spouse, if married for at least 10 years) 62 or over . . . . .	
Dependent child (under 18 or any age if disabled before age 22) . . . . .	
Student child 18-21 . . . . .	
Spouse (regardless of age) if caring for entitled child . . . . .	
SURVIVORS PAYMENTS	
<i>Monthly payments to your—</i>	<i>If at death you were—</i>
Widow or widower 60 or over . . . . .	Fully insured.
Widow or widower or divorced spouse (regardless of age) if caring for child . . . . .	Either fully or currently insured.
Disabled widow or widower 50-59 . . . . .	Fully insured.
Dependent child (under 18 or under 22 if still in school or any age if disabled before age 22) . . . . .	Either fully or currently insured.
Dependent parent (mother or father 62) . . . . .	Fully insured.
Divorced spouse 60 or older, or wife 50-59 and disabled (if married for at least 10 years) . . . . .	Fully insured.
<i>Lump-sum payment to your—</i>	
Widow or widower, if living with you in the same household; otherwise can go to pay burial expenses . . . . .	Either fully or currently insured.
DISABILITY PAYMENTS	
<i>Monthly payments to—</i>	<i>If you are—</i>
You and your dependents* if you are totally disabled for work . . . . .	Fully insured and have 20 quarters** of credit in the 40 calendar quarters ending with the one in which you became disabled.

\*Children under age 18, children under 22 if still in school, disabled child 18 or older (who became disabled before 22nd birthday), spouse at any age if caring for child or children under 18 or disabled and entitled to benefits, husband or wife at age 62 whether or not a child entitled to benefits is in care. \*\*If you are less than 31, you need fewer than 20 quarters of credit, depending on when your disability began.

**DISABILITY BENEFITS**

**Extent of Disability and Amount of Work Needed**

If you become so severely disabled that you are retired from the service and are not able to do other substantial work, you and your dependents may receive disability benefits through your participation now in social security.

To be eligible for disability benefits, a person must have a disability that is so severe it, in the words of the law, makes him unable to "engage in any substantial gainful activity." It must be a physical or mental condition that will show up in medical tests and examinations and one that is expected to continue for at least 12 consecutive months or to result in death. The disability must have begun at least 5 months before the month in which the person reaches 65. A waiting period of 5 months after the disability began is required before benefits begin. However, a disability claim may be filed as soon as the disability occurs.

Service men and women should bear in mind that disability has a specific meaning under the social security law. Thus, the fact that a serviceman or woman is entitled to payments for "total disability" from another Government agency does not mean that, in every case, the person will also be found eligible for disability benefits under social security. These benefits, however, may be received by eligible persons in addition to military disability payments based on service since 1956 and, in most cases, on service since 1951.

**Disabled Child**

When a former service member receives retirement or disability insurance benefits or when he or she dies, social security benefits may also be paid to a child age 18 and continue to any age if the child was disabled before he or she reached age 22. See Table 3 for the amount of work needed and dependents who can receive disability benefits.

**Disabled Widow or Widower**

A disabled widow or widower of an eligible serviceman may begin to receive benefits as early as age 50.

**HOW SERVICEMEN AND WOMEN EARN SOCIAL SECURITY CREDIT**

Before 1978 for most employed people — and for members of the Uniformed Services — credit for one quarter of coverage was given for each calendar quarter in which the person received \$50 or more in covered wages or base pay. *Military personnel will have a quarter of coverage with any amount of pay due to the addition of the \$300 deemed wages after 1956 and through 1977 or may have quarters of coverage for service between 16 September 1940 and 31 December 1956*, as explained later in this section. For every calendar quarter in which military wages is received while on active duty or active duty for training, you get credit for 1 quarter under social security. Each calendar year of military service gives you credit for 4 quarters under social security.

Starting in 1978 wages are reported on an annual basis and \$100 in deemed wages is added for each full \$300 in military wages up to \$3,600. Thus the deemed wages credit for the year still cannot exceed \$1,200. Also starting in 1978 one quarter of coverage was earned for each \$250 of the annual wages including the deemed wages no matter when during the year the wages are paid. In 1979 and 1980, \$260 and \$290 was required respectively for a quarter of coverage. In 1981, \$310 will be required for a year of coverage.

Self-employed people must have net earnings of \$400 or more for the year in order to get social security credit, but the self-employed person gets credit for 4 quarters prior to 1978 if he has net earnings of this amount. However, starting in 1978 the quarters of coverage were based on \$250 thus, the \$400 minimum net income required to report will only yield one quarter of coverage. If more than \$400 was earned in self-employment income, \$250 quarters of coverage was granted for each quarter. In 1979 and 1980, \$260 and \$290 was required respectively for a quarter of coverage. In 1981, \$310 will be required for a quarter of coverage.

Payments from the Veterans' Administration do not prevent the use of deemed military wages (see 3, below) for service after 1956 toward social security benefits.

1. *Since January 1, 1957*, social security tax has been withheld from base pay due each member of the Uniformed Services on active duty or active duty for training. These withholdings give you the full protection of social security's retirement,

survivors, and disability insurance. If you are entitled to social security benefits on the basis of active duty after 1956, or on the basis of active duty after 1956 plus civilian work after 1936 under social security, these benefits can be paid regardless of any other Government or private-plan benefits you or your survivors can receive. The career serviceman can count all active duty after 1956 toward social security benefits in addition to military retirement or disability payments and any civil service payments he may be entitled to. If you have not been in the Uniformed Services long enough to qualify for social security benefits through service since December 31, 1956, any social security credits you received in civilian work will also count toward giving you full protection now.

2. If you have active service after 1956, you can also count for social security credit and military retirement purposes any active duty during 1951-56. This service is credited in the form of military wage credits. *This 1951 - 1956 period credit, however, cannot be used for both social security and civil service purposes.* (See NOTE in section on Employment of Retired Military Personnel.)

3. If you were on active duty in the military or naval forces of the United States (including the Army, Navy, Air Force, Marine Corps, and Coast Guard) or you were a commissioned officer in the Public Health Service or the Coast and Geodetic Survey (now NOAA) between September 15, 1940, and January 1, 1957, you have gratuitous social security "wage credits" of \$160 for each month of active duty as long as your release or retirement was under other than dishonorable conditions. In addition, your period of service must have been for at least 90 days or, if less, you must have been retired or discharged from service because of disability or injury incurred or aggravated in the line of duty. If your service is confined to this period—September 16, 1940 and December 31, 1956—you cannot count the wage credits for social security credit if you receive military retirement pay (See 1951 - 1956 exception in 2. above, if you had active service after 1956) or if monthly benefits are payable by another Federal agency (except the Veterans Administration) based on the same military service. Beginning January 1957 and through December 1977 you may count up to \$300 in additional social security credit, called deemed wages, for each quarter in which you received *any military pay* for active duty (see paragraphs 5 and 6 below), but not to exceed maximum annual taxable earnings subject to Soc. Sec. tax (see Table 5). Starting in 1978 deemed wages will be granted in \$100 increments as explained above.

A person who died while in service during this period also has social security credit in the form of wage credits for his period of service. Any social security credit gained by a veteran who left military service under other than dishonorable conditions following a military tour during World War II or the Korean Conflict is added to social security credits gained in social security-covered civilian work and count toward insured status.

United States citizens meeting certain date of entry, U.S. citizenship and residence, length of service, and discharge conditions who had World War II military service with a foreign country that was at war on September 16, 1940, with a country with which the United States was at war during World War II are also given gratuitous wage credits.

A former member of the Woman's Army Auxiliary Corps may get military wage credits for service in this auxiliary if she had service after May 13, 1942, and before September 30, 1943, and had active service in the Uniformed Services after September 29, 1943. Wage credits were not granted for service with certain auxiliary organizations, including the Coast Guard Auxiliary, the temporary Coast Guard Reserve (unless service was full-time duty with pay and allowances), the Civilian Auxiliary to the Military Police; and the Civil Air Patrol.

4. Service by midshipmen at the U.S. Naval Academy or cadets at the U.S. Military Air Force, or Coast Guard Academy is termed military service under the social security law, giving them full credit under social security for periods of attendance.

5. Beginning on January 1, 1957, *active duty for training* is also creditable for social security purposes. Active duty for training includes the full-time training duty performed by members of a Reserve component and the 14-day or longer training duty performed annually by members of the Army, Navy, or Air Force ROTC. Authorized travel to and from this full-time duty, or to and from the ROTC training camp and station, is included in the period of active duty for training. If a 14 day or longer tour falls in two calendar quarters, or after 1977, in two calendar years, social security credit will be given for the period in which earnings are reported. *Evening and weekend drills attended by Reserve personnel with paid-duty slots are inactive duty for training*

*and should not be counted for social security credit.* Social security tax should not be withheld from pay received for attendance at these drills.

6. The \$300 per quarter deemed wages are granted in a quarter that covered military pay *is received* after 1956, unlike the pre-1957 wage credits of \$160 per month based on dates of service. Covered pay in *any* amount after 1956 and through 1977 will always result in a quarter of credit since the \$300 deemed wages (added) increases the total to over \$50 which is the minimum wages required for a quarter of coverage. The services report wages quarterly based on payment made in the quarter and therefore the date of payment does not necessarily reflect the period of service. After 1977 the addition of deemed wages will *not* always result in a quarter of coverage since both the deemed wage and quarter of coverage provisions of the law have been amended. In 1978 deemed wages and quarters of coverage are based on annual wages no matter when during the year the wages are earned. For each full \$300 in covered military annual wages, \$100 in deemed wages (up to \$1,200) will be added. One quarter of coverage was granted for each \$250 of annual wages in 1978, \$260 in 1979, and \$290 in 1980 and will be granted for each \$310 in 1981 including deemed wages, actual covered military wages, and any other covered wages. Thus, for example, if a person in 1978 had less than \$250 in wages, no deemed wages could be added nor would a quarter of coverage have been earned. If earnings were at least \$250, but less than \$300, a quarter of coverage is earned but deemed wages still could not be added. If \$400 was earned, \$100 in deemed wages would be added and the total of \$500, in this case, would yield an additional quarter of coverage. If the total is \$1,000 or more, 4 quarters of coverage are earned.

7. Social security credits received by members of the Uniformed Services while on active duty and active duty for training are combined where necessary with credits received through covered civilian work—wage-employment or self-employment—before or after military service to increase social security credits and the amounts of benefits due them and dependents or due survivors. Today nine out of ten persons working in the United States are building social security credits.

#### AMOUNTS OF SOCIAL SECURITY BENEFITS

Amounts of benefits payable on your social security account are determined from your average yearly earnings over a certain period of time. On the social security records of most people, this period is from January 1, 1951, (or January 1 of the year of the 22nd birthday for those who have reached 21 since 1950) through the year *before* the person reaches 62 (with some adjustment for men reaching 62 before 1975), becomes disabled, or dies. Amounts of benefits payable on your record will depend on your average earnings over a certain number of these years. The lowest 5 years of earnings in the number of years to be used are excluded in figuring the average.

In every case the benefit amount due the insured person is figured when he applies for Social Security retirement or disability benefits or when his family members file claims for survivor benefits. All payments to dependents or survivors are based on this amount. Table 4 shows the percentages used in figuring various dependent and survivor payments.

TABLE 4. PERCENTAGES FOR DEPENDENT AND SURVIVOR PAYMENTS

<i>The monthly payment to you—</i>	<i>This part of your monthly amount<sup>1</sup> — (before any reduction for age)</i>
Spouse <sup>2</sup> , divorced spouse 62 <sup>2</sup> or older or spouse at any age with entitled child in her care . . . . .	One-half (50 percent).
Each child under 18 or under 22 and still in full-time schooling or disabled before age 22 (when you retire) . . . . .	One-half (50 percent).
Husband 62 or older <sup>2</sup> . . . . .	One-half (50 percent).
Widow or divorced wife or widower (any age with entitled child in care) . . . . .	Three-fourths (75 percent).
Disabled widow, widower or divorced wife age 50-59 . . . . .	One-half (50 percent).
Widow, surviving divorced spouse, or widower 65 or older <sup>3</sup> . . . . .	100 percent.
Surviving child under 18 or disabled before age 22, or under 22 and a full-time student (when you die) . . . . .	75 percent.
One dependent parent 62 or older (when you die) . . . . .	82½ percent.

<sup>1</sup>Except where dependents' or survivors' payments must be reduced to keep total family payment within maximum stated in the law. <sup>2</sup>Reduced benefits payable 62-64; full one-half payable at 65, if first received at or after this age. <sup>3</sup>Reduced benefits payable 60-65.

Since service personnel are usually relieved from active duty or retired prior to age 60, it will probably be several—or may be many—years before you file for social security retirement benefits. For this reason, it is rather impractical to think now in terms of the dollar amount your monthly payment will be then. Shortly before you reach retirement age, when you file your social security claim, the exact amount of your benefit, based on all applicable earnings and the then current benefit schedule, will be figured by trained personnel working for the Social Security Administration. You can, however, estimate rather accurately the amounts of disability and survivor benefits that could be paid to you based on your social security record this year. During calendar year 1978 over 34 million insured workers and their dependents or their survivors were paid an estimated total of almost \$93 billion in social security benefits.

If you want to know the approximate amounts of benefits payable on your record, ask for the leaflet "Estimating your social security retirement check" at any social security office.

#### REDUCED RETIREMENT BENEFITS AS EARLY AS AGE 62

The social security law allows both men and women to apply for social security retirement benefits as early as age 62, (60 for widows, surviving divorced spouses and widowers or 50 for surviving spouses and surviving divorced wives if disabled).

When retirement benefits based on his or her social security account are paid to a former service member before age 65, the amount of the benefit is permanently reduced. Benefits paid to a spouse of a former service member before he or she reaches 65 are also reduced unless a spouse who has in her care the service member's child is entitled to benefits. Benefits paid to a husband before age 65 are also permanently reduced in amount. Examples of monthly payments at reduced rates are given in Table 5.

Survivor benefits are payable to dependent parents at age 62, surviving spouses and surviving divorced spouses at age 60 and disabled surviving spouses and surviving divorced spouses as early as age 50. Benefits to them, however, are reduced because of age under 65.

#### THE LUMP-SUM PAYMENT

Upon the death of an insured person, a lump-sum payment is made in addition to monthly benefits due survivors. The lump-sum payment is made to the widow or widower if she or he was living in the same household as the insured person at the time of his death. Otherwise, the lump sum can go to the person responsible for paying the funeral expenses. A lump-sum payment is \$255.

#### SOCIAL SECURITY FOR WOMEN IN MILITARY SERVICE

Provisions discussed in the social security section apply in general to women in the Uniformed Services as well as to servicemen.

Social Security credits gained by women in the Uniformed Services for less than career-time are used with social security credits gained in civilian work toward insured status and to increase amounts of benefits they and eligible family members may receive.

At 65, the woman in military service as a career can receive the full retirement benefit based on her average yearly earnings, or she can file for reduced benefits at age 62. Amounts of benefits are shown in Table 5.

A woman who is eligible for benefits based on her own earnings and also for benefits based on her husband's earnings will receive an amount equal to the larger of the two benefits, but cannot receive the full amount of both benefits.

**NOTE:** It would be advisable to request a social security earnings statement every 3 years which is the limit within which corrections to your record can be made by Social Security Administration if there are any errors. However, there are certain exceptions to permit earnings records corrections after 3 years. See page 103 for table of Monthly Retirement Benefits.

TABLE 5  
MONTHLY RETIREMENT BENEFITS FOR WORKERS  
WHO REACH 62 IN 1980-1983  
(Effective June 1980)

Average yearly earnings	FOR WORKERS				FOR DEPENDENTS <sup>1</sup>				
	Retirement at 65 <sup>3</sup>	at 64	at 63	at 62	Spouse at 65 or child	at 64	at 63	at 62	Family <sup>2</sup> benefits
\$923 or less	121.80	113.70	105.60	97.50	60.90	55.90	50.80	45.70	182.70
1,200	197.00	183.80	170.80	157.60	98.50	90.30	82.10	73.90	295.50
2,600	289.10	269.90	250.60	231.30	144.60	132.60	120.50	108.50	433.70
3,000	316.40	295.40	274.30	253.20	158.20	145.10	131.90	118.70	483.70
3,400	339.30	316.70	294.10	271.50	169.70	155.60	141.50	127.30	546.40
4,000	372.20	347.40	322.60	297.80	186.10	170.60	155.10	139.60	636.00
4,400	398.70	372.20	345.60	319.00	199.40	182.80	166.20	149.60	706.70
4,800	422.20	394.10	366.00	337.80	211.10	193.60	176.00	158.40	769.70
5,200	443.80	414.30	384.70	355.10	221.90	203.50	185.00	166.50	832.60
5,600	465.60	434.60	403.60	372.50	232.80	213.40	194.00	174.60	863.20
6,000	487.80	455.30	422.80	390.30	243.90	223.60	203.30	183.00	894.60
6,400	509.60	475.70	441.70	407.70	254.80	233.60	212.40	191.10	926.00
6,800	532.80	497.30	461.80	426.30	266.40	244.20	222.00	199.80	957.70
7,200	560.30	523.00	485.60	448.30	280.20	256.90	233.50	210.20	991.10
7,600	584.90	546.00	507.00	468.00	292.50	268.20	243.80	219.40	1,023.50
8,000	606.30	565.90	525.50	485.10	303.20	278.00	252.70	227.40	1,061.00
8,400	619.20	578.00	536.70	495.50	309.60	283.80	258.00	232.20	1,083.60
8,800	634.60	592.30	550.00	507.70	317.30	290.90	264.50	238.00	1,110.20
9,200	648.20	605.00	561.80	518.60	324.10	297.10	270.10	243.10	1,134.40
9,400	653.80	610.30	566.70	523.10	326.90	299.70	272.50	245.20	1,143.70
9,600	659.10	615.20	571.30	527.30	329.60	302.20	274.70	247.20	1,153.20
9,800	666.40	622.00	577.60	533.20	333.20	305.50	277.70	249.90	1,165.80
10,000	671.80	627.10	582.30	537.50	335.90	308.00	280.00	252.00	1,175.50

<sup>1</sup>If a person is eligible for both a worker's benefit and a spouse's benefit, the check actually payable is limited to the larger of the two.

<sup>2</sup>The maximum amount payable to a family is generally reached when a worker and two family members are eligible.

<sup>3</sup>New minimum is \$122.00.

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*Although the last Civil War veteran died in 1959, the Veterans Administration provides benefits for 194 widows and helpless children of Civil War veterans.*

\*\*\*\*\*

*Fewer than 156 U.S. veterans of the Spanish-American War are still alive, according to Veterans Administration statistics. Some 392,000 American servicemen took part in that conflict.*

\*\*\*\*\*

*Some three million armed forces veterans are 65 years of age or older, according to Veterans Administration statistics. By 1985, this number is expected to be five million and by 1990 it will be over 7 million.*

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**SOCIAL SECURITY FINANCING SCHEDULE  
CALENDAR YEARS 1937-1981<sup>3</sup>**

Calendar years	Maximum annual taxable earnings	Tax Rate: Employer and Employee, Each			Maximum Employee Tax
		OASDI <sup>1</sup>	HI <sup>2</sup>	Total	
1937-49	\$ 3,000	1.0 %	—	1.0 %	\$ 30
1950	3,000	1.5	—	1.5	45
1951-53	3,600	1.5	—	1.5	54
1954	3,600	2.0	—	2.0	72
1955-56	4,200	2.0	—	2.0	84
1957-58	4,200	2.25	—	2.25	94.50
1959	4,800	2.5	—	2.5	120
1960-61	4,800	3.0	—	3.0	144
1962	4,800	3.125	—	3.125	150
1963-65	4,800	3.625	—	3.625	174
1966	6,600	3.85	.35%	4.2	277.20
1967	6,600	3.9	.5	4.4	290.40
1968	7,800	3.8	.6	4.4	343.20
1969-70	7,800	4.2	.6	4.8	374.40
1971	7,800	4.6	.6	5.2	405.60
1972	9,000	4.6	.6	5.2	468
1973	10,800	4.85	1.0	5.85	631.80
1974	13,200	4.95	.9	5.85	772.20
1975	14,100	4.95	.9	5.85	824.85
1976	15,300	4.95	.9	5.85	895.05
1977	16,500	4.95	.9	5.85	965.25
1978	17,700	5.05	1.0	6.05	1,070.85
1979	22,900	5.08	1.05	6.13	1,403.77
1980	25,900	5.08	1.05	6.13	1,587.67
1981	29,700	5.35	1.30	6.65	1,975.05

<sup>1</sup>Old-Age, Survivors and Disability Insurance. <sup>2</sup>Hospital Insurance.  
<sup>3</sup>After 1981 the base will increase per average wage levels.

## SELECTIVE SERVICE SYSTEM

Status as of 31 December 1980

The Selective Service System is an independent agency of the Executive Branch of the federal government, operating under the authority of the Military Selective Service Act (50 USC App. 451 et. seq.). Although the authority for men to be inducted into the armed forces expired in July 1973, the Act requires that the Selective Service System be maintained as an effective standby organization capable of immediate operation in an emergency.

The requirement for men to register with Selective Service was resumed in July 1980 after a suspension of slightly over five years. Registration of those born in 1960 and later years is conducted according to the following schedule, based upon the year of birth:

- 1960 and 1961 – July 21-August 1, 1980
- 1962 – January 5-10, 1981
- 1963 and later years – within 30 days of the man's 18th birthday

Registration forms are available at U.S. post offices and at American embassies and consulates overseas. After a person registers his only obligation is to keep the Selective Service System notified of his current address.

Ongoing registration with Selective Service, even during a time of no draft, was an integral part of the all-volunteer force concept when it was instituted in 1973. It was never intended that the all-volunteer force would stand alone in time of emergency. In the event of a conflict, the Reserves and National Guard would be activated, and Selective Service would be brought out of standby to provide the next level of augmentation with draftees. Selective Service planning is focused on emergency conditions and not a peacetime draft.

## VETERANS BENEFITS

### INFORMATION OF VITAL INTEREST TO ALL VETERANS AND THEIR DEPENDENTS

This section is designed to provide general information concerning the most important Federal benefits that the Congress has provided specifically for all the Veterans, their dependents and beneficiaries. More detailed information concerning any benefit may be obtained from the Federal agency administering it. Applications for VA benefits may be filed at, or further information may be obtained from, your nearest VA office. Toll-free telephone service is available in all 50 states for VA benefits information and assistance. Consult the white pages of your local telephone directory under U.S. Government, Veterans Administration - or ask the directory assistance operator for the number to call in your area. *Please do not write VA Central*

### COMPENSATION FOR SERVICE CONNECTED DISABILITY (Veterans Administration)

**Nature of Benefit**—Rates range, according to degree of disability from \$54 for 10% disability to \$1,016 per month for total disability. Additional amounts are payable for specific conditions, such as \$62 for the loss of foot, hand, eye or creative organ. Helplessness, blindness, multiple amputations carry rates from \$1,262 to \$2,898 per month. Additional amounts are payable to veterans 30% or more disabled for wife, children or dependent parents. In addition, when the spouse of a 30% or more disabled veteran is in need of regular aid and attendance, an allowance of up to \$112 is payable for this in lieu of the dependency allowance.

**Basis of Eligibility**—Disability must result from disease or injury incurred in or aggravated by active military or naval service in the line of duty, and discharge must be under other than dishonorable conditions.

#### Monthly Rates of Compensation.

Service-Connected Disability	Rate
1. 10 percent	\$ 54
2. 20 percent	99
3. 30 percent	150
4. 40 percent	206
5. 50 percent	291
6. 60 percent	367
7. 70 percent	434
8. 80 percent	503
9. 90 percent	566
10. Total Disability	1,016
Total disability, plus additional service-connected disabilities independently ratable at 60% or veteran is permanently housebound by reason of service-connected disability	1,137
11. Loss, or loss of use, of a creative organ, or 1 foot, or 1 hand, or both buttocks, or blindness of 1 eye, or has suffered a complete loss of speech or bilateral deafness (but in no event to exceed \$1,547 exclusive of additional compensation for dependents	62
12. Loss, or loss of use, of both hands, or both feet, or 1 hand and 1 foot, or blindness of both eyes, or is permanently bedridden or so helpless as to be in need of regular aid and attendance	1,262
13. Loss, or loss of use, of 2 extremities preventing natural elbow or knee action with prosthesis in place, or suffered blindness in both eyes, rendering him so helpless as to be in need of regular aid and attendance	1,391
14. Loss of 2 extremities so near shoulder or hip as to prevent use of prosthetic appliance or suffered anatomical loss of both eyes	1,581
15. Suffered disability under conditions which would entitle him to 2 or more rates in 12 to 14 above, no condition being considered twice, or suffered bilateral deafness (and hearing impairment in either or both ears is service-connected) rated at 60% or more disabling and service-connected total blindness	1,768

Allowances for Dependents. Veterans whose service-connected disabilities are rated at 30 percent or more are entitled to additional compensation for dependents.

The current rates are listed below and are based upon 100 percent disability. The rates for 30 percent or more are payable at the same ratio that the degree of disability bears to 100 percent.

Dependency	Rate
Spouse and—	
No children .....	\$62
1 child .....	104
2 children .....	138
3 children .....	173
Additional children (each) .....	34
No spouse and	
1 child .....	42
2 children .....	77
3 children .....	111
Additional children (each) .....	34
Dependent parents	
1 parent .....	50
2 parents .....	100
Child over age 18 attending school (in lieu of benefits shown above) .....	94
Spouse requiring aid and attendance (in lieu of above) .....	112

**DEPENDENTS BENEFITS ARISING FROM SERVICE-CONNECTED DEATHS**  
(Veterans Administration)

Dependency and Indemnity Compensation payments are authorized for widows(ers), unmarried children under 18 (but up to 23 if attending school), and certain parents of servicemembers or veterans who die on or after January 1, 1957; from (a) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training; or (b) an injury incurred or aggravated in line of duty while on inactive training; or (c) disability otherwise compensable under laws administered by VA. However, if a servicemember or veteran dies from a service-connected cause with an inservice (so-called 622) waiver on premiums of GI life insurance in effect at time of his death, the survivors may elect DIC and premiums accruing from January 1, 1972 will be offset from insurance proceeds. Any person who was eligible for death compensation as a widow(er), child, or parent of a servicemember who died prior to January 1, 1957 may elect DIC.

**PENSION FOR NONSERVICE CONNECTED DISABILITY - WORLD WAR I,  
WORLD WAR II, KOREAN CONFLICT PERIOD, OR VIETNAM ERA**  
(Veterans Administration)

**Nature of Benefit** — (a) Effective June 1, 1980 the improved pension program provides for the following annual rates, generally payable monthly, reduced by the amount of the annual countable income of the veteran, spouse and dependent children if any.

**Pension Rates for Veterans:**

Veteran without dependent spouse or child .....	\$4,460
Veteran with one dependent (spouse or child) .....	\$5,844
Veteran in need of regular aid and attendance without dependent .....	\$7,136
Veteran in need of regular aid and attendance with one dependent .....	\$8,519
Veteran permanently housebound without dependent .....	\$5,453
Veteran permanently housebound with one dependent .....	\$6,836
Two veterans married to one another .....	\$5,844
World War I veteran .....	add \$1,006
	to the applicable annual rate

Increase for each additional dependent child .....

\$755

(b) Veterans who came on the pension rolls on and after July 1, 1960, but prior to December 31, 1978 may continue to receive pension under the prior system with rates ranging from \$5 to \$197 per month for veterans with no dependents and higher rates up to \$223 per month for veterans with dependents. No pension payments if annual income is over \$5,073 for veterans without dependents and \$6,822 for veterans with

dependents. (c) Veterans on the pension rolls before July 1, 1960, may choose the provisions of the pension law above (P.L. 94-432) or may continue to receive pension as they had been doing under the previous law. The rate is \$66.15 per month, increased to \$78.75 on attainment of 65 years or after continuous receipt for ten years; regular aid and attendance, \$135.45; housebound, \$100. Annual income over \$4,440 is a bar if veteran has no wife nor minor children; otherwise \$6,405 limitation. (d) Pensioners entitled to benefits as of December 31, 1978, who do not elect to receive pension under the improved pension program shall continue to receive their pension benefits at the same rate as they were entitled to receive on December 31, 1978 as long as they remain permanently and totally disabled, their incomes do not rise at a rate higher than the consumer price index or they do not lose a dependent.

**Basis of Eligibility**—Veteran must be permanently and totally disabled, credited with 90 days or more wartime service, unless discharged sooner for line of duty disability, and discharge must be under other than dishonorable conditions.

**EDUCATIONAL ASSISTANCE — READJUSTMENT EDUCATION  
FOR VETERANS AND SERVICE MEMBERS**

(Veterans Administration)

**Nature of Benefit**—Up to 45 months of full-time education or training or the equivalent in part-time. The monthly rates of educational assistance allowance for full-time education are: \$342 for a veteran without a dependent, \$407 with one dependent, and \$464 with 2 dependents plus \$29 for each dependent in excess of 2. Proportionally lesser amounts are paid for 3/4 and 1/2-time education.

The benefit for an individual pursuing a program of education while on active duty who continues on active duty and who had 181 days or more continuous active duty service, any part of which was between 31 January 1955 and 1 January 1977, is computed at the rate of tuition and fees not to exceed \$342 per month for a full-time course; \$257 for 3/4 time, \$171 for 1/2-time or less but more than 1/4-time, and \$86 for 1/4-time or less. A person training less than 1/2 time is paid at the rate of tuition and fees not to exceed 1/2-time rate of \$171. Payment for approved correspondence course is computed on the basis of 90% of the established charge. Entitlement will be reduced at the rate of one month for each \$342 paid. Provision is also made for payment of a vocational flight training course above the private pilot level apprenticeship and other on-job training.

**Basis of Eligibility**—At least 181 consecutive days of active service, any part of which occurred after January 31, 1955, but before January 1, 1977, or release from active duty after January 31, 1955 for a service-connected disability. Also eligible are those persons who enlisted in military service prior to Jan. 1, 1977 under the delayed entry program, or similar program, and who subsequently entered on active duty between Jan 1, 1977 and Jan 1, 1978.

Entitlement to educational assistance is earned at the rate of one and one-half months for each month or fraction of a month of active service after January 31, 1955. If an eligible veteran has served a period of 18 continuous months or more any part of which was after January 31, 1955, and before January 1, 1977, and has been released under conditions which would satisfy the active duty obligation, he or she is entitled to educational assistance for 45 months. A veteran may use up to 48 months if he or she has entitlement under two or more VA programs, however, all time used under laws administered by the VA will be deducted from his or her maximum entitlement.

A veteran has 10 years from the date of last discharge or release from active service after June 1, 1966, in which to complete the course or until December 31, 1989, whichever is earlier.

**POST-VIETNAM ERA VETERANS' EDUCATIONAL ASSISTANCE**  
(Jointly by Veterans Administration and Department of Defense)

A voluntary contributory education program for persons first entering service on or after 1 January 1977, was established by the Veterans Education and Employment Assistance Act of 1976 (PL 94-502). Although the original GI program to qualify for education ended in 1976, the most recent program makes it possible for those entering Service to have an opportunity for educational benefits through a voluntary contributory system.

Participants in the program may contribute \$25 to \$100 monthly from their military pay, with a maximum contribution of \$2,700. The participant may make lump sum contributions while on active duty. The VA will match contributions at the rate of \$2 for every \$1 made by the participant making a total of up to \$8,100 available at the time of enrollment in an approved educational program. (DOD may also make contributions into the fund.) Payments from the fund may be received for school or training purposes after the participants complete their first obligated period of active duty (after 31 December 1976) or, complete six years of active duty, whichever come first. The maximum number of months of benefits available to participants is 36.

The amount of each individual's end-of-service educational fund will be divided by the number of months to which he or she is entitled. An ex-servicemember with the maximum fund of \$8,100 who had contributed (\$75 per month) to the fund for 36 months would be entitled to \$225 per month to cover educational expenses.

Benefits under the new program must be used within 10 years after leaving military service. *Unused contributions by an individual will be refunded.*

#### **EDUCATIONAL ASSISTANCE - SONS AND DAUGHTERS, OR SPOUSES OF CERTAIN TOTALLY DISABLED AND DECEASED VETERANS** (Veterans Administration)

**Nature of Benefit**—Educational or special restorative training for a maximum of 45 months. Period of eligibility for children generally is from 18th birthday, or graduation from high school, if earlier, to 26th birthday, but there are exceptions to both age limits. A spouse or surviving spouse must complete training within 10 years from date he or she first becomes eligible. An assistance allowance is paid to the spouse or surviving spouse, widow(er), or parent or guardian of an eligible child pursuing a program of education at the following rates: \$342 for full-time training; \$257 for 3/4-time training; and \$171 for 1/2-time training. Payment of a special training allowance for the pursuit of special restorative training at the basic rate of \$342 which amount may be increased under certain conditions is available for eligible sons and daughters. Assistance allowance may be paid to an eligible dependent pursuing education on a less than 1/2-time basis; payments are computed at the rates of the school's established charges for tuition and fees, or \$342 per month for a full time course, whichever is the lesser.

**Basis of Eligibility**—Death or a permanent and total disability of the veteran resulting from a service-connected disability arising out of active service in the Armed Forces after the beginning of the Spanish-American War, or who died from any cause while a disability so evaluated was in existence; but only if the veteran's service did not terminate under dishonorable conditions. Spouses and children of prisoners of war, of members listed as missing in action or interned in line of duty by a foreign power for more than 90 days may also qualify for these benefits.

#### **VA REHABILITATION PROGRAM**

**Nature of Benefit** — The Veterans Rehabilitation and Education Amendments of 1980 (PL 96-466) restructured and expanded rehabilitation programs for veterans with service-connected disabilities. This program is now designed to provide for all services and assistance necessary to enable service-disabled veterans to achieve maximum independence in daily living and, to maximum extent feasible, to become employable and to obtain and maintain suitable employment.

The services and assistance which may be provided under title 38 U.S.C. ch. 31 include the following:

- Evaluation to determine potential for rehabilitation;
- Subsistence allowance;
- Work-study allowance;
- Counseling and Placement Services;
- Personal adjustment and work adjustment training;
- Vocational and other training services;
- Loans;
- Treatment, care, and services;
- Prosthetic appliances, eyeglasses;

Services to a veteran's family as necessary for the effective rehabilitation of such veteran;

Travel expenses;

Special services related to blindness and deafness;

Services necessary to enable a veteran to achieve maximum independence in daily living;

VA Rehabilitation Program; and

Other incidental goods and services determined by the VA to be necessary to accomplish rehabilitation.

#### **Eligibility and Entitlement**

The basic period of eligibility is 12 years following discharge. For those who are severely disabled, services may be provided beyond this period. A veteran is eligible for rehabilitation if he or she has a compensable service-connected disability incurred during or after WWII, and is determined to be in need of rehabilitation because of an employment handicap.

Up to 48 months and more may be authorized in colleges and universities, apprentice and on-job training as well as special rehabilitation centers. In those cases in which a vocational goal is not feasible, the veteran is furnished services needed to improve capacity for independent living in family and community.

#### **LOANS GUARANTEED, INSURED, OR MADE BY VETERANS ADMINISTRATION—HOME LOANS AND OTHER**

**Nature of Benefit**—VA guarantees the repayment of loans made by private lenders to eligible veterans. Loans may be for the purchase of conventionally constructed homes or mobile homes; to make alterations, repairs or improvements in homes already owned and occupied; to purchase a farm home; to purchase a residential unit in certain condominium projects; to refinance indebtedness on property to be used or occupied by the veteran as a home or to improve a home through the installation of a solar heating and/or cooling system or for other weatherization improvements. This benefit is for eligible veterans (eligibility requirements for different periods of service vary. Consult with the local VA office for details); for the spouses of personnel officially listed as MIA, or captured, for more than 90 days; unmarried surviving spouses of veterans who died on active duty or as a result of service-connected disability; and for service personnel who have served at least 181 days.

There is no limitation on the amount of a loan eligible for guaranty. The limitation is on the amount of guaranty. Home loans may be guaranteed up to 60% of the amount of the loan, but the guaranty may not exceed \$27,500. In respect to home and mobile home loans, the law requires that the amount of the G.I. loan may not exceed the reasonable value of the property, construction, alterations, improvements, or repairs as determined by the VA.

Veterans who used their entitlement before October 1, 1980, may have additional entitlement available for GI home loan purposes. Veterans' maximum home loan entitlement was raised from \$4,000 to \$7,500 in 1950, to \$12,500 in 1968, to \$17,500 in 1974, to \$25,000 in 1978, and up to \$27,500 in 1980. The amount of such additional entitlement is the difference between \$27,500 and the amount of entitlement used on prior loans.

VA also guarantees loans for the purchase of a mobile home lot in combination with a loan for a mobile home or, if the veteran already owns a mobile home, for a lot upon which to place the mobile home. Mobile home loans may include an appropriate amount for necessary site preparation of a lot being purchased or already owned by the veteran. No loan may exceed the reasonable value established by VA plus certain additional costs in connection with the mobile home portion of the loan. The statutory maximum maturity for mobile home loans is 15 years and 32 days for a single-wide mobile home with or without a lot, and 20 years and 32 days for a double-wide mobile home with or without a lot. A loan for the purchase of a lot only has a maximum maturity of 15 years and 32 days.

The program operates by substituting the guaranty of the Federal Government for the investment protection afforded, under conventional mortgage terms, by substantial downpayment requirements and relatively shorter terms of loan. Thus, eligible veterans

are enabled to finance home purchases even though they may not have the resources to qualify for conventional loans. As an alternative to the guaranty of loans, qualified lenders may have loans insured.

VA direct loans are available to certain eligible veterans with permanent and total service-connected disabilities, but only to supplement a grant to acquire a specially adapted home.

The VA does not require any downpayments on guaranteed or direct loans. Such loans may be made for terms up to 30 years and 32 days. The maximum permissible rate of interest is set by VA in coordination with the Department of Housing and Urban Development, and this maximum rate can vary from time to time according to market conditions. There are no charges imposed by VA for the guaranty or for a direct loan.

When a veteran gets a GI loan, he or she is obligated to repay the Government any amount the VA is required to pay to the holder of the loan because of a default on the loan. Likewise, the amount of any loss suffered by the VA incident to the termination of a direct loan, by foreclosure or otherwise, will be a debt the veteran will owe the Government.

If the Veteran sells the property securing a GI or direct loan, he/she will still be personally liable to the VA even though he/she is no longer the owner of the property securing the loan unless the loan is paid in full or the VA releases the Veteran in writing from all personal liability. Seller can have his/her eligibility restored if buyer is approved by VA to substitute his/her eligibility.

**Basis of Eligibility**—GI loan benefits remain available until used.

In addition, veterans of World War II and the Korean Conflict who used their loan guaranty entitlement prior to October 1, 1980 may have between \$2,500 and \$23,500 additional entitlement available for use in obtaining another GI loan; i.e. the difference between entitlement they already have used and the present maximum of \$27,500 now available.

Entitlement derived from the most recent period of service cancels any unused entitlement derived from service during earlier periods, and is reduced by the amount by which entitlement from earlier periods has been used to obtain a direct, guaranteed or insured loan on real property owned by the veteran or a loan as to which the VA has incurred actual liability or loss, unless in event of loss or payment of such liability by the VA the resulting indebtedness has been paid in full.

**Members of the U.S. armed forces who have served at least 181 continuous days in active duty status, even though not discharged, are eligible while their service continues without breaks.**

The unmarried widows or widowers of veterans who died from service-connected disabilities are eligible, but only if such widows and widowers are not eligible on the basis of their own active duty. The active duty of the spouse is deemed to have been active duty by such widow or widower in determining eligibility. Children and parents of deceased veterans are not eligible to obtain a VA guaranteed or direct loan.

All veterans, whether or not eligible for guaranteed or direct VA loans, may be eligible under the Housing Act of 1965 to obtain a home loan through the Federal Housing Administration if they have had 90 days active service.

**Equal opportunity** in housing under VA and FHA must be observed by all involved in supplying housing and all phases of it. (See Section on Home Buying for the Serviceman.)

#### **SPECIALLY ADAPTED HOUSING FOR CERTAIN DISABLED VETERANS**

The VA may assist any veteran who is entitled to compensation for permanent and total service-connected disability:

- (1) due to loss, or loss of use, of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, cane, or wheelchair, or
- (2) which includes (a) blindness in both eyes, having only light perception, plus (b) loss or loss of use of one lower extremity, or
- (3) due to the loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity, which so affect the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair.

in acquiring a suitable housing unit with special fixtures or movable facilities made necessary by nature of the veteran's disability, and necessary land therefor.

The assistance authorized by law is limited in the case of any veteran to one housing unit, and necessary land therefor and shall not exceed \$30,000. Grants are also subject to findings that it is medically feasible for the veteran to live in the dwelling and locality.

VA will furnish on request to eligible veterans a special pamphlet for their use in planning homes fitted to their disabilities.

The VA may also assist any veteran who is entitled to compensation for permanent and total service-connected disability:

(1) due to blindness in both eyes with 5/200 visual acuity or less, or

(2) the anatomical loss or loss of use of both hands, in acquiring such adaptations to the veteran's residence determined to be necessary because of the veteran's disability.

The assistance authorized by law is limited to the lesser of the actual cost of the adaptations or \$5,000.

These special areas of assistance are in addition to GI loan benefits to which the veteran may be entitled. Consult the local VA office for more detailed information.

#### **HOSPITALIZATION (Veterans Administration)**

**Nature of Benefit**—Provides for inpatient medical, surgical, and psychiatric care and related hospital services to eligible veterans in VA and certain other Federal hospitals. Hospitalization elsewhere may be authorized by the VA, for emergency treatment of service connected diseases or disabilities.

**Basis of Eligibility**—First priority is given to veterans who require treatment for disabilities or diseases incurred or aggravated in military service and veterans discharged or released for disability incurred or aggravated in line of duty when in need of hospital care for the disability for which discharged or released, or for a non-service connected condition which is associated with and held to be aggravating such disability. Next priority is given to veterans in receipt of compensation for service-connected disabilities and those veterans discharged or released for disability referred to herein who require care for nonservice-connected conditions. After the needs of these groups have been met, a veteran who served in the active military, naval or air service, and who was discharged under other than dishonorable conditions, may be admitted on a space available basis provided he or she states under oath that he or she is financially unable to defray the cost of the necessary hospital charges elsewhere. However, veterans 65 years of age or older or in receipt of VA pension are not required to make this financial statement.

#### **DOMICILIARY CARE (Veterans Administration)**

**Nature of Benefits**—Offers shelter, sustenance, and incidental medical care on an ambulatory self-care basis for eligible veterans disabled by age or disease who are not in need of acute hospitalization and who do not need the skilled nursing services provided in nursing homes.

**Basis of Eligibility**—Disability discharged veterans or compensable disability and are prevented from earning a living because of permanent disability. Nonservice-connected veterans discharged under other than dishonorable conditions are also eligible for this care if they are unable to defray the cost for such care elsewhere.

#### **OUTPATIENT TREATMENT (Veterans Administration)**

**Nature of Benefits**—Provides outpatient treatment services, drugs and medicines ordered on prescription, and medical supplies to eligible veterans at VA health care facilities or on a fee basis in the veteran's community when VA or other Government facilities are unavailable or geographically inaccessible.

**Basis of Eligibility**—Veterans must have been discharged or retired under conditions other than dishonorable and be in need of treatment for a disability incurred or aggravated in service. Veterans who are 50 percent or more disabled because of service-connected disabilities, those receiving aid and attendance or housebound allowances, Spanish-American War Veterans, and disabled veterans training under the Vocational Rehabilitation Act are entitled to outpatient care for any condition other than dental. Treatment may be provided at VA health care facilities for nonservice-connected diseases or disabilities, when medically indicated, under the Ambulatory Care Program, Pre-Bed Care Program or Posthospital Care Program.

#### OUTPATIENT DENTAL TREATMENT (Veterans Administration)

**Nature of Benefit**—Dental treatment at a VA health care facility or on a fee basis may be provided to certain eligible veterans. With certain exceptions, treatment for noncompensable dental disabilities is on a one time completion basis.

**Basis of Eligibility**—Veteran must be a former prisoner of war, or in need of treatment for a service-connected dental condition which is either (a) compensable; or (b) in existence at time of discharge, if application for treatment is made within 1 year after discharge; or (c) due to combat wounds or service trauma.

#### MEDICAL CARE FOR DEPENDENTS AND SURVIVORS (CHAMPVA) (Veterans Administration)

**Nature of Benefits**—Provides medical services including inpatient and outpatient care, drugs, medicines, medical supplies, and auxiliary services such as nursing home care, physical therapy, etc., when ordered by a medical doctor or osteopath.

**Basis of Eligibility**—Medical Services will be provided for the spouse or child of a veteran who has a total disability, permanent in nature, resulting from a service-connected disability, and the widow(er) or child of a veteran who has died of a service-connected disability, provided they do not have entitlement to care under CHAMPUS or Medicare. These benefits when approved by the VA are administered in the same manner and under the same conditions as CHAMPUS. Normally this care will be provided in non-VA facilities under the CHAMPVA Program. VA facilities, however, may be utilized for specialized treatment when (1) they are uniquely equipped to provide the most effective care and (2) use of these facilities does not interfere with the care and treatment of veterans.

#### CIVIL SERVICE PREFERENCE (U.S. Civil Service Commission)

See Section titled VETERAN PREFERENCE IN GOVERNMENT which also includes REEMPLOYMENT AFTER MILITARY DUTY.

#### PREFERENCE IN EMPLOYMENT

(Local public employment office)

**Nature of Benefit**—Preference in job counseling, job information and employment placement service provided by the United States Employment Service, Veterans Employment Service or the State Employment Service where application is made.

**Basis of Eligibility**—Service during a war period or during the period on or after June 27, 1950 and prior to February 1, 1955. Discharge under conditions other than dishonorable. Ability to work.

#### PENSION FOR NONSERVICE-CONNECTED DEATH—WORLD WAR I, WORLD WAR II, KOREAN CONFLICT PERIOD, OR VIETNAM ERA (Veterans Administration)

**Nature of Benefit**—(a) Effective January 1, 1979 the improved pension program provides for the following annual rates, generally payable monthly, reduced by the amount of the annual countable income of the surviving spouse and dependent children if any.

##### Pension Rates for Surviving Spouse:

Surviving spouse without dependent children	\$2,989
Surviving spouse with one dependent child	\$3,915
Surviving spouse in need of regular aid and attendance without dependent child	\$4,782
Surviving spouse in need of regular aid and attendance with one dependent child	\$5,707
Surviving spouse permanently housebound without dependent children	\$3,654
Surviving spouse permanently housebound with one dependent child	\$4,579
Increase for each additional dependent child	\$755

(b) For those who came on the pension rolls on and after July 1, 1960, but prior to December 31, 1978, surviving spouses without minor children may receive between \$5 and \$133 per month with no payment if the annual income is more than \$5,073. Surviving spouses with minor child may receive between \$61 and \$158 per month according to the amount of other income with no payment if annual income of more than \$6,822. (c) Rates for those on pension rolls before July 1, 1960: Widow, no

child—\$50.40. Widow, one child—\$63.00 (each additional child, \$7.56). No widow, one child—\$27.30. No widow, two children—\$40.95. No widow, three children—\$54.60 (each additional child, \$7.56). Not payable to widow without a minor child whose annual income exceeds \$4,440, or to a widow with child whose annual income exceeds \$6,405. (d) Pensioners entitled to benefits as of December 31, 1978 who do not elect to receive pension under the improved pension program shall continue to receive their pension benefits at the same rate as they were entitled to receive on December 31, 1978 as long as their incomes do not rise at a rate higher than the consumer price index or they do not lose a dependent.

**Basis for Eligibility**—For surviving spouses and children of Veterans of WWI, WWII, and Korean conflict and Vietnam era to be eligible for pension, the veteran must have been discharged under conditions other than dishonorable after 90 days' service or more (unless discharged sooner for service-connected disability) or he must have been receiving or was entitled to receive compensation for retirement pay for a service-connected disability incurred during the war.

A surviving spouse must be unremarried and the children must be unmarried and under age 18 (23 years if attending school approved by the VA) or if over 18, and prior thereto, have been found to be incapable of self-support. A remarried surviving spouse's entitlement may be reestablished upon termination of the marriage.

#### SOCIAL SECURITY BENEFITS—(See Social Security Section) (Bureau of Retirement and Survivors Insurance, Social Security Administration, Department of Health, Education, and Welfare)

##### Nature of Benefit—

1. Monthly income to the serviceman in addition to retirement pay when he reaches age 62-65 and to his wife beginning at age 62-65 if they do not have substantial earnings. Monthly income for a widow with children, or for children alone, or for a widow at age 62, or for dependent parents in the event no widow or parent survives. The amount of Social Security payable to a retired serviceman or his survivors will depend upon the average monthly wages of the serviceman. Military pay will be included with any earnings from civilian employment or self-employment in determining eligibility for benefits and in computing the average monthly earnings.

2. Wage credits of \$160 for each month or any part thereof of active service during stated periods in determining eligibility to, and amount of, monthly benefit for lump-sum death payments.

##### Basis of Eligibility—

1. *General*: On and after Jan. 1, 1957, service in the uniformed services will be covered under the old-age and survivors insurance system of the Social Security program on a contributory basis, with the tax assessed on basic pay.

2. *Gratuitous Wage Credits*: For the purposes of OASI benefits, active service armed forces during World War II (September 16, 1940, through July 24, 1947) and the post-World War II period (July 25, 1947, through December 31, 1956), shall be deemed covered employment where veteran died in service, or was discharged under conditions other than dishonorable after 90 days of service, or discharged because of disability incurred in line of duty with less than 90 days' service. Beginning January 1957 there is an additional \$300 in social security credit for each calendar quarter in which you received military pay.

#### REIMBURSEMENT OF BURIAL EXPENSE (Veterans Administration)

**Nature of Benefit**—A sum not to exceed \$300 is payable as reimbursement for burial expenses of veterans. PL 93-43 provided an additional sum of \$150 as a plot or interment allowance effective on August 1, 1973. It is not payable, however, when burial is in a national cemetery or other cemetery under the jurisdiction of the U.S. Government. If death occurred on or after October 1, 1978 and was the result of Service-incurred disability, an amount not to exceed \$1,100 may be payable in lieu of the \$300 burial and \$150 plot allowance. Person who defrays such expense should make claim.

**Basis of Eligibility**—Payable in case of any wartime veteran discharged under conditions other than dishonorable and any peacetime veteran in receipt of compensation at time of death or who was discharged or retired for disability incurred in or aggravated by service in line of duty.



### BURIAL FLAGS (Veterans Administration)

**Nature of Benefit**—American flag to drape casket and to be presented to next of kin after burial, if claimed; otherwise upon request, to a close friend or associate of the deceased veteran. A flag may be issued for memorial purposes to nearest relative of person dying in service after May 27, 1941. Application may be made at any VA office or at local post office.

**Basis of Eligibility**—The deceased veteran must have been discharged under conditions other than dishonorable, and must have been either a wartime veteran or one who served after Jan. 31, 1955, or a veteran who served at least one enlistment during peacetime, unless discharged or released sooner for disability incurred in line of duty. VA may also issue a flag for a veteran who is missing in action and is later presumed dead.

### BURIAL IN NATIONAL CEMETERIES

(Director of National Cemetery where burial is desired)

**Nature of Benefit**—(1) *Burial in a National Cemetery*. Contact Director of National Cemetery where burial is desired. (2) *Burial Allowance*. Contact nearest VA regional office, hospital, or domiciliary for information and assistance in handling of request for burial.

**Basis of Eligibility**—Deceased members of the Armed Forces of the U.S. who die on active duty, or after retirement therefrom, or who served during peace or war, and who were discharged under conditions other than dishonorable; and wife, husband, widow, widower, minor child, and, if authorized by VA's Chief of Memorial Affairs, unmarried adult child. Interment in Arlington National Cemetery is under the jurisdiction of the Secretary of the Army and is limited to the following individuals:

1. Persons dying on active duty in the Armed Forces.
2. Retired military personnel, defined as retired members of the Army, Navy, Air Force, Marine Corps, or Coast Guard who are carried on an official service retired list and who are eligible to receive compensation stemming from service in that Armed Force.
3. Recipients of the Medal of Honor; Distinguished Service Cross, Air Force Cross or Navy Cross; Distinguished Service Medal; Silver Star; and Purple Heart.
4. Persons otherwise eligible by reason of honorable military service who have also held elective office in the U.S. Government or served on the Supreme Court or in the Cabinet or in an office compensated at Level II under the Executive Salary Act.
5. Former members of the Armed Forces separated for physical disability of 30% or greater prior to 1 Oct. 1949, who had served on active duty (other than for training) and who would have been eligible for retirement under the provisions of 10 USC 1201 had that statute been in effect on the date of separation.
6. The spouses, minor children, and dependent adult children of the persons listed in 1 through 4 above and of persons already buried in Arlington.

### HEADSTONE OR GRAVE MARKER

(Department of Memorial Affairs, Veterans Administration)

**Nature of Benefit**—Headstones or markers furnished without application if burial in National Cemetery. Otherwise make application to Veterans Administration, Department of Memorial Affairs, Washington, D.C. 20420.

**Basis of Eligibility**—Service in the Armed Forces and who was discharged under conditions other than dishonorable.

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*Federal benefits for Vietnam Era veterans have totaled more than \$47 billion. This includes some \$28 billion for GI Bill education and training assistance and more than \$4 billion for VA hospital and medical care.*

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## HOME-BUYING FOR THE SERVICE MEMBER

There are numerous ways whereby Service personnel can make arrangements in the purchasing and financing of a home, including REGULAR FHA loans, VA loans, and CONVENTIONAL financing. It should be clearly understood that neither Housing and Urban Development (HUD) nor the Veterans Administration (VA) lends money, builds houses, or furnishes house plans. Private capital is made available for home loans through the various types of lending institutions cooperating with HUD and the VA. HUD and the VA insures these lenders, within specific limits, against loss on the loans.

**FHA IN-SERVICE Insured Loans (Sec. 222)**: FHA In-Service loans insurance costs are no longer being funded by the Department of Defense. All such loans in existence will remain insured, but no new Sec. 222 loans are being issued.

**FHA Regular Insured Loans (Sec. 203)**: Federal mortgage insurance to facilitate homeownership for any person able to meet the cash investment, mortgage payments and credit requirements. Limits range from \$67,500 to \$90,000. Purchaser must pay his own monthly charges on mortgage insurance premiums.

**FHA Graduated Payment Mortgage**. HUD insures mortgages to facilitate early homeownership to households that expect their incomes to rise substantially. These "graduated payment" mortgages allow homeowners to make smaller monthly payments initially and to increase their size gradually over time. All FHA-approved lenders may make graduated payment mortgages; credit-worthy applicants with reasonable expectations of increasing income may qualify for such loans.

**VA LOAN** is guaranteed by the Government through the Veterans Administration in the maximum amount of 60 percent of the loan or \$27,500, whichever is less except that a smaller guaranty applies to mobile home loans. Since this is a guaranteed loan there is no monthly insurance premium paid by the borrower as is the case with a FHA loan. There is no maximum total loan amount nor down payment set by Veterans Administration. See Chapter "VETERANS BENEFITS" for a more detailed explanation of VA guaranteed and direct loans.

**VA ACQUIRED PROPERTIES**. The VA acquires properties following default of loans guaranteed, insured, or made by VA. These properties are offered for sale at fair market prices. The purchaser may arrange for his own financing or the VA will finance sales.

**CONVENTIONAL Financing**: Requires up to 30% down payment, but unlike FHA and VA financing the purchaser can use a second trust as an aid to making the purchase—especially to meet the high down payment. The conventional loan is neither insured nor guaranteed by the Government. It is a loan strictly between the home buyer and the lender with the risk assumed entirely by such lender. Such loans are granted through insurance companies, banks, savings and loan associations, etc. The conventional loan has no fixed interest rate as in the cases of FHA and VA loans and the lender endeavors to obtain a maximum rate based on the quality of the security offered. As a general rule, the interest rate is higher, the term of the loan shorter and the amount of the loan itself smaller than for an FHA/VA loan. The particular lender involved decides what interest rate he will charge (subject to State usury laws), the maximum term he wants to make and the amount of money he wants to lend. These loan terms vary from year to year and from lender to lender.

There are also on the market many homes for sale with assumable VA and FHA loans, where the financing is already set up and paid on for several years, and one can assume the remaining loan, take over the payments, and either pay cash above the existing first trust balance, or pay a lesser amount of cash and negotiate a second trust to make up the difference.

**MOBILE HOMES**: Under Title I of the National Housing Act, HUD insures loans made by lending institutions to finance the purchase of new mobile homes. The mobile home must be used as the purchaser's principal residence. The maximum loan insured is \$18,000 (\$27,000 for two or more modules), and the maximum term is 15 years (20 years for two or more modules). A down payment of 5% of the first \$3,000, and 10% of anything over \$3,000 is required. The mobile home may be placed on land owned by the purchaser or in a mobile home park. The site must meet FHA standards.

## EQUAL OPPORTUNITY IN HOUSING – FHA AND VA

FHA and VA regulations under Title VI, Civil Rights Act of 1964, Title VIII of the Civil Rights Act, 1968, amended by the Community Development and Housing Act, 1974 Executive Order 11063 of 20 Nov 1962, require that housing provided with FHA or VA assistance be made available without discrimination because of race, color, creed, national origin, religion or sex.

The regulations prohibit any person, firm, or group receiving the benefits of FHA mortgage insurance or VA loan guarantees or doing business with FHA or VA from practicing such discrimination in lending or in the sale, rental, or other disposition of the property. Violations may result in discontinuation of FHA or VA assistance.

### Requirements For Borrower and Property

Requirements for the borrower and for the property are the same for servicemen as they are for civilians who buy homes with mortgages insured under HUD programs. The serviceman as borrower, or mortgagor, must have a good credit standing and be able to make the required down payment, and his monthly mortgage payments must bear a proper relation to his present and anticipated income and expenses.

The home that the serviceman buys or builds with an FHA or VA-insured loan may be any place in the U.S. or in Puerto Rico, Guam, or the Virgin Islands, but it may not be in a foreign country. Its location, construction and design must meet FHA minimum property standards and must be such that the home will have continuing appeal and marketability to permanent residents of the area.

### Builder's Warranty

When HUD or the VA approves a home before construction, the builder is required to warrant that the house conforms with HUD or VA approved plans. This warranty is for one year following the date on which title is conveyed to the original buyer or the date on which the house was first occupied, whichever occurs first.

If during the warranty period the owner notices substantial defects which he believes are the builder's responsibility, he should ask him in writing to correct them. If the builder fails to do so, the owner should notify the HUD or VA field office in writing, mentioning the case number. If inspection by HUD or the VA shows the builder to be at fault, they will try to persuade him to make correction. If he does not, the owner can seek legal relief under the builder's warranty. Most builders take pride in their work and will make justifiable corrections. They cannot be expected to correct damage caused by ordinary wear and tear or by poor maintenance. Keeping the house in good condition is the owner's responsibility.

### Use and Terms of the Mortgage

The serviceman may use a mortgage insured by HUD or the VA to buy an existing home or build a new home, or buy a unit in a condominium project, but he may not use it to refinance a home he already owns. The mortgage must cover a one-family dwelling. *The serviceman or his family must live in the house or certify that failure to do so is the result of military orders.* The same requirement applies to a veteran with a VA loan. The veteran must certify that he or she is the owner and occupant of the home.

The highest mortgage amount that HUD can insure ranges from \$67,500 to \$90,000 depending on the area. The mortgage amount is also limited to not more than 97 percent of the first \$27,500 of the HUD valuation of the property, plus 95 percent of the value above \$27,500, if the property was approved for mortgage insurance before the start of construction or is more than one year old; otherwise, the mortgage cannot exceed 90% of the value.

Although the top mortgage amount varies from \$67,000 to \$90,000, no limit is placed upon the value of the house that can be purchased. The serviceman must, however, make a large enough down payment to cover the difference between the maximum allowable mortgage and the cost of the house.

The longest repayment period the mortgage may have is 30 years (in a few special cases, 35 years) or 3/4 of HUD's estimate of the remaining life of the property,

whichever is less. The serviceman repays the mortgage to the lender in regular monthly installments. Each month the total amount he pays includes payment to principal, interest, hazard insurance, taxes and special assessments, and miscellaneous items.

The current maximum interest rate at time of this publication on FHA and VA-insured home mortgages is 13.5% annually on outstanding balances of principal. Interest rates on FHA and VA-insured mortgages vary from time to time depending upon the availability of funds. Once a mortgage is insured, it continues to bear interest at the rate set forth in the mortgage note.

### Mortgage Insurance Premium

On all mortgages that it insures, the HUD charges a mortgage insurance premium amounting to 1/2 of 1 percent annually on the average scheduled balance of loan principal outstanding during the year without taking into account prepayments or delinquent payments.

### Sale or Rental of the Serviceman's Home

The serviceman who owns a home and is subject to transfer on short notice is faced with the immediate problem of selling or renting his home. He may encounter extreme difficulty in finding a purchaser or even a tenant. If economic conditions in the communities near the Base have resulted in an oversupply of vacant houses, sale at any price may be impossible.

If the serviceman has an outstanding mortgage on his home he may have an additional problem when it comes to selling the property, for transfer to another duty station does not relieve him of liability for making the mortgage payments. If he cannot find a ready market for the property and defaults on the monthly mortgage payments, the lender ordinarily will foreclose the mortgage and take title to and possession of the property. Then, if the lender suffers monetary loss as a result of the foreclosure he may obtain a deficiency judgment against the serviceman. Sometimes a mortgage lender is willing to accept a deed to the property instead of foreclosing. Either a foreclosure or a deed-in-lieu of foreclosure could damage the serviceman's credit standing.

If the transferring serviceman is able to sell his home, there are several ways in which the buyer can arrange the financing.

1. The buyer can pay cash, or finance the purchase with a new mortgage, and the serviceman can pay off the outstanding mortgage balance and end his obligation.

2. The buyer can make a down payment of the difference between the selling price and the unpaid mortgage balance and, if he is acceptable to the FHA, the lender can substitute his name on the mortgage and FHA will consent to the serviceman's release from liability. If an eligible VA purchaser agrees to assume the loan on a home, or if the loan is paid in full, the veteran under a VA guaranteed loan should apply for a release from the VA office which guaranteed the loan.

3. The buyer can pay the difference between the selling price and the unpaid mortgage balance and buy the property subject to the mortgage. Approval by the FHA and the lender is not necessary, but the serviceman will still be liable on the mortgage. If the new owner fails to make his mortgage payments, the lender will look to the serviceman for payment. This can impair his credit standing, result in serious claims against him, and have other undesirable results.

From the seller's (the serviceman's) standpoint, either one of the first two arrangements would be preferable to the third.

Sometimes a transferring serviceman may want to rent his home for a while. He may expect to return to the home after a period of duty elsewhere, or he may have reason to expect the sales market for dwellings to improve within the foreseeable future. If the property can be rented, the serviceman should try to obtain an amount of monthly rental that will cover his monthly mortgage payment, taxes and insurance, and leave something over toward the upkeep of the property.

The following chart is a guide to monthly interest and principal payments at various mortgage interest rates. Neither insurance or taxes are included in these monthly amounts.

### Monthly Principal and Interest Payments Over 30 Years

Mortgage Amount	10%	10¼%	11%	11½%	12%	12½%	13%	13½%	14%	14½%	15%	15½%	16%
\$20,000	\$176	\$183	\$190	\$198	\$206	\$214	\$221	\$229	\$237	\$245	\$253	\$261	\$269
\$24,000	211	220	229	238	247	256	266	275	284	294	303	313	323
\$28,000	246	256	267	277	288	299	310	321	332	343	354	365	377
\$32,000	281	293	305	317	329	342	354	367	379	392	405	417	430
\$36,000	316	329	343	357	370	384	398	413	427	441	455	470	484
\$40,000	351	366	381	396	411	427	443	458	474	490	506	522	538
\$44,000	386	403	419	436	453	470	487	504	521	539	557	574	592
\$48,000	421	439	457	475	494	512	531	550	569	588	607	626	646
\$52,000	457	476	495	515	535	555	575	596	616	637	658	678	699
\$56,000	492	512	533	555	576	598	620	642	664	686	708	731	753
\$60,000	527	549	571	594	617	641	664	688	711	735	759	783	807
\$64,000	562	585	610	634	658	683	708	733	758	784	810	835	861
\$68,000	597	622	648	673	699	726	753	779	806	833	860	887	914
\$72,000	632	659	686	713	741	769	797	825	853	882	910	939	968
\$76,000	667	695	724	753	782	811	841	871	901	931	961	991	1022
\$80,000	702	732	762	792	823	854	885	917	948	980	1012	1044	1076
\$84,000	738	768	800	832	864	897	930	963	995	1029	1063	1096	1130
\$88,000	773	805	838	871	905	939	974	1008	1043	1078	1113	1148	1183
\$92,000	808	842	876	911	946	982	1018	1054	1090	1127	1163	1200	1237
\$96,000	843	878	914	951	987	1025	1062	1100	1138	1176	1214	1252	1291
\$100,000	878	915	952	990	1029	1068	1107	1146	1185	1225	1265	1305	1345

### SPACE AVAILABLE TRAVEL

Military personnel, their spouses and bona fide dependents who travel with them, are eligible for Space Available travel on DoD owned or controlled aircraft on flights to, from and between overseas areas. Dependents are not permitted to travel on DoD owned or controlled aircraft within the CONUS.

Members must personally report to the Space Available counter at the passenger terminal to register for Space Available flights. A valid ID card is required for all passengers. Passports, visas, immunization records are also required for overseas travel along with leave orders or other travel authorizations. Once registered, the traveller must wait for notification that his or her name has been reached. Upon notification of a flight, the traveller must be ready for processing. traveler's point of origin and the final destination is also recorded.

As long as the passenger continues toward the destination indicated, the fee will not be charged again. However, Space Available passengers must register at each enroute stop within six hours of their arrival. If passengers do not register in time, change their final destination, or do not show up for their next scheduled flight, a new \$10.00 fee will be charged.

Military personnel planning to use Space Available transportation, should check with the Space Available counter at the nearest Aerial Port to obtain specific information regarding eligibility, attire, priorities, baggage, etc. prior to proceeding.

## VETERANS PREFERENCE IN GOVERNMENT EMPLOYMENT

The principle of veterans preference was written into law over a century ago when, in 1865, Congress gave preference to veterans with service-incurred disabilities. Since then the national policy has been broadened and strengthened by law, executive order and regulation. In 1944, the various statutes, White House directives and Civil Service Commission regulations were unified into a single law, known as the Veterans Preference Act, covering the rights of veterans (including certain spouses, widows or widowers, and mothers of veterans).

Under the Veterans Education and Employment Assistance Act of 1976 (PL 94-502), individuals entering the military services after 14 October 1976 will not receive veterans preference unless they serve in a campaign or war or become disabled during or as a result of military service. With few exceptions, such as serving in a combat area, veterans preference in Government Employment has been eliminated for peacetime military service.

The Civil Service Reform Act of 1978 (P.L. 95-454) contains additional provisions regarding Veterans' Preference in Government employment. Effective in January 1979, a disabled veteran with a compensable service-connected disability of 30 percent or more, who meets the appropriate qualifications standard, may be given a non-competitive appointment which may lead to conversion to career or career-conditional employment. Ten point veterans with disability ratings of 30 percent or higher and whose performances have been rated acceptable are entitled to preference in retention over other competing veterans and non-veterans.

Veterans with disabilities of 30% or more will also have the right to be notified in advance and respond to any decision in which: they are considered ineligible for a position due to physical requirements of the position; they would be passed over by an agency in the course of filling a position from civil service certificates; or they are deemed ineligible for retention in a position during a reduction-in-force due to the physical requirements of the position.

Effective 1 October 1980, veterans' preference will be eliminated for non-disabled military retirees who retire from the service at or above the rank of Major or Lieutenant Commander.

### MILITARY SERVICE PRIOR TO 15 OCTOBER 1976

In Government layoff programs brought about by economy or other factors, Congress has given veterans (except for certain retired military personnel—see "Employment of Retired Military Personnel" following) in the Federal service job priority rights over certain non-veterans.

Veterans with career civil service status have job retention rights over all other Federal workers in the same competitive level and area.

Veterans with career-conditional or indefinite status do not have job retention rights over non-veterans who have career civil service status. However, they do have retention rights over non-veteran workers with the same status. Veterans with TAPER appointments do not have job retention rights over non-veterans with career or career-conditional status, but they do have retention rights over non-veteran TAPERS.

Thus, between two persons who are doing similar work in the same pay grade and serving under similar conditions, the veteran is retained over the non-veteran if one must go.

Veterans have appeal rights on adverse agency actions. A veteran in the competitive service who has completed a probationary period, and a veteran in the excepted service who has completed one year of current continuous service, are entitled to appeal to the Merit Systems Protection Board the following actions taken by his Agency: removal, suspension for more than 30 days, furlough without pay or demotion. If the Board rules in favor of the veteran, its decision is binding on the agency.

In civil-service examinations, 5 points are added to the earned rating of an applicant who makes a passing grade and who was honorably separated from the Armed Forces of the United States: (a) after active duty any time between April 6, 1917, and July 2, 1921, or any time between December 7, 1941, and July 1, 1955; (b) after more than 180 consecutive days of active duty since January 31, 1955, but not after October 14, 1976 (but not counting service during an initial period of active duty for training under the "six-month" Reserve or National Guard programs); or (c) after active duty in any campaign or expedition for which a campaign badge has been authorized. Ten points are added to the earned rating of an applicant who makes a passing grade and who was honorably separated as a disabled veteran (regardless of the time active duty was performed), or as a veteran awarded the Purple Heart. Ten points are also added in some cases to the passing grade of a widow, or widower, of a veteran, the spouse of a disabled veteran, or the mother of a deceased or disabled veteran.

Disabled veterans and eligible spouse and mothers may request to have closed examinations reopened.

Age, height and weight requirements which are not essential for the performance of the job are waived for veterans. In addition, all physical requirements are waived for veterans if they are able to perform the duties of the job safely and efficiently.

In jobs where experience is necessary, the veteran gets full credit for his military service. It is counted either as additional experience in his pre-service job or as experience gained in the service depending upon which is more beneficial to the veteran.

Candidates for jobs are listed on civil-service registers in order of the examination grades they have earned plus their preference points; except that those disabled veterans who have compensable service-connected disabilities of 10% or more rise to the top of the register. However, this last does not apply in professional and scientific jobs in grade GS-9 or higher. Among themselves, the veterans disabled to a compensable degree who have gone to the top of the register are listed in order of their earned examination grades plus 10 points.

Under the rule of three, an agency is permitted to hire any one of the top three persons on a register; except that it must give sufficient reasons to the Office of Personnel Management for passing over a veteran to select a non-veteran unless the agency has negotiated a delegation agreement with the OPM. However, OPM retains final approval authority on objections and passovers of compensable preference eligibles with a disability of 30 percent or more.

Some Government examinations are reserved for veterans as long as they are available. These are guards, elevator operators, messengers, custodians, and related occupations.

Special employment opportunities are available in the Federal Service for Vietnam era veterans. Information is available at Federal job information centers and Office of Personnel Management.

## REEMPLOYMENT AFTER MILITARY SERVICE

Reemployment rights have been provided for Federal employees who leave their jobs to serve on active duty or on active duty for training in the Armed Forces. Congress has provided reemployment rights for career and career conditional employees, and employees serving without time limitation in a position outside the competitive service, and the Office of Personnel Management has extended similar rights to "indefinite" and TAPER employees.

Federal employees who exercise their reemployment rights after active duty, must apply within 90 days, or after initial military training of from three to six months, must apply within 31 days, and are entitled to special job retention rights for a period of one year and for a period of six months, respectively. In a reduction in force during these periods, they have job retention rights superior to those employees in the same tenure group who have no military service.

If not qualified to perform duties of position because of disability sustained during service, such person is entitled to reemployment in any other position, the duties of which he is qualified to perform. Reservists and national guardsmen performing short tours of training duty and inductees and enlistees are entitled to leaves of absence from their positions and upon release from such training duty, or upon rejection in the case of inductees or enlistees, they must report for work at the beginning of the next regular scheduled working period after expiration of the last calendar day necessary to travel from the training site to the place of employment, or within a reasonable time thereafter, if return is delayed due to factors beyond a person's control. Reservists or national guardsmen performing initial training duty for three to six months must apply for reemployment within 31 days after release from training duty.

FEDERAL PAY SCHEDULE  
(Effective 1 October 1980)

GS	GENERAL SCHEDULE 5 U.S.C. 5332(a)										Amt. of Step Incr.
	1	2	3	4	5	6	7	8	9	10	
1	\$7,960	\$8,225	\$8,490	\$8,755	\$9,020	\$9,175	\$9,437	\$9,699	\$9,712	\$9,954	Varied
2	8,951	9,163	9,459	9,712	9,820	10,109	10,398	10,687	10,976	11,265	
3	9,766	10,092	10,418	10,744	11,070	11,396	11,722	12,048	12,374	12,700	
4	10,963	11,328	11,693	12,058	12,423	12,788	13,153	13,518	13,883	14,248	365
5	12,266	12,675	13,084	13,493	13,902	14,311	14,720	15,129	15,538	15,947	409
6	13,672	14,128	14,584	15,040	15,496	15,952	16,408	16,864	17,320	17,776	456
7	15,193	15,699	16,205	16,711	17,217	17,723	18,229	18,735	19,241	19,747	506
8	16,826	17,387	17,948	18,509	19,070	19,631	20,192	20,753	21,314	21,875	561
9	18,585	19,205	19,825	20,445	21,065	21,685	22,305	22,925	23,545	24,165	620
10	20,467	21,149	21,831	22,513	23,195	23,877	24,559	25,241	25,923	26,605	682
11	22,486	23,236	23,986	24,736	25,486	26,236	26,986	27,736	28,486	29,236	750
12	26,951	27,849	28,747	29,645	30,543	31,441	32,339	33,237	34,135	35,033	898
13	32,048	33,116	34,184	35,252	36,320	37,388	38,456	39,524	40,592	41,660	1068
14	37,871	39,133	40,395	41,657	42,919	44,181	45,443	46,705	47,967	49,229	1262
*15	44,547	46,032	47,517	49,002	50,487	51,972	53,457	54,942	56,427	57,912	1485
*16	52,247	53,989	55,731	57,473	59,215	60,957	62,699	64,441	66,183		1742
*17	61,204	63,244	65,284	67,324	69,364						2040
*18	71,734										

General Schedule Effective October 5, 1980

Notwithstanding the salary rates shown, the rate of basic pay legally payable (e.g., to employees in grades GS-15 through GS-18) may not exceed the rate payable for level V of the Executive Schedule, as of the effective date of this schedule \$50,112.50 per annum.

## EMPLOYMENT OF RETIRED MILITARY PERSONNEL (DUAL COMPENSATION)

The Dual Compensation Act (P.L. 88-448) overhauled antiquated dual-pay, dual-employment laws governing the employment of retired military personnel in Federal civilian jobs and the employment of Government workers in more than one Federal job.

Specifically, the law contains these major provisions:

1. All retired military officers are allowed to take Federal civilian jobs. Retired regular officers retired for length of service were not able to do this while the 1894 Dual Office Holding Act controlled the situation.

2. All retired military personnel who take Government civilian jobs receive their full civilian salary. However, most retired regular officers and warrant officers (see item 4 for the exception) are subject to a reduction in their military retirement pay.

3. Retired regular officers and warrant officers subject to reduction in their military retirement pay receive a portion of their retirement pay (this figure is adjusted semi-annually to conform with increases in the Consumer Price Index and currently stands at \$5,746.59) plus 50 percent of any remainder during periods when they are subject to the provisions. (Before the current law, dual-pay laws limited combined civilian and retired pay to \$10,000 for most retired regular officers who were allowed to take Government jobs.)

4. Retired reserve officers, all retired enlisted personnel (reserve and regular), and regular officers retired for combat disability keep all their retired pay when they work in Federal civilian jobs, as was the case under prior laws. Retired regular officers and warrant officers on the Federal civilian rolls on November 30, 1964, had 90 days to elect to remain under the old laws if that would be to their advantage. Those who exercised this election remain under the old laws as long as they do not have a break in Federal service of more than 30 days.

5. With certain exceptions, military retirees are not entitled to placement in the veteran preference subgroup of their tenure group for reduction-in-force purposes, and they get credit only for length of military service performed during a war or in any campaign or expedition for which a campaign badge has been issued. Excepted from this provision are military personnel retired on the basis of combat disability, those retired with less than 20 years of active service, and those employed on November 30, 1964, in positions in the Federal civilian service to which the laws on veteran preference apply and who have not had a break in service of more than 30 days since then. Generally, military retirees get veteran preference in examinations and appointments even though they do not get preference in reductions in force.

6. Credit for military service of military retirees for annual leave purposes is limited to service during a war, or in a campaign or expedition for which a campaign badge has been issued, unless the member was retired for combat disability or was employed on November 30, 1964, in a Federal civilian position to which the annual and sick leave laws apply, and has not had a break in service of more than 30 days since that date.

7. Retirees from the armed forces must wait at least 180 days after their retirement before taking a civilian job in any branch of the Defense Department unless prior approval is received from the service

Secretary or his designee. This restriction does not apply to shortage-category jobs or in a national emergency.

8. Except as noted below, a Government civilian employee may not receive basic pay from more than one civilian job for more than a total of 40 hours in any one calendar week in the absence of a statutory exception or an exception approved by the Office of Personnel Management. (A special restriction applies to a person employed by the Senate, House of Representatives, or the Architect of the Capitol - see USC 5533(c)).

Necessary regulations have been issued under the laws which pertain to the benefits, rights, and credits of those employed in Government who are subject to the dual compensation laws.

The Civil Service Reform Act of 1978, P.L. 95-454, has modified some of these provisions. Specifically, the Law establishes a limitation on the combined military retired pay and Federal civil service salary received by military retirees of an amount not exceeding the pay for Executive Level V, currently \$50,112.50. Officers and enlisted personnel who first receive retired or retainer pay after 11 January 1979 and who become federal employees can not be paid more than the basic pay of Level V. This limit will be increased when the pay for Level V is increased beyond \$50,112.50.

When the combined pay (military retired pay and federal wages) exceed the limit, the retired or retainer pay will be reduced accordingly.

All retired regular officers holding federal jobs are still subject to an earlier law that limits their pay to the first \$5,746.59 of their annual retirement pay, plus half of the remainder. Regular officers who first receive retired pay after 11 January 1979 will be subject to this limit plus the new combined retired pay and federal civil service salary ceiling of \$50,112.50. Military personnel who are receiving retired pay on or before 11 January 1979 regardless of when they begin a federal job, are not subject to the new limits. The restriction, however, may be waived for retired military physicians to meet special or emergency employment needs. Payments to survivor benefit plans are not counted as retired pay in computing the limitation.

### GENERAL Q. and A. DUAL COMPENSATION LAWS

*Q. What limitations are placed on dual compensation under the law?*

A. The first limitation applies to all regular officers. That limitation provides that a retired officer of the Uniformed Services who holds a federal or D.C. government civilian position will receive the full salary of the civilian position. During periods when the limitation applies, the officer receives the first \$5,746.59 of his or her retired pay plus one-half of any remainder of that pay. Agencies may grant an exception to this limitation, permitting an officer who was receiving retirement pay by 11 January 1979 to retain both full salary and full retirement pay, in cases where this incentive is needed to fill a critical staffing need.

The second limitation applies to all retired military personnel (regular or reserve, officer or enlisted) who first receives retired or retainer pay after 11 January 1979. This additional limitation provides that, when an individual's combined federal civilian salary and military retired or retainer pay, after reduction in the case of a retired regular officer, exceeds the base salary rate for Level V of the Executive

Schedule (currently \$50,112.50), the retired or retainer pay will be reduced by the amount needed to bring the total down to the statutory ceiling. Exceptions to this limitation are permitted only to meet recruiting needs for medical officers.

*Q. Will the retired pay of Reserve officers and enlisted personnel be reduced under the law?*

A. Only if they first receive retired or retainer pay after January 11, 1979 and their combined retired or retainer pay and federal civilian salary exceed the statutory ceiling described above. Retired Reserve officers and all enlisted personnel continue to be exempt from the reduction applied to retired regular officers.

*Q. Are any retired regular officers exempt from the reduction in military retirement pay provision?*

A. Yes. Any regular officer is exempt whose retirement was based on disability resulting from injury or disease received in line of duty as a direct result of armed conflict or disability caused by an instrumentality of war and incurred in the line of duty during a period of war.

*Q. Does the law place any restriction on the appointment of retired members of the uniformed services?*

A. Yes. A retired member of any of the armed forces may be appointed to a civilian position in or under the Department of Defense during the 180 days immediately following the date of his military retirement only if:

1. The Secretary of the military department concerned or his designee authorizes his appointment; or
2. The minimum rates of basic compensation for the position have been increased under section 5303, of Title 5, US Code; or
3. A state of national emergency exists.

*Q. Did the Dual Compensation Act change the reduction-in-force rights of retired military personnel?*

A. Yes. Now, a retired member of any of the uniformed services who is entitled to veteran preference under section 2108 of Title 5, US Code will be placed in veterans subgroup of his tenure group for reduction-in-force only if:

1. His retirement was based on disability resulting from injury or disease received in line of duty as a direct result of armed conflict or disability caused by an instrumentality of war and incurred in the line of duty during a period of war; or
2. His service does not include 20 or more years of active military service; or
3. He was employed in a civilian position to which the laws on veteran preference apply on November 30, 1964 and has not had a break in service of more than 30 days since that date.

However, an employee who would otherwise be considered a preference eligible under items 1 and 2 above is not, effective 1 October 1980, considered eligible for veteran preference for purposes of reduction in force if the employee retired at or above the rank of Major or Lieutenant Commander.

#### **Q. and A. ON CREDITING OF MILITARY SERVICE**

*Q. Is military service creditable under the Retirement System?*

A. As a general rule, military service is creditable provided it was active service, was terminated under honorable conditions, and was performed before separation from a civilian position under the

Retirement System. For exceptions to this general rule, see the questions immediately following.

*Q. Does the receipt of pension or compensation under laws administered by the Veterans' Administration bar the crediting of military service?*

A. No. Regardless of the length of time on which the pension or compensation is based, or the reason for its allowance, full credit is given under the Civil Service Retirement System for the military service.

*Q. Does the receipt of military retired pay bar the crediting of military service?*

A. Yes. However, credit may be allowed if the retired pay is:

1. Based on a disability incurred in combat with an enemy of the United States or caused by an instrument of war and incurred in the line of duty during a period of war; or
2. Granted under the provisions of Chapter 67, Title 10, US Code (formerly Title III of Public Law 80-810.).

*Q. What is Chapter 67, Title 10, U.S. Code?*

A. It is a provision granting retired pay to members of reserve components of the Armed Forces on the basis of service instead of disability. The basic requirement is the attainment of age 60 with the completion of 20 years of service.

*Q. Is it possible to receive military retired pay and civil service annuity at the same time, using the same period of military service?*

A. Yes, under the conditions as outlined in a prior question. Only the portion of the service which was in active status, however, may be credited toward civil service retirement.

*Q. May military retired pay be waived so that the military service will be credited under the Civil Service Retirement Law?*

A. Yes.\*

*Q. Does receipt of social security benefits bar credit for military service?*

A. Receipt of social security benefits has no effect on granting credit for military service performed before January 1, 1957, but its use under the Retirement System will bar social security wage credits for such military service. However, military service (except while on military leave with pay from a civilian position) performed after December 31, 1956, may not be credited toward civil service retirement if the employee or his widow or child receives or is eligible to receive monthly old-age or survivors' social security benefits based on his wages or self-employment income.

*Q. May military service be credited toward retirement rather than toward social security?*

A. Credit will automatically be given under the Civil Service Retirement System for military service performed before January 1, 1957.

**\*(Note: In cases of retirement where creditable years of military and civil service have been combined, the law requires that military retirees and other veterans lose civil service retirement annuity credit for military service after December 1956 and are required to have their annuities recomputed based on their eligibility for Social Security benefits at age 62 even if no benefits are received or applied for. In most instances, this results in a significant loss of income. Furthermore, once an individual elects the option of combining military service with**

civil service for a single annuity, this choice is irrevocable with few exceptions. For additional information or clarification of your status, contact the Office of Personnel Management or the Social Security Administration.)

#### LEAVE CREDIT AND REDUCTION-IN-FORCE CREDIT

For the purpose of annual leave accrual and reduction-in-force, Federal employees who are retired from any of the Uniformed Services are subject to sections 3502 and 6303 of Title 5, United States Code regarding the amount of creditable military service they receive. These sections restrict service to the retiree's active service during wartime and in any campaign or expedition for which a campaign badge has been authorized and received. However, all active duty service may be creditable for leave accrual rate and reduction-in-force purposes if the employee meets any of the following conditions:

1. Retirement was based on disability resulting from injury or disease received in line of duty as a direct result of armed conflict; or
2. Retirement was based on disability caused by an instrumentality of war and was incurred in line of duty during a period of war (as defined in sections 101 and 301 of title 38, United States Code); or
3. On November 30, 1964, the individual was employed in a civilian position to which the annual and sick leave law applied (for leave accrual rate) or to which the Veterans Preference Act applied (for reduction-in-force purposes), and continued to be so employed in any office of this kind without a break in service of more than 30 days.

Additionally, if retirement is based on less than 20 years of active duty time, then all active duty time is considered creditable for reduction-in-force purposes only.

#### Q. and A. ON SURVIVORS OPTIONS REGARDING RETIREMENT

*Q. May the survivor of a deceased federal employee waive the military retired pay the employee was receiving at time of death?*

A. No.

*Q. What choice does an employee's survivor (widow, widower or dependent child) have between crediting military service toward retirement or toward social security?*

A. The survivor has no choice with regard to military service performed on or after 1 January 1957: if eligible for social security, then the military service cannot be credited under the Civil Service Retirement System. With regard to military service before 1 January 1957, there is a choice: the survivor can choose to have the military service used under the Civil Service Retirement System or credited toward the Social Security benefit.

*Q. What is the effect of an election by a survivor to credit military service performed before 1 January 1957 toward social security rather than using it for retirement, and vice versa?*

A. The survivor cannot receive any annuity under the retirement system, if he or she elects to credit such military service toward social security. The survivor may still be eligible to receive social security even though the election was made to use the military service for retirement if there is sufficient other covered employment, but no credit for the military service will be allowed in computing the social security benefit.

## UNEMPLOYMENT COMPENSATION FOR EX-SERVICEMEMBER FOR THOSE LEAVING ACTIVE DUTY

Military personnel about to complete an active duty tour or career should be aware of the availability of the unemployment compensation program for ex-servicemen (UCX) which can provide a weekly income for a limited period of time for qualified personnel to help them meet basic needs while searching for new jobs.

Benefits are paid by the States from funds provided by the Federal Government. Therefore, both Federal and State laws are applicable in determining qualifications for such benefits. Federal law requires that you have had continuous active military service for at least 365 days (unless separated due to service incurred injury or disability); were separated under conditions other than dishonorable; did not receive a bad conduct discharge; or, if an officer, did not resign for the good of the service.

All State laws require that you have qualifying earnings during a past period specified by the law; register for work, file a claim, report regularly as directed; and are able and available for work.

The amount of the weekly benefit and the number of weeks benefits may be paid are determined by State law based on pay grade and allowances at the time of separation from the service. Some States increase the weekly amount by allowances for dependents. Most States pay a maximum of 26 weeks, but when unemployment is high and an individual has received all of the *regular* benefits to which entitled, up to 13 weeks of extended benefits may be authorized.

Income while unemployed may affect eligibility for unemployment insurance. Public Law 96-364, September 26, 1980, requires that military retirement payments be deducted from UCX benefits. Some States reduce or deny benefits if pay for unused leave, severance pay or retirement pay is received. The following table lists those States which prorate or deny payment of unemployment insurance for these reasons. *If a State is not listed, no reduction or denial of benefits is made.*

To file a UCX claim, go to the nearest State employment service office or unemployment insurance claims office. Register for work, and if a suitable job is not available, apply for Unemployment insurance benefits. You will need Copy Number 4 of DD Form 214 and your social security card. Benefit rights are determined by the laws of the State where you first file your claim after separation from the military.

Benefits may be denied if, after military service, you quit a job without good cause, are fired for misconduct connected with your work or refuse a suitable job without good cause. Fines and/or imprisonment may result if intentional misinformation or falsification of facts are provided to State authorities for the purpose of obtaining benefits. If you discover any errors made when applying for benefits, notify the appropriate office immediately.

You will find your State Employment Service office is ready and willing to assist you to find a job consistent with your abilities, skills and interests. If you are unable to qualify for a job immediately, you can be tested, counseled and provided information regarding training to upgrade your job skills. These services are free.

This section is necessarily general in presenting information concerning unemployment insurance benefits. The text and the listing below is based on the best available information at time of publication but is subject to change at any time. Some of the States also qualify prorating if reason for leaving service is disability or for other reasons.

### SIGNIFICANT STATE UNEMPLOYMENT INSURANCE PROVISIONS<sup>1</sup>

State	Initial Waiting Period	Weekly benefit amount for total unemployment		Benefit weeks of total unemployment	
		Minimum	Maximum	Minimum	Maximum
Alabama†	0	\$15	\$90	11+	26
Alaska	1	18-28	90-120	14	28
Arizona†	1	29	95	12+	26
Arkansas	1	15	136	10	26
California	1	30	120	*12+-15	*26
Colorado†	1	25	150	7+-10	26
Connecticut	0	15-22	134-184	*26	*26
Delaware	0	20	150	11-18	26
District of Columbia	—	13-14	*181	17+	34
Florida	1	10	95	10	26
Georgia	*1	27	90	4	26
Hawaii	*1	5	144	*26	*26
Idaho	1	36	132	10	26
Illinois†	*1	15	135-180	26	26
Indiana†	1	40	84-141	3+	26
Iowa	0	17-18	134-162	15	26
Kansas	1	34	136	10	26
Kentucky†	0	22	120	15	26
Louisiana	*1	10	149	12	28
Maine†	0	12-17	104-156	13+-25	26
Maryland†	0	25-28	*120	26	26
Massachusetts	1	12-18	131-197	9+-30	30
Michigan	0	*16-18	97-136	11	26
Minnesota†	*1	30	162	13	26
Mississippi†	1	10	90	12	26
Missouri†	*1	15	105	10-13+	26
Montana†	1	30	131	8	26
Nebraska†	1	12	106	17	26
Nevada†	0	16	123	11	26
New Hampshire†	0	21	114	26	26
New Jersey	*1	20	123	15	26
New Mexico	1	22	106	18+	26
New York	*1	25	125	26	26
North Carolina†	1	15	130	13	26
North Dakota	1	39	143	12	26
Ohio	*1	10	128-202	20	26
Oklahoma†	1	16	156	20+	26
Oregon	1	38	138	6	26
Pennsylvania	0	13-18	162-170	30	30
Puerto Rico†	1	7	84	*20	*20
Rhode Island	*1	32-37	130-150	12	26
South Carolina	1	10	114	10	26
South Dakota	1	28	119	13+	26
Tennessee	1	20	110	12	26
Texas	*1	18	105	9	26
Utah	1	10	150	10-22	36
Virgin Island†	1	15	90	26	26
Vermont†	1	18	125	26	26
Virginia	*1	38	122	12	26
Washington	1	41	150	8+-25+	30
West Virginia	*1	18	184	28	28
Wisconsin†	0	30	160	1-12+	34
Wyoming†	1	24	146	12-26	26

<sup>1</sup>P.L. 96-364 requires that regular, as well as disability, retirement payments to military personnel based on military service performed are deductible from Unemployment compensation claims paid by any State.

†Indicates States which prorate or deny unemployment compensation for ex-service personnel if receiving terminal or accrued leave pay or severance pay.

\*Indicates additional qualifications. Consult State employment service office or unemployment insurance claims office.

## VETERANS EMPLOYMENT PROGRAMS

### U.S. DEPARTMENT OF LABOR — VETERANS EMPLOYMENT SERVICE

**HOW THEY WORK**—There are numerous Federal programs to help the transition from military service to gainful civilian employment. Programs for veterans funded by the U.S. Department of Labor are:

1. **Help through Industry Retraining and Employment (HIRE II).** Under this new program, the Nation's largest firms are being asked to establish on-the-job training for 100,000 jobless disabled and Vietnam-era veterans by the end of fiscal 1978. Funding is available through the Department of Labor under Comprehensive Employment and Training Act (CETA). The jobs, most at the entry-level—will pay at least \$3.50 per hour. Disabled and Vietnam-era veterans will receive priority for filling HIRE II openings.

2. **Expanded Public Service Employment.** Under the President's economic stimulus program, public agencies and nonprofit organization jobs, authorized by title II and VI of CETA, will be increased nationally to 725,000.

3. **Disabled Veterans Outreach Program (DVOP).** CETA funds are also being used to hire 2,000 disabled veterans to work in State Employment Service/Job Service (ES/JS) offices in 100 of the Nation's largest cities to locate and inform jobless disabled veterans about education, job training and employment benefits for which they are eligible.

4. **Job Placements by ES/JS Offices.** The 2,500 local ES/JS offices operated by the States and Territories offer a variety of assistance to veterans, including counseling, aptitude testing, and referral to training and jobs. Except for those dishonorably discharged, veterans are entitled to priority services.

5. **Unemployment Insurance (UI).** Veterans with 365 or more days of recent, continuous, active service and with any discharge other than dishonorable can file for Federal UI benefits in the State where they live.

6. **CETA Job Training and Work Experience.** All Vietnam-era veterans regardless of the type of discharge are eligible for on-the-job training and work experience with pay under titles I and II of CETA.

7. **Apprenticeship Training.** Both unions and industry welcome Vietnam-era veterans for apprenticeship training.

8. **Job Corps Training.** Any veteran 21 years old or younger who is economically disadvantaged—regardless of type of discharge—is eligible for training in the Job Corps. Training of more than 140 kinds of skills is offered at residential centers throughout the country.

9. **National Alliance of Businessmen (NAB).** This organization is a partnership of business, Government, labor and education. One of NAB's primary missions is to promote the hiring and training of veterans.

**WHO ARE SERVED AND WHERE TO APPLY**—All veterans of the U.S. military services, including those from the Vietnam-era, those with disabilities and handicaps, and other eligible persons, are eligible through the programs listed above. Access to services may vary depending on type of discharge. To apply, go to the nearest office of the State Employment Service/Job Service Office.



## SOLDIERS' AND SAILORS' CIVIL RELIEF ACT

**General**—The Soldiers' and Sailors' Civil Relief Act of 1940, as amended, contains provisions designed to relieve members on active duty with the armed services from worry over their inability to meet their civil obligations, by temporarily suspending enforcement of certain of their civil liabilities if their ability to meet their obligations has been impaired by reason of their military service. The Act does not relieve an individual from such obligations or impose any delay thereon. However, in the event of legal action based upon breach of an obligation, or in event he is unable to pay premiums on commercial insurance policies purchased prior to entry into the military service, or to pay taxes, or to perform obligations with reference to right and claims to lands of the United States, certain relief may be afforded him by the Act, which, particularly in the case of legal proceedings, is within the discretion of a court and depending upon whether his ability to perform his obligations or to prosecute the action or conduct his defense is materially affected by reason of his service. During his period of active military service or within six months thereafter, he may apply to a court for relief with respect to obligations incurred prior to service, or with respect to any tax or assessment, whether falling due prior to or during his period of active military service. The court, under certain conditions, may stop the enforcement of such obligations.

**State Income Tax**—The Soldiers' and Sailors' Civil Relief Act provides in effect that military personnel living away from their State of domicile, that is, their legal residence, solely because of compliance with military orders, may not be taxed on their military pay by the State in which they are so living. This does not, however, relieve the service member from paying any applicable income tax levied by his State of domicile, nor does it prevent the State in which he is living from taxing nonmilitary income earned in that State. Since some States have no income tax laws and others exempt all or part of service pay from taxation, and as State laws vary as to personal exemptions, credit for dependents, and tax rates, it is advisable to consult with your legal assistance officer in these matters.

**Personal Property Taxes**—The Act also prohibits any State except that of your domicile from taxing your personal property. However, the Act does not relieve the service member's wife from paying the tax on her personal property to the State where residing. Of paramount importance is transfer of automobile ownership which sometimes is complicated because of varying State laws. With regard to registration of your motor vehicle, the Act allows you to retain your home State registration as long as you have paid the license fee or excise required by your home State. However, in event the vehicle is registered in a State other than the member's domicile and a member has a temporary residence in a third State, he may be required to purchase a license in this third State.

**Real Property Taxes**—Real property (such as a house) is subject to local taxes. The Act gives no exemption from this tax.

For detailed information regarding compensation and benefits, entitlements, privileges and restrictions for retired members or individuals considering retirement, see the *RETIRED MILITARY ALMANAC*. Prices and ordering information can be found inside the front cover and the enclosed order forms.

## PART IV THE RESERVE FORCES

The following section dealing with the Reserve Forces of the United States, including the Army and Air National Guard, provides a general overview of these forces. Space limitations preclude the development of detailed, comprehensive coverage of these vital elements of our National Defense in this book. To meet the need for providing Reservists and Guardsmen with specific information regarding their benefits, entitlements, organization, history and other vital subjects of interest and concern, special editions of the *UNIFORMED SERVICES ALMANAC* have been published. The National Guard *ALMANAC* and the Reserve Forces *ALMANAC* contain the most comprehensive compilation of data for members of these organizations. Information regarding ordering these publications can be found inside the front cover.

The United States has had Reserve as well as active Armed Forces since the beginning of our history. The Militia, later known and organized into the National Guard, has been in existence as both a State and Federal force since Colonial times. In the early part of the 20th century, various Federal reserve components, with no State responsibilities, were also created by the Congress. The National Defense Act of 1916, establishing the Reserve Officer Training Corps (ROTC) was the most important. The ROTC is a procurement source for both regular and reserve officers and is one of the most valuable systems in our Nation's history. The Navy Reserve Act of 1925 applied this source of officer procurement to the Navy and Marine Corps.

Through the ROTC system, we had available approximately 150,000 reserve officers in 1940 when we began mobilization for World War II. The fact that these officers were available, most of whom had been procured and trained in peacetime, enabled us to take our small regular forces of a few hundred thousand and to build our active duty forces to a strength of approximately 11,000,000 in four years' time.

The greatest weakness of this legislation was lack of a procurement source for enlisted personnel. As a whole, our reserve prior to World War II was an officers reserve. After World War II when we began reestablishing our reserve, we found the same inherent weakness in the law—lack of a procurement source for enlisted personnel—that existed prior to World War II.

In 1948, the Selective Service Act was enacted and later was amended and became the Universal Military Training and Service Act of 1951.

Both of these laws imposed an eight-year military obligation on all young men of this country who reach age 18½. However, the law provided that they had a minimum of two years' active duty to perform and six years in the reserve. There was no provision in either of these laws that required that they serve in a reserve unit. As a consequence, while we had hundreds of thousands of individuals in this category, the number who volunteered to train in a reserve unit was very limited. The Armed Forces Reserve Act of 1952 as amended by the Reserve Forces

Act of 1955 placed on the statute books the first law in the history of this country that provides a procurement source for enlisted reserves. The portion of this law pertaining to enlistment of personnel under 18½ years of age with an initial active-duty-for-training requirement expired on 31 July 1963. However, Public Law 88-110, 3 September 1963, provided a similar program for personnel without prior military service between the ages of 17 and 26 enlisting in the reserve components.

Since 1 January 1968, Public Law 90-168, often referred to as the Reserve Forces Bill of Rights, has required annual strength authorizations for the Selected Reserve (defined in the Section on *Reserve Categories and Call to Active Duty*). This law requires that each of the Selected Reserve components shall consist in part of units organized and trained to serve as such, and prohibits any reorganization of the Selected Reserve which would result in any of its components being composed solely of individuals. The law also requires a Selected Reserve in the Army Reserve, Army National Guard, Naval Reserve, Marine Corps Reserve, Air Force Reserve, Air National Guard, and Coast Guard Reserve. Finally, the Reserve Forces Bill of Rights provides that each unit or individual in the Selected Reserve may be required to perform at least 48 drills and serve not less than 14 days of active duty for training annually.

Each year, *minimum* average strengths—not ceilings, but floors—must be authorized for each component of the Selected Reserve as a requirement for the appropriation of Reserve pay and allowances, according to 10 USC 138. This Reserve strength authorization is part of the annual Department of Defense Appropriation Authorization Act (often referred to as the military procurement authorization act). Legislation containing these authorizations must be passed by both Houses of Congress and signed by the President *before* any money can actually be appropriated for these purposes. The authorizations set minimum strength levels for the Selected Reserves; however, the Congress has the discretion to appropriate less money than needed to fund the full authorized strength, if it so desires.

Funds are appropriated for the Armed Forces by the annual Department of Defense Appropriation Act and two or three other minor laws. *No funds may be appropriated for any item requiring an authorization until the authorization has become law.*

Public Law 96-343, establishes the following average strengths for the Selected Reserve of each Reserve Component for Fiscal Year 1981. The Army National Guard, 371,300; the Army Reserve, 204,500; the Naval Reserve, 87,400; the Marine Corps Reserve, 33,700; the Air National Guard, 94,300; the Air Force Reserve, 58,800; the Coast Guard Reserve, 11,700. The average strengths are to be proportionately adjusted in case of call-up or return to Reserve status of units ordered to active duty.

#### TOTAL FORCE POLICY

The Total Force Policy, which placed increased reliance on the National Guard and other Reserves to meet national defense requirements, is not new. It was first announced by the Secretary of Defense in 1969. A strengthened policy coupled with drastic manpower and

equipment reductions from the Active Forces, have gone far to integrate the Active, National Guard and Reserve organizations into a single military force. The Department of Defense is providing greater support to the National Guard and Reserve Forces in terms of funding, equipment and training assistance.

#### Reserve Administration

The law contains a number of statutory changes concerning the administration of the Reserve components within the Department of Defense. Each of these changes are aimed at clarifying and strengthening the organization for the administration of the Reserve components.

One of the Assistant Secretaries of Defense would be the Assistant Secretary of Defense for Manpower, Reserve Affairs and Logistics. His principal duty is the overall supervision of manpower and Reserve component affairs within the Department of Defense.

In addition to the need for coordination on strictly manpower matters, the Assistant Secretary of Defense must necessarily be the coordinator for manpower and Reserves on other matters including logistics, funding, programming, and other related administrative aspects of the manpower and reserve program.

An office created within the Office of the Assistant Secretary of Defense for Manpower, Reserve Affairs and Logistics, is the position of Deputy Assistant Secretary of Defense for Reserve Affairs who is responsible for all matters relating to Reserve Affairs within the Office of the Assistant Secretary. The Deputy Assistant Secretary shall be appointed from civilian life by the President with the advice and consent of the Senate.

An additional Assistant Secretary for Manpower and Reserve Affairs is also created in the Departments of the Army, Navy, and Air Force each with a Deputy for Reserve Affairs.

The law provides for an Office of Army Reserve and an Office of Air Force Reserve each headed by a Chief who is the advisor to his respective Chief of Staff on Reserve matters. The Chiefs of Reserves will be appointed by the President with the advice and consent of the Senate and will be appointed in the rank of major general of the Reserve.

The over-all mission of the reserves is to be available when needed so that they can be ordered to duty either as units or as individual replacements for active duty forces.

#### CATEGORIES OF THE RESERVE FORCES

Under the provisions of the Armed Forces Reserve Act of 1952, as amended by the Reserve Forces Act of 1955 (now Title 10, U.S.C. 267), our Reserve Forces are divided into three categories.

#### Ready Reserve

When and if Congress declares an emergency to exist, members of the Ready Reserve can be ordered to active duty. Also, up to the number of one million, they can be ordered to active duty upon a presidential declaration of an emergency. The authorized size of the Ready Reserve, as outlined by Sec. 268, Title 10, U.S. Code is 2,900,000. Within the Ready Reserve of each component there is a "Selected Reserve" consisting of units and individuals trained for

highest priority duty. The size of the "Selected Reserve" will be established annually by hearings before the Armed Services Committee. All members of the Selected Reserve shall be required to train 48 drills and 14 days active duty each year (exclusive of travel time).

#### **Standby Reserve**

Members of the Standby Reserve who have completed their military obligation to be in the Ready Reserve will be transferred to the Standby Reserve on their request. Members of the Standby Reserve can be ordered to extended active duty, only upon declaration of war or an all-out emergency declared by Congress.

#### **Retired Reserve**

Members of the Reserve who have completed the number of years required for retirement, or who have become disabled, may upon their request, be transferred to the Retired Reserve. Generally, Retired reservists drawing retired pay have the same rights as members of the retired personnel of the active forces.

### **CALL TO ACTIVE DUTY**

#### **Selected Reserve**

On 14 May 1976, the President signed PL 94-286, which authorizes the President to involuntarily order to active duty, not more than 50,000 members of the Selected Reserve, for a period not to exceed 90 days for purposes other than training. This action is authorized whether or not a declaration of war or national emergency has been declared.

The act permits the activation of units of any size and of individuals not assigned to units. The President is required to notify the Congress within 24 hours of his exercise of this authority and the circumstances necessitating his action and the anticipated use of such forces. The call to active duty may be terminated by order of the President or by concurrent resolution of the Congress. This act shall not be construed to amend or limit the war powers resolution.

Reservists called to active duty under this law are entitled to all reemployment rights and benefits.

### **TRAINING AND POINT CREDIT**

A reservist can request that he be assigned to an organized unit. Normally, all combat units conduct 48 drills per year, plus 14 days (exclusive of travel time) of active duty training.

A reservist could be assigned to train with a National Guard unit only with the consent of the National Guard authorities of the State concerned.

The reservist in drill pay status receives one day's pay for each training period plus his pay for his active duty training.

The services are conducting schools to which reservists can request to be assigned. By attending these schools, they are adding to their military proficiency and also receiving one point retirement credit for each session they attend. Also, they may be ordered to 15 to 30 days' active duty training with pay.

Correspondence courses are available to members of the reserves. By completing these correspondence courses, the Ready Reservist can earn retirement points and also increase his military knowledge.

#### **Gratuitous Points**

Under provision of Ch. 67, Title 10, U.S.C., each member of the active reserve is given 15 gratuitous points. The Army and Navy require each reservist to earn an additional 12 points making a total of 27, in order to be retained in the active reserve. The Air Force requires the reservist to earn 15 points in order to be so retained.

#### **Retirement Points**

Under the provisions of Ch. 67, Title 20, U.S.C., a reservist must earn 50 points per year (including the 15 points gratuitously given) in order to earn a satisfactory year for retirement.

An individual in this category can be credited with only 60 points in any one year for inactive duty training including the 15 gratuitous points, but in addition, he is entitled to one point for each day of active duty for training.

### **LONGEVITY AND RETIREMENT CREDIT**

Reserve officers receive credit for longevity for being in the reserves, and the pay and allowance for reservists is generally the same as pay and allowance for regular service.

Ch. 67, Title 10, U.S.C., provides that any reservist who accumulates 20 years of satisfactory service and meets certain other criteria will, when he reaches age 60, receive a certain amount of retired pay, the amount to be based on his activities.

Each year in the active reserves, whether on active or inactive duty prior to the first of July, 1949, counts as years of satisfactory service. Starting with the first of July, 1949, each reservist in the service must earn 50 points a year to receive credit for a satisfactory year. Once a reservist has accumulated his 20 satisfactory years, he can do one of three things as listed below:

1. Remain active in the reserves and accumulate additional credit for retirement.
2. Request to be transferred to retired reserve. When an individual transfers to the retired reserve, he cannot earn additional points for retirement purposes.
3. Request discharge from the reserves.

In either case, when he reaches age 60, based on the number of points he has earned, which points are converted into years, he is eligible to receive his retired pay, but must make application therefor. No individual can receive more than 75% of his base and longevity pay.

All reservists and former reservists who have accumulated 20 years of qualifying service and who were members of a reserve component prior to 16 August 1945 must have served on active duty during World War I, World War II, or Korea to be eligible to receive reserve retirement pay at age 60. It must be noted that while a member of the regular service can count time in the regular service for pay purposes, the last eight years of qualifying service must be in the reserve.

Any reservist who has completed his 20 years of satisfactory service should write to the retirement section of the service to which he

belongs approximately three months before he reaches age 60 and request that application blanks be furnished him in order to make application for retirement.

All service, whether in the reserves or AUS on active duty or inactive duty, is considered in computing the satisfactory service required under the provisions of Ch. 67, Title 10, U.S.C.

Under the provisions of the Pay Adjustment Act of 1942, service while an individual was in an inactive status counts for pay purposes but does not count for retirement.

Reserve retirement legislation provides incentive for participation in the reserve components of the Armed Forces. The amount of participation by an individual determines, up to a point, how much the individual will receive on retirement.

Under a ruling by the Court of Claims and later decision of the Comptroller General, the reserve officers who qualify for Reserve retirement do not come under the provisions of the Economy Act of 1933, and individuals in this category can draw retired pay, and at the same time draw full pay in their government positions.

#### **RESERVE OFFICERS ON EXTENDED ACTIVE DUTY**

At the present time more than 50% of the officers composing the active duty force are reserve officers serving on extended active duty.

Officers in this category are given the same protection on disability retirement, medical care, survivor benefits, and retirement under provisions of Title II, Public Law 810, as are members of the regular service.

Under the provisions of Ch. 67, Title 10, U.S.C., any commissioned officer who accumulates 20 years' federal active duty, 10 of which are as an officer, may request retirement.

The present policy of most of the services is to retire most reserve officers who qualify with 20 years' federal active duty.

The retired pay of officers in this category is based on 2½% per year of the number of years credited to him for pay purposes.

Under the provisions of Sec. 687, Title 10, U.S. Code as amended, reserve officers on extended active duty who have completed a total of five years' continuous active duty service will, if involuntarily relieved from active duty under honorable conditions, normally be paid two months basic pay, of the grade in which serving, for each year of active service. However, the amount payable may not exceed two years basic pay, or \$15,000, whichever is lesser.

Under the provisions of 10 USC 1174 (Sec. 109 of the newly-enacted Defense Officer Personnel Management Act—DOPMA) a reserve officer who, on or after the effective date of DOPMA, is discharged or released from active duty and who has completed five or more, but less than 20 years of active service immediately before that discharge or release is entitled, unless the Secretary concerned determines that the conditions under which the officer is discharged or separated do not warrant it, to separation pay. The separation pay is equal to 10 percent of the officer's annual basic pay for each year of service up to a maximum of \$30,000. An officer on active duty on the effective date of DOPMA is allowed to elect the severance or readjustment pay to which he would have been entitled before enactment under 10 USC 687 (previous paragraph) or the separation pay provided by DOPMA, whichever is greater.

## **THE NATIONAL GUARD**

Today's Guardsmen trace their heritage back to 1636, when the first militia unit with an unbroken lineage to date was formed for the protection and "public safety" of the settlements in Middlesex County, Massachusetts. Nearly 140 years later, militiamen from all 13 colonies formed the Continental Army to fight the American Revolution, and these citizen-soldiers have since provided the margin for victory in all the wars fought by our nation. During the 19th century militia units across the nation began referring to themselves as "National Guard" units, after a New York militia unit adopted the name in deference to France's famed "Garde Nationale."

The 462,845 members of the Army and Air National Guard train an average of 39 days per year to provide significant, low-cost augmentation of America's active military forces, and to serve their states and local communities when natural disasters and civil disorders occur. Under the Defense Department's "Total Force Policy," the Army National Guard (ARNG) furnishes about 46 percent of the U.S. Army's frontline combat capability with its 366,585 Army Guardsmen. The Air National Guard (ANG) plays an equally significant role in support of the Air Force, with more than 96,260 Guardsmen.

Operating at the highest level of combat readiness in its 344-year history, the Guard contributes 16 percent of the nation's military forces for less than 5 percent of the national defense budget. The training is accomplished with an increasingly modern equipment inventory and facilities valued at more than \$9 billion.

Under control of the governors during peacetime, Guardsmen and their equipment are located in more than 2,600 communities in the 50 states, Puerto Rico, the Virgin Islands and the District of Columbia. This unique, wide dispersion enables many Americans to serve their country while pursuing civilian careers, and it also facilitates rapid response to emergencies occurring in any area of the nation.

During the period 1 January - 31 December 1980, more than 23,822 Guard members were summoned to State Active Duty in 45 states and Puerto Rico to save lives and protect property during more than 413 emergency situations. These callups for Calendar Year 1980 represent the highest number of callups for state duty in the 344-year history of the National Guard. The previous high was 342 callups, which occurred during Fiscal 1979. During 1980, Guard members were summoned on 19 occasions for civil disturbance protection, to include assistance during rioting in Miami, Florida, nuclear protests in New Hampshire and disturbances by Cuban aliens that occurred in several states. The remaining 394 callups were to assist following natural disasters such as floods, hurricanes, tornadoes, forest fires and the Mt. Saint Helens volcanic eruption. The National Guard is well-equipped and well-trained to respond to virtually any type of emergency situation that might occur.

#### **ARMY NATIONAL GUARD**

With more than 3,367 units training at more than 2,807 armories and 2,122 non-armory and/or state and federal training facilities, the 366,585 officers and enlisted members of the Army National Guard comprise the largest reserve component and the oldest military force in the United States. The major units of the Army National Guard include: six infantry divisions, one of which is mechanized; two armored divisions; 17 separate armored or infantry brigades; four divisional brigades (roundout); four armored cavalry regiments; two special forces

groups; 129 separate combat support and combat service support battalions and 675 separate companies, batteries and detachments. All ARNG units are authorized manning levels at 93 percent or more of their war-time strengths and at 70 percent or more of their wartime equipment levels. With numerous battalions "affiliated" with active Army units, Army National Guard units participate annually in numerous JCS, Readiness Command and NATO training exercises. During Fiscal 1980, the equipment posture of many combat units improved as more Army Guard units received their TOW and Dragon anti-tank weapons. Two TOW Light Antitank (TLAT) battalions were activated in the Army Guard in September 1980, one in Oregon and one in Georgia, to further increase the Guard's antitank capability. Additional equipment improvements occurred in the Army Guard's wheeled and tracked vehicles and in communications-electronics equipment.

#### AIR NATIONAL GUARD

Starting Fiscal 1981 with a strength of 96,260 members, the Air National Guard is composed of 91 flying squadrons with about 1,497 aircraft and 231 major non-flying units. Counting both its flying and support organizations, today's Air National Guard consists of more than 1,020 units. About 80 percent of the ANG flying units have been certified as "combat-ready" by the Air Force. Elements of the Air National Guard comprise about 65 percent of the Aerospace Defense Command's jet interceptor alert capability, about 58 percent of the Tactical Air Command's total strength and significant portions of the Strategic Air Command's aerial refueling capability and the Military Airlift Command's airlift fleet. During Fiscal 1980, Air Guard flying units continued to receive more modern aircraft, such as the A-7D and A-10 tactical aircraft and newer C-130 "Hercules" aircraft. During Fiscal 1981, several of the Air Guard's Tactical Air Support Groups are scheduled for aircraft conversions, from the O-2A "Super Skymasters" to the jet-powered OA-37 "Dragonfly." The Air National Guard continues to retain the honor of being America's "most ready" reserve component force.

## RESERVES

### ARMY RESERVE

As of 30 September 1980, the Army Reserve consisted of 431,329 men and women. A total of 411,922 personnel were in the Ready Reserve, of which 206,626 were Selected Reservists organized into units trained to serve as such; there were another 19,407 Standby Reservists.

Major Army Reserve units included 19 Army Reserve commands, 12 training divisions, two maneuver area commands, three infantry brigades, two engineer commands, one Theater Army area command, one military police POW command, three military police brigades, two transportation brigades, two engineer brigades, three Civil Affairs commands, four hospital centers, five 1000-bed hospitals and 110 other hospitals, two medical brigades, and three Corps Support Commands. There are also nine maneuver training commands, 60 separate battalions, and approximately 3,225 company/detachment sized units.

### NAVAL RESERVE

As of 30 September 1980, there were 207,260 Naval Reservists. Fully 183,923 of these were Ready Reservists, and 86,950 of the Ready Reservists were paid-status Selected Reserve personnel. Another 23,337 Standby Reservists rounded out the Naval Reserve rolls.

The Naval Selected Reserve contains approximately 2,200 units of battalion/squadron size or smaller, organized under the following categories:

- |                                    |                            |
|------------------------------------|----------------------------|
| 1. Submarine Forces                | 17. Bases and Stations     |
| 2. Mine Forces                     | 18. Naval Material Command |
| 3. Mobile Logistics Support Forces | 19. Air Systems            |
| 4. Surface Combatant Forces        | 20. Electronics Systems    |
| 5. Air Forces                      | 21. Facilities Engineering |
| 6. Construction Forces             | 22. Sea Systems            |
| 7. Amphibious Forces               | 23. Supply Systems         |
| 8. Special Warfare Forces          | 24. Medical                |
| 9. Major Fleet/Force Commands      | 25. Training               |
| 10. Unified/Joint/Shore Commands   | 26. Personnel Systems      |
| 11. Support to Allies              | 27. Public Affairs         |
| 12. Telecommunications             | 28. Law                    |
| 13. Security Group                 | 29. Chaplain               |
| 14. Intelligence                   | 30. Research               |
| 15. Oceanography                   | 31. Selective Service      |
| 16. Military Sealift               | 32. Naval Weather Service  |

### AIR FORCE RESERVE

At the end of September 1980, there were 146,645 members of the Air Force Reserve. A total of 105,286 of these Reservists were in the Ready Reserve, and 58,921 of them were Selected Reserve members. There were also an additional 41,359 members of the Standby Reserve.

The Air Force Reserve's major units include seven tactical airlift wings; two tactical fighter wings; six associate military airlift wings; one strategic refueling wing; one rescue and reconnaissance wing; and other flying units making a total of 53; plus numerous ground units.

### MARINE CORPS RESERVE

There were 94,183 Reservists, composed of 92,254 Ready Reserves and 1,929 Standby Reserves on 30 September 1980. Fully 35,449 Ready Reservists were paid members of the Selected Marine Corps Reserve.

Major units of the Marine Corps Reserve are the 4th Marine Division, 4th Force Service Support Group, and 4th Marine Aircraft Wing. The division is composed of three infantry regiments and one artillery regiment; the air wing is composed of four Marine air groups. There are also several hundred smaller Marine Corps Reserve units.

### COAST GUARD RESERVE

As of 30 September 1980, the Coast Guard Reserve rolls included 21,506 personnel. Some 20,551 of these were in the Ready Reserve, and 11,891 of the Ready Reservists were paid-status members of the Coast Guard Selected Reserve. There were also 955 Standby Reservists.

Coast Guard Reserve units total 250, which are grouped into 61 Reserve Groups and 11 Reserve districts.

Detailed information regarding pay, benefits, organization, etc., pertaining to the Reserve Forces and the National Guard can be found in the *RESERVE FORCES ALMANAC AND THE NATIONAL GUARD ALMANAC*. See inside front cover for prices and ordering information.

## DEPENDENTS' OVERSEAS SCHOOLS OPERATED BY THE DEPT. OF DEFENSE

DOD has assumed the responsibility of providing an adequate education for minor dependents of all U.S. active duty military and DOD civilian personnel stationed abroad.

Where the number of children justify a service-operated school, one is established, staffed by highly qualified teachers and administrators from the school systems in the United States. In many locations the pupils attend private schools where the tuition cost is paid by the service but the costs of uniforms and optional extracurricular activities are borne by the sponsor. Where neither a service-operated school nor a private school is available, accredited correspondence courses are provided at no expense to the family, however, application for such education *must* be made through appropriate channels. There are no provisions for reimbursing funds which have been paid for by individuals for education in a private school or for correspondence courses.

The services have some boarding high schools for students residing in areas where adequate high school facilities are not otherwise available. There is no tuition charge for students of service personnel or DOD employees who are paid from appropriated funds.

*Grades are shown in parentheses. A—Army, N—Navy, AF—Air Force, M—Marine Corps*

### EUROPEAN AREA

#### BAHRAIN ISLAND

Bahrain (K-12)N

#### BELGIUM

Brussels (K-12)A  
Kleine Brogel (1-6)AF  
SHAPE (Casteau)  
(K-12)A

#### ENGLAND

Alconbury (K-10)AF  
Bicester (K-5)AF  
Chelveston (1-6)AF  
Chicksands (K-9)AF  
Croughton (K-5)AF  
Fairford (K-8)AF  
Feltwell (K-5)AF  
Greenham Com Wel (K-8)AF  
Harrogate (K-8)A  
High Wycombe (1-6)A  
Lakenheath (K-12)AF  
London Central (7-12)AF  
Sculthorpe (K-6)AF  
Upper Heyford (K-12)AF  
West Ruislip (K-6)AF  
Wethersfield (K-8)AF  
Woodbridge (K-12)AF

#### GERMANY

Amberg (K-6)A  
Ansbach (K-12)A  
Aschaffenburg (K-8)A  
Atterberry (K-6)A  
Augsburg (K-12)A  
Aukamm (K-5)A  
Babenhausen (K-6)A  
Bad Aibling (K-7)A  
Bad Hersfeld (K-6)A  
Bad Kissingen (K-6)A  
Bad Kreuznach (K-12)A  
Bad Nauheim (K-6)A  
Bad Toelz (K-8)A  
Bamberg (K-12)A

#### Germany (continued)

Baumholder (K-12)A  
Berchtesgaden (K-8)A  
Berlin (K-12)A  
Bindlach (K-8)A  
Bitburg (K-12)AF  
Boeblingen (K-6)A  
Bonn (K-12)A  
Bremerhaven (K-6)A  
Buechel

(Kennfus) (K-6)AF  
Bueren (K-8)A  
Butzbach (K-6)A  
Crailsheim (K-9)A  
Crestview (K-3)A  
Darmstadt (K-9)A  
Delmenhorst (K-6)A  
Dexheim (K-6)A  
Erlangen (K-6)A  
Flensburg (K-8)A  
Frankfurt (K-12)A  
Fulda (K-10)A  
Garmisch (K-8)A  
Gelnhausen (K-8)A  
Giessen (K-9)A  
Goepfingen (K-8)A  
Grafenwoehr (K-6)A  
Hahn (K-12)AF  
Handorf (K-8)A  
Hainerberg (K-5)A  
Hanau (K-12)A  
Heidelberg (K-12)A  
Heilbronn (K-8)A  
Hemer (K-8)A  
Herbornseelbach (K-8)A  
Hohenfels (K-8)A  
Hessisch Oldendorf  
(K-8)AF  
Idar Oberstein (K-6)A  
Illesheim (K-8)A  
Ittenhausen (K-4)A

#### Germany (continued)

Jever (K-8)A  
Kaiserslautern (K-12)AF  
Kalkar (K-8)AF  
Karlsruhe (K-12)A  
Katterbach (K-3)A  
Kerpen (K-6)AF  
Kitzingen (K-8)A  
Landstuhl (K-6)AF  
Leipheim (K-6)A  
Lindsey (1-5)A  
Ludwigsburg (K-6)A  
Mainz (K-6)A  
Mannheim (K-12)A  
Memmingen (K-6)AF  
Munich (K-12)A  
Nellingen (K-6)A  
Neubruercke (K-6)A  
Nuernberg (K-12)A  
Osterholz (K-12)A  
Pforzheim (K-6)A  
Pirmasens (K-9)A  
Pruem (K-6)AF  
Ramstein (K-9)AF  
Regensburg (K-8)A  
Rhein Main (K-9)AF  
Schwaebisch Gmuend  
(K-7)A  
Schwaebisch Hall  
(K-6)A  
Schweinfurt (K-9)A  
Sembach (K-9)AF  
Soegel (K-8)A  
Spangdahlem  
(K-6)AF  
Stuttgart (K-12)A  
Trier (K-6)AF  
Ulm (K-9)A  
Vaihingen (K-12)A  
Vilseck (K-9)A  
Weierhof (K-6)A

#### Germany (continued)

Wertheim (K-6)A  
Wiesbaden (6-12)A  
Wiesbaden AB (1-5)A  
Wildflecken (K-6)A  
Worms (K-6)A  
Wuerzburg (K-12)A  
Zweibruecken (K-12)AF

#### GREECE

Athens (K-6)AF  
Iraklion (K-10)AF

#### ITALY

Avellino (1-8)AF  
Aviano (K-12)AF  
Brindisi (K-12)AF

#### Italy (continued)

Gaeta (K-8)N  
LaMaddalena (K-9)N  
Livorno (K-12)A  
Naples (K-12)N  
Rimini (K-8)N  
Sigonella (Sicily) (K-12)N  
Verona (K-8)A  
Vicenza (K-12)A

#### NETHERLANDS

Brunssum (K-12)A  
Soesterberg (K-9)AF  
Uden (K-8)AF

#### NORWAY

Oslo (K-10)AF

### ATLANTIC AREA

#### AZORES

Lages Field (K-12)AF

#### ANTIGUA

Nav. Air Fac. (K-8)N

#### BERMUDA

Naval Air Station (K-12)N

#### CUBA

Guantanamo Bay (K-12)N

#### ICELAND

Keflavik (K-12)N

#### NEWFOUNDLAND

Argentia (K-8)N

#### PANAMA

Balboa (K-12)M  
Coco Solo (K-6)M  
Cristobal (7-12)M  
Curundu (K-9)A

#### SCOTLAND

Edzell (K-8)N

#### SPAIN

Rota (K-12)N  
Royal Oaks (K-8)AF  
Sevilla (K-8)AF  
Torrejon (K-12)AF  
Zaragoza (K-12)AF

#### TURKEY

Ankara (K-12)AF  
Incirlik (K-12)AF  
Izmir (K-12)AF

#### Panama (continued)

Diablo (K-6)A  
Ft. Clayton (K-6)A  
Ft. Davis (K-6)A  
Ft. Gulick (K-6)A  
Ft. Kobbe (K-6)A  
Gamboa (K-6)M  
Howard (K-6)AF  
Los Rios (K-6)M  
Margarita (K-6)M  
PC College (M)

### PACIFIC AREA

#### JAPAN

Atsugi (K-6)N  
Iwakuni (K-12)M  
Misawa (K-12)AF  
Sasebo (K-9)N  
Yokohama (K-12)N  
Yokosuka (K-8)N  
Yokota East (K-4)AF  
Yokota West (K-6)AF  
Yokota HS (7-12)AF

#### Japan (continued)

Zama (K-12)A

#### OKINAWA

Kadena Air Base (K-8)AF  
S. Kubasaki (K-12)M  
Makiminato (K-8)M  
Zuckeran (K-12)M

#### PHILIPPINES

Clark Air Base (K-12)AF  
San Miguel (K-8)N  
Subic Bay (3-12)N

#### KOREA

Chinhae (K-8)N  
Osan (K-6)AF  
Pusan (K-12)A  
Seoul (K-12)A  
Taegu (K-12)A

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*California is home to more exmilitary personnel, 3.3 million, than any other state. New York trails with 2.5 million veterans, while Pennsylvania, Texas, Illinois and Ohio — in that order — have between 1.5 and 1.7 million former armed service members.*

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# NATIONAL MILITARY AND VETERANS ORGANIZATIONS

## NATIONAL MILITARY ORGANIZATIONS

- THE ASSOCIATION OF THE U.S. ARMY, 2425 Wilson Blvd., Arlington, VA 22201. Hon. Herman R. Augustine, President; Robert F. Cocklin, MG, AUS, Ret., Executive Vice President.
- AIR FORCE ASSOCIATION, 1750 Pennsylvania Ave., N.W., Washington, D.C. 20006. Vic Kregel, President; Gen. Russell E. Dougherty, USAF (Ret.), Executive Director.
- AIR FORCE SERGEANTS ASSOCIATION, P.O. Box 31050, Washington, D.C. 20031. Frank C. Fini, Executive Director; Don L. Harlow, CMSAF (Ret.), Deputy Executive Director for Government Relations.
- THE ARMY SERGEANTS ASSOCIATION, P.O. Box 34390, Washington, D.C. 20034. SGM Donald Jenkins, Jr., President; Gene Lyons, Executive Director.
- COAST GUARD CHIEF PETTY OFFICERS ASSOCIATION, Suite 16, 927 S. Walter Reed Dr., Arlington, VA 22204. BMCM John DeLuca, President; C. R. Castor, National Executive Secretary.
- FLEET RESERVE ASSOCIATION, 1303 New Hampshire Ave., N.W., Washington, D.C. 20036. James W. Neal, President; Robert Nolan, National Executive Secretary.
- MARINE CORPS ASSOCIATION, P.O. Box 1775, MCDEC, Quantico, VA 22134. Gen. R.H. Barrow, President; LtGen John H. Miller, Vice President; BGen G.L. Bartlett, Executive Director.
- MARINE CORPS RESERVE OFFICERS ASSOCIATION, 1 Constitution Avenue, N.E., Washington, D.C. 20002. Col. Wes Santee, USMCR, President; Col. John E. Quigley, USMCR (Ret.), Executive Director.
- NATIONAL ASSOCIATION FOR UNIFORMED SERVICES, P.O. Box 1406, Springfield, VA 22151. LGen. Oren E. Hurlbut, USA (Ret.), Chmn., MCPO Robert W. White, Jr., USN, President; Col. John P. Sheffey, USA (Ret.), Executive Vice President.
- NATIONAL GUARD ASSOCIATION OF THE U.S., 1 Massachusetts Ave., N.W., Washington, D.C. 20001. MG Edward R. Fry, President; MG Francis S. Greenleaf, Executive Vice President.
- NAVAL RESERVE ASSOCIATION, Suite 817, 910 - 17th St., N.W., Washington, D.C. 20006. RADM Philip W. Smith, USNR, President; RADM James E. Forrest, USN (Ret.), Executive Director.
- NAVAL ENLISTED RESERVE ASSOCIATION, 6703 Farragut Ave., Falls Church, VA 22042. YNCM Robert J. Rolfsen, USNR-R, President.
- NAVY LEAGUE OF U.S., 818 - 18th Street, N.W., Washington, D.C. 20006. John J. Spittler, National President; Vincent C. Thomas, Jr., Executive Director.
- NON-COMMISSIONED OFFICERS ASSOCIATION OF USA, P.O. Box 33610, San Antonio, TX 78233. Normand M. Gonsauls, President; SMA Leon L. Van Autreve, USA (Ret.), Vice President.
- RESERVE ENLISTED ASSOCIATION, P.O. Box 2836, Washington, D.C. 20013. SGT MAJ Halsey W. Smith, USMCR, President.
- RESERVE OFFICERS ASSOCIATION, 1 Constitution Ave., N.E., Washington, D.C. 20002. Maj. Gen. John E. Lacy, USAFR, President; MG J. Milnor Roberts, AUS (Ret.), Executive Director.
- THE SOCIETY OF AMERICAN MILITARY ENGINEERS, 607 Prince St., Alexandria, VA 22314. Maj. Gen. W. D. Gilbert, President; B. Gen. W. O. Bachus, USA (Ret.), Executive Director.
- THE RETIRED OFFICERS ASSOCIATION, 201 N. Washington St., Alexandria, VA 22314. VADM Charles S. Minter, Jr., USN (Ret.), President; LGen LeRoy J. Manor, USAF (Ret.), Executive Vice President.
- U.S. ARMY WARRANT OFFICERS ASSOCIATION, P.O. Box 2040, Reston, VA 22090. CW4 (Ret.) Robert D. Scott, President; Don Hess, Exec. Vice President.

CHIEF WARRANT OFFICERS ASSOCIATION, USCG, 492 L'Enfant Plaza East, S.W., Washington, D.C. 20024. CWO H. C. Wadey, USCG, (Ret.), Assistant Secretary.

## VA RECOGNIZED NATIONAL SERVICE ORGANIZATIONS

- AMERICAN VETERANS (AMVETS), 4647 Forbes Blvd., Lanham, MD 20801. Ernest F. Pitochelli, National Commander; Leon Sanchez, Executive Director.
- CATHOLIC WAR VETERANS OF U.S., 2 Massachusetts Ave., N.W., Washington, D.C. 20001. Walter W. Stachacz, National Commander; Mrs. Linda Torreyson, Executive Secretary.
- DISABLED AMERICAN VETERANS, 807 Maine Ave., S.W., Washington, D.C. 20024. Stan Pealer, National Commander; Norman B. Hartnett, National Director of Services.
- DISABLED OFFICERS ASSOCIATION, 927 S. Walter Reed Dr., Suite 6, Arlington, VA 22204. Col. Glenn W. Million, USA (Ret.), Chief of Staff; Debbie Gero, Executive Secretary.
- JEWISH WAR VETERANS OF THE UNITED STATES, 1712 New Hampshire Ave., N.W., Washington, D.C. 20009. Irvin Steinberg, National Commander; Jerome L. Levinrad, National Executive Director.
- THE MARINE CORPS LEAGUE, 933 N. Kenmore Street, Arlington, VA 22201. Paul F. Hastings, National Commander; C. L. Kammeier, Executive Director.
- MILITARY ORDER OF THE WORLD WARS, 1100 - 17th Street, N.W., Washington, D.C. 20036. Col. Wesely H. Vernon, Commander-in-chief; Lt. Gen. Carlos M. Talbott, USAF (Ret.), Chief of Staff.
- PARALYZED VETERANS OF AMERICA, INC., 4350 East-West Highway, Suite 900, Washington, D.C. 20014. Michael F. Delaney, President.
- VETERANS OF FOREIGN WARS, 200 Maryland Ave., N.E., Washington, D.C. 20002. Arthur Fellweck, Commander-in-Chief; Cooper T. Holt, Executive Director.
- THE AMERICAN LEGION, 1608 K Street, N.W., Washington, D.C. 20006. Michael J. Kogotek, National Commander; Frank C. Monsen, National Adjutant.
- THE AMERICAN NATIONAL RED CROSS. Service to Veterans National Hq., Washington, D.C. 20006. Lucille H. Loftis, National Director.

## OTHER NATIONAL SERVICE ORGANIZATIONS

- AMERICAN MILITARY RETIREES ASSOC., INC., P.O. Box 973 Saranac Lake, NY 12983. Thomas E. Burton, National President
- ARMED FORCES BENEFIT AND AID ASSOCIATION, P.O. Box 2272, San Diego, CA 92112. S. A. Hoyer, President.
- THE ARMY DISTAFF FOUNDATION, INC., 6200 Oregon Ave., N.W., Washington, D.C. 20015. LTC Edward L. Shirley, USA (Ret.), Admin. Executive.
- THE COMMISSIONED OFFICERS ASSOCIATION OF THE U.S. PUBLIC HEALTH SERVICE, 1750 Pennsylvania Ave., N.W., Washington, D.C. 20006. Florence Kavalier, President; William J. Lucca, Jr., Executive Director.
- NATIONAL NAVAL OFFICERS ASSOCIATION, P.O. Box 24049, Washington, D.C. 20024. LCDR Dick West, Executive Secretary.
- NAVAL ORDER OF THE U.S., 267 S. Via Las Palmas, Palm Springs, CA 92262. CDR A. F. Kempe, Commander General.
- RETIRED ARMED FORCES ASSOCIATION, INC., (RAFA), 135 Garfield Ave., New London, CT 06320.
- SOCIETY OF MILITARY WIDOWS, 7484 University Ave., Suite F, La Mesa, CA 92041. Lee Wilson, President; Mary Jacobs, Executive Director.

EDITOR'S NOTE: The above list is not all-inclusive. If any national organization has been omitted or any change of officers or address has occurred, please get in touch with us by October 15 so that the necessary revisions can be made in time for next year's issue of the UNIFORMED SERVICES ALMANAC.

## SENIOR OFFICIALS

(Partial Listing As of 27 February 1981)

(Note: It is anticipated that a number of personnel changes will take place early in 1981)

### DEPARTMENT OF DEFENSE

Secretary of Defense—Caspar W. Weinberger  
Deputy Secretary of Defense—Frank C. Carlucci  
Under Secretary of Defense for Policy—Fred C. Ikle  
Under Secretary of Defense for Research and Engineering—(vacant)  
Assistant Secretary of Defense (Communications Cmd., Control & Intel.)—(vacant)  
Assistant Secretary of Defense (Comptroller)—Dr. Jack R. Borsting  
Assistant Secretary of Defense (Health Affairs)—John Moxley, III  
Assistant Secretary of Defense (International Security Affairs)—(vacant)  
Assistant Secretary of Defense (Manpower, Res. Affairs & Log.)—(vacant)  
Assistant Secretary of Defense (Planning Anal. & Eval.)—(vacant)  
Assistant Secretary of Defense (Public Affairs)—(vacant)  
General Counsel—William H. Taft  
Special Assistant to the Secretary and Deputy Secretary—Francis West  
Assistant to the Secretary of Defense (Atomic Energy)—(vacant)  
Assistant to the Secretary (Legislative Affairs)—Brig. Gen. Eugene Poe, USAF

### JOINT CHIEFS OF STAFF

Chairman—General David C. Jones, USAF  
Chief of Staff, US Army—General Edward C. Meyer (USA)  
Chief of Naval Operations—Admiral Thomas B. Hayward, USN  
Chief of Staff, US Air Force—General Lew Allen, Jr., USAF  
Commandant of the Marine Corps—Robert H. Barrow (USMC)

### DEFENSE AGENCIES

Director, Defense Advanced Research Projects Agency—Dr. Robert Ross Fossum  
Director, Federal Emergency Planning Agency—  
Director, Defense Communications Agency—Lt. Gen. W. J. Hilsman, USA  
Director, Defense Contract Audit Agency—Frederick Neuman  
Director, Defense Intelligence Agency—Lt. Gen. Eugene F. Tighe, Jr., USAF  
Director, Defense Investigative Service—B. J. O'Donnell  
Director, Defense Logistics Agency—Lt. Gen. Gerald J. Post, USAF  
Director, Defense Mapping Agency—Maj. Gen. William L. Nicholson, III  
Director, Defense Nuclear Agency—Lt. Gen. Harry A. Griffith  
Director, Defense Security Assistance Agency—Lt. Gen. Ernest Graves, USA  
Uniformed Services University of the Health Science—Honorable David Packard,  
Chairman Board of Regents and Acting President

### ARMY

Secretary of the Army—John O. Marsh  
Under Secretary of the Army—(vacant)  
Deputy Undersecretary—(vacant)  
Assistant Secretaries:  
Installations, Logistics and Financial Management—(vacant)  
Research, Development and Acquisition—(vacant)  
Manpower and Reserve Affairs—(vacant)  
Civil Works—(vacant)  
General Counsel—(vacant)  
Chief of Staff—General Edward C. Meyer  
Vice Chief of Staff—General John W. Vessey, Jr.  
Director of the Army Staff—Lt. Gen. James M. Lee  
Deputy Chief of Staff for Operations—Lt. Gen. Glenn K. Otis  
Deputy Chief of Staff for Personnel—Lt. Gen. R. G. Yerks

Deputy Chief of Staff for Logistics—Lt. Gen. Arthur J. Gregg  
Deputy Chief of Staff for Research, Development and Acquisition—Lt. Gen.  
Donald R. Keith  
Comptroller of the Army—Lt. Gen. Richard L. West  
Judge Advocate General—Maj. Gen. Alton H. Harvey  
Inspector General—Lt. Gen. Richard G. Trefry  
Auditor General—Harold L. Stugart  
Assistant Chief of Staff for Intelligence—Maj. Gen. Edmund R. Thompson  
The Adjutant General—Maj. Gen. James C. Pennington  
Surgeon General—Lt. Gen. Charles C. Pixley  
Chief of Engineers—Lt. Gen. Joseph K. Bratton  
Chief, National Guard Bureau—Lt. Gen. La Vern E. Weber  
Chief, Army Reserve—Maj. Gen. William R. Berkman  
Chief, Public Affairs—Maj. Gen. Robert A. Sullivan  
Chief of Chaplains—Chaplain (Maj. Gen.) Kermit O. Johnson  
Sergeant Major of the Army—SMA William A. Connolly

### NAVY

Secretary of the Navy—John F. Lehman  
Under Secretary of the Navy—(vacant)  
Deputy Under Secretary—(vacant)  
Assistant Secretaries:  
Manpower, Reserve Affairs and Logistics—(vacant)  
Financial Management—(vacant)  
Research, Engineering and Systems—(vacant)  
Chief of Naval Operations—Adm. Thomas B. Hayward  
Vice Chief of Naval Operations—Adm. James D. Watkins  
Chief of Naval Material—Adm. Alfred J. Whittle  
Commander, Naval Air Sys. Cmd.—Vice Adm. Ernest R. Seymour  
Commander, Naval Electronics Sys. Cmd.—Rear Adm. Henry D. Arnold  
Commander, Naval Facilities Engineering Cmd—Rear Adm. Donald G. Iselin  
Commander, Naval Sea Systems Command—Vice Adm. Earl B. Fowler, Jr.  
Commander, Naval Supply Sys. Cmd.—Rear Adm. E. A. Grinstead, Jr.  
Chief of Information—Rear Adm. Byron B. Newell, Jr.  
Chief of Legislative Affairs—Rear Adm. T. J. Kilcline  
General Counsel—Coleman S. Hicks  
Judge Advocate General—Rear Adm. John S. Jenkins  
Surgeon General—Vice Adm. William J. Cox  
Director, Navy Nurse Corps—Rear Adm. Frances T. Shea  
Director of Naval Reserve—Rear Adm. Frederick F. Palmer  
Chief of Naval Personnel—Vice Adm. Lando W. Zech, Jr.  
Chief of Naval Research—Rear Adm. Albert L. Baciocco, Jr.  
Inspector General—Rear Adm. Daniel G. McCormick III  
Oceanographer of the Navy—Rear Adm. Ross N. Williams  
Chief of Chaplains—Rear Adm. Ross H. Trower  
Master Chief Petty Officer of the Navy—MCPON Thomas Crow

### AIR FORCE

Secretary of the Air Force—Verne Orr  
Under Secretary of the Air Force—(vacant)  
Assistant Secretaries:  
Manpower, Reserve Affairs and Installments—Joe F. Meis (acting)  
Financial Management—Willard H. Mitchell (acting)  
Research and Development and Logistics—Dr. Robert J. Hermann  
Chief of Staff—General Lew Allen, Jr.  
Vice Chief of Staff—General Robert C. Mathis  
Assistant Vice Chief of Staff—Lt. Gen. Marion L. Boswell  
Assistant Chief of Staff, Intelligence—Maj. Gen. John B. Marks, Jr.  
Assistant Chief of Staff, Studies and Analysis—Brig. Gen. Robert A. Rosenberg  
Chief of Air Force Reserve—Maj. Gen. Richard Bodycombe  
Judge Advocate General—Maj. Gen. Thomas B. Bruton  
Inspector General—Lt. Gen. Howard W. Leaf  
Surgeon General—Lt. Gen. Paul W. Myers  
Deputy Chief of Staff Program & Evaluation—Lt. Gen. Charles C. Blanton  
Deputy Chief of Staff, Operations, Plans & Readiness—Lt. Gen. Jerome F. O'Malley  
Deputy Chief of Staff, Logistics & Engineering—Lt. Gen. Billy M. Minter



Deputy Chief of Staff, Research, Development & Acquisitions—Lt.Gen. Kelly H. Burke  
Deputy Chief of Staff, Manpower & Personnel—Lt.Gen. Andrew P. Iosue  
Comptroller of the Air Force—Lt.Gen. H. H. Driessnack  
Director of Public Affairs—Brig.Gen. Richard F. Abel  
Chief of Chaplains—Maj.Gen. Richard Carr  
Chief Master Sergeant of the Air Force—CMSgt. James M. McCoy

### MARINE CORPS

Commandant of the Marine Corps—General Robert H. Barrow  
Assistant Commandant of the Marine Corps/Chief of Staff—General Kenneth McLennan  
Deputy Chief of Staff for Manpower—Lt.Gen. Edward J. Bronars  
Deputy Chief of Staff for Plans, Policies and Operations—Lt.Gen. John H. Miller  
Deputy Chief of Staff for Aviation—Lt.Gen. William J. White  
Deputy Chief of Staff for Reserve Affairs—M.Gen. George B. Crist  
Deputy Chief of Staff for Research, Development and Studies—B.Gen. Jacob W. Moore  
Deputy Chief of Staff for Installations and Logistics—M.Gen. Harold A. Hatch  
Deputy Chief of Staff for Requirements and Programs—M.Gen. Keith A. Smith  
Director of Operations/Asst. Deputy Chief of Staff for PP&O—M.Gen. D'Wayne Gray  
Director, Training Division—B.Gen. Americo A. Sardo  
Inspector General of the Marine Corps—Colonel Billy J. Kahler  
Director, Judge Advocate Division/Staff Judge Advocate to the CMC—B.Gen. William H. J. Tiernan  
Director of Public Affairs—Colonel Herbert M. Hart  
Director, Command, Control, Communications and Computer (C4) Systems Division—  
Colonel Robert R. Hull  
Director of Intelligence—B.Gen. Clyde D. Dean  
Fiscal Director of the Marine Corps—Mr. E. Thomas Comstock III  
Sergeant Major of the Marine Corps—Sgt.Maj. Leland D. Crawford  
Commanding General, Marine Corps Development and Education Command—Lt.Gen. Richard E. Carey  
Commanding General, Fleet Marine Force, Pacific—Lt.Gen. Andrew W. O'Donnell  
Commanding General, Fleet Marine Force, Atlantic—Lt.Gen. Adolph G. Schwenk  
Chaplain of the Marine Corps—Captain George W. Evans, Jr., CHC USNR

### COAST GUARD

Commandant—Adm. John B. Hayes  
Vice Commandant—Vice Adm. Robert H. Scarborough  
Chief of Staff—Rear Adm. James P. Stewart  
Office of Boating, Public & Consumer Affairs—Rear Adm. Harold W. Parker, Jr.  
Office of Research & Development—Rear Adm. Louis L. Zumstein  
Office of Engineering—Rear Adm. Donald C. Thompson  
Office of Comptroller—Rear Adm. William P. Kozlovsky  
Office of Civil Rights—Mr. William T. Hudson  
Office of Health Services—Rear Adm. Harry Allen, USPHS  
Office of Chief Counsel—Rear Adm. Clifford F. DeWolf  
Office of Merchant Marine Safety—Rear Adm. Henry H. Bell  
Office of Operations—Rear Adm. John D. Costello  
Office of Personnel—Rear Adm. William H. Stewart  
Office of Navigation—Rear Adm. Richard A. Bauman  
Office of Reserve—Rear Adm. Sidney B. Vaughn, Jr.  
Office of Marine Environment & Systems—Rear Adm. Wayne E. Caldwell  
Maritime Advisor to SECTRANS—Rear Adm. Frederick P. Schubert  
Master Chief Petty Officer of the Coast Guard—MCPO Hollis B. Stephens

## KEY CONGRESSIONAL COMMITTEES

**SENATE ARMED SERVICES COMMITTEE** — Sen. John Tower, R-Tex., chairman; Sen. John Stennis, D-Miss., ranking minority member. Rhett B. Dawson, staff director.

**HOUSE ARMED SERVICES COMMITTEE** — Rep. Melvin Price, D-Ill., chairman. John Ford, staff director.

**SENATE VETERANS AFFAIRS COMMITTEE** — Sen. Alan K. Simpson, R-Wyo., chairman; Sen. Alan Cranston, D-Calif., ranking minority member. Kenneth P. Bergquist, Chief Counsel.

**HOUSE VETERANS AFFAIRS COMMITTEE** — Rep. G. V. (Sonny) Montgomery, chairman; Rep. John Paul Hammerschmidt, R-Ark., ranking minority member. A. M. Willis, Jr., staff director.

As of 31 December 1980

Membership on these committees is subject to change.

These committees may be addressed by writing to them at the Capitol, Washington, D.C. The zip code is 20515 for House committees and 20510 for Senate committees.

## U.S. SERVICE ACADEMIES

The U.S. Military Academy (1802), U.S. Naval Academy (1845), U.S. Coast Guard Academy (1876), and the U.S. Air Force Academy (1955), offer qualified young applicants, including members of the Armed Forces and their children, opportunities for obtaining a high-quality college education leading to rewarding careers in the service of our country. Applicants must meet not only demanding physical, mental and academic standards, but must have the character and desire necessary to meet the challenge of a rigorous and demanding program.

**Eligibility** requirements for all of the academies are essentially the same:

**Age:** Applicant must be at least 17 and not have passed his/her 22nd birthday by 1 July of the year to be admitted as a cadet or midshipman.

**Citizenship:** Applicant must be a citizen of the United States at the time of entry into the Academy.

**Marital Status:** Applicant must be unmarried and have no dependent children or legal obligation for support of a child or children, and must not be pregnant.

In addition to the basic legal requirements, applicants must also meet certain medical, physical and academic requirements. Generally, applicants are expected to have above-average high school, college or preparatory school academic records, and score well on the College Entrance Examination Board (CEEb), or the American College Testing Program (ACT).

Applicants must also pass a very thorough Medical Examination and achieve an acceptable score on a strenuous Physical Aptitude Examination which measures strength, endurance and agility. The Physical Aptitude Examination is separately conducted and not a part of the Medical Examination. Candidates are strongly advised to insure that they are physically fit prior to taking this examination.

Except for the Coast Guard Academy, which tenders appointments solely on the basis of an annual nationwide competition, an applicant must obtain a nomination to be considered for an appointment as a cadet or midshipman. Although there are several nominating categories, the primary source of nominations are from Senators who may nominate from their states at large, and from Representatives who nominate applicants from their districts. The Vice President, Congressional Delegates from the District of Columbia, Guam and the Virgin Islands, and the Governors of Puerto Rico, and American Samoa may also nominate applicants.

Each Senator and Representative is authorized to have a maximum of five cadets or midshipmen at each of the academies at one time. For each vacancy that occurs, the Congressman may nominate a maximum of ten candidates to be considered for the appointment. If the Congressman does not have a vacancy available, he will not nominate candidates during that year. The other nominating authorities also have limitations on the number of cadets or midshipmen at the Academies at any one time.

**Children of career military personnel - enlisted, warrant, and commissioned, may be appointed by the President of the United States.** Up to 100 cadets or midshipmen may be appointed to each of the academies, except for the Coast Guard Academy, under this competitive category. Candidates from this category whose parent is on active duty, retired or deceased, from any of the uniformed services are selected from the best qualified applicants. Children of deceased or disabled veterans and children of a parent who is in a "missing status", may also be considered for a competitive appointment. Other competitive categories include enlisted members of the Regular or Reserve components, ROTC and Junior ROTC programs, honor graduates of military or naval schools, and children of Medal of Honor recipients.

At the end of four years, graduates are awarded bachelor of science degrees. Graduates of the four academies become second lieutenants or ensigns in their services and are obliged to put in a five-year tour of active duty.

Detailed information regarding eligibility and nominating procedures can be obtained by writing to:

Admissions  
USMA  
West Point, NY 10996

Superintendent, USNA  
Attn: Candidate Guidance Office  
Annapolis, MD 21402

Admissions Liaison Office  
U.S. Air Force Academy  
Colorado 80840

Director of Admissions  
U.S. Coast Guard Academy  
New London, CT 06320

## VIETNAM VETERANS STATE BONUS

(31 December 1980)

A bonus for Vietnam veterans has been authorized by a number of States. Although the established application deadlines for most States have expired, some States are still accepting applications on an individual basis. If in doubt as to your status and eligibility, we suggest you contact your State office.

The following States still offer a Vietnam Veterans bonus:

**ILLINOIS**—Provides a \$100 bonus to veterans who were on active duty after 1 January 1961 and receive the Vietnam Service Medal. The state also pays \$1,000 death benefit to the beneficiary of a serviceman who is killed in Vietnam or who dies from Vietnam service-connected causes. To be eligible for either, you must have resided in Illinois for at least 12 months before entering the service. Claim forms are available from the Illinois Veterans Commission, 126 W. Jefferson St., Springfield, Ill. 62705. No bonus deadline at this time.

**MASSACHUSETTS**—Requires at least six months active duty between 1 July 1958 and 1 April 1973, and you must have been a legal resident for at least 6 months immediately before entering the service. If active service began before 1 July 1958, six months legal residence in state prior to that date. Bonus payment of \$300 for Vietnam service and \$200 to all others. Survivors may claim benefits of eligibles. Contact Massachusetts State Treasurer, Bonus Division, Rm 1203, J. W. McCormick Bldg., Boston, Mass. 02108. No deadline for application at this time.

**NEW HAMPSHIRE**—Provides a \$100 bonus to bona fide residents of New Hampshire who served for a total of 90 days or more on active duty between 5 August 1964 and 15 August 1973, or served in Vietnam area between 1 July 1958 and 5 August 1964. Survivors may apply for bonus of eligibles. Contact the Adjutant General's Department, State Military Reservation, Attn: Bonus Division, Concord, NH 03301.

**VERMONT**—Bonus restricted to those who served on active duty in an enlisted grade for service between Aug. 5, 1964 and 1 April 1973. Member must have resided in Vermont prior to entering military service. Bonus will be paid at the rate of \$10 for each month of service, not to exceed 12 months. Bonus will be paid to spouse or next of kin if member dies while on active duty. Application forms available from Military Department of Veterans' Affairs, State Veterans' Affairs Office, City Hall, Montpelier, Vermont 05601. No bonus deadline at this time.

### EDUCATIONAL LEVEL OF MILITARY PERSONNEL BY SERVICE

(Cumulative Percent)<sup>1</sup>

	Army	Navy	Marine Corps	Air Force	Total DoD
<b>COMMISSIONED OFFICERS</b>					
Graduated from College	94.3%	93.0%	77.5%	96.3%	93.6%
Completed 2 or more years College	97.5	95.9	88.1	99.2	97.1
Graduated from High School	100.0	100.0	99.9	100.0	100.0
<b>WARRANT OFFICERS</b>					
Graduated from College	14.4%	7.6%	5.1%	—	12.6%
Completed 2 or more years College	50.2	22.4	19.5	—	43.4
Graduated from High School	100.0	81.9	98.7	—	100.0
<b>ENLISTED</b>					
Graduated from College	2.4%	1.1%	.6%	3.4%	2.1%
Completed 2 or more years College	12.6	5.0	3.0	8.8	8.7
Graduated from High School	87.9	84.9	82.2	98.7	98.5
Completed 2 or more years HS	98.5	97.0	98.6	100.0	98.5

<sup>1</sup> Approximation from available service reports.

## RETIREMENT RESIDENCES FOR WIDOWS OF MILITARY PERSONNEL

During the past several years each service has established Foundations whose major purposes are to provide military widows, retirees and others who qualify, with housing facilities and other accommodations designed primarily for the aged and those in need of comfort, security and companionship. The foundations and the residences they maintain are privately endowed and are supported primarily by contributions from wives' clubs, military associations, corporate and foundation gifts, bequests, trusts and fees. The Air Force Enlisted Men's Widows and Dependents Home Foundation, Inc., receives the main portion of its funding from the annual Air Force Assistance Fund Campaign.

The Army Distaff Hall, containing 282 units and located in Washington, D.C. was opened in 1962 and is operated by the Army Distaff Foundation, Inc. Eligibility for residence is limited to widows, mothers, daughters sisters or mothers-in-law of: Regular Army officers, Reserve Officers with 20 years of active Army Service and Reserve officers retired under Title III, Title 10, USC. Retired female officers are also eligible for residence. Costs and other information concerning Army Distaff Hall may be obtained by writing to The Army Distaff Foundation, Inc., 6200 Oregon Ave. N.W., Washington, D.C. 20015.

Carl Vinson Hall, operated by the Navy Marine Coast Guard Residence Foundation is located just outside Washington in Fairfax County, Virginia. There are 250 units, an infirmary, dining room and many other amenities. The residence is open to widows or widowers of commissioned officers of the Navy, Marine Corps or Coast Guard who died while retired or on active duty; retired officers and their spouses, and dependent mothers and mothers-in-law of officers. Costs and additional details concerning the Carl Vinson Hall may be obtained from the Navy Marine Coast Guard Residence Foundation, Inc., U.S. Naval Observatory, Washington, D.C. 20390.

Air Force Village, located in San Antonio, Texas has been open since 1970 to widows of Air Force Officers, retired Air Force Officers (single or with spouse) and young widows of Air Force Officers with or without children during an adjustment period of up to one year. Air Force Village is owned and operated by the Air Force Village Foundation, Inc. There are 248 apartment living units and a health care facility including a licensed nursing home. A 68 bed nursing home and 188 apartment units are being added in 1980-1981. Additional information regarding costs, application procedures and other details may be obtained by writing to the Air Force Village Foundation, Inc., 4917 Ravenswood Drive, San Antonio, TX 78227.

Teresa Village, the only enlisted men's widows home, was officially opened in 1975. The 112 unit complex is located in Fort Walton Beach, Florida just five miles from Eglin Air Force Base. Teresa Village is operated by the Air Force Enlisted Men's Widows and Dependents Home Foundation, Inc. Any widow or widower, age 55 or older, whose spouse was a retired enlisted person from the Regular Air Force, Air National Guard, or Air Force Reserve is eligible to reside in the complex. Younger widows may be admitted under special circumstances and a limited number of retired couples, age 62 or older, may also be admitted. Write to the Air Force Enlisted Men's Widows and Dependents Home Foundation, Inc., 354 Woodrow Street, Fort Walton Beach, Florida 32548 for additional details regarding costs, application procedures or other information.

## RETIREES BY STATE

	Army	Navy	Marine	Air Force	Total
Alabama	12,251	4,369	784	10,589	27,993
Alaska	1,104	327	63	2,177	3,671
Arizona	7,742	3,767	1,220	13,874	26,603
Arkansas	5,493	3,271	577	7,203	16,544
California	38,270	75,866	16,375	57,313	187,824
Colorado	10,652	2,961	662	14,125	28,400
Connecticut	2,616	4,487	362	1,919	9,384
Delaware	859	538	98	2,224	3,719
Dist. of Columbia	2,696	906	144	1,499	5,245
Florida	26,933	33,342	4,227	42,768	107,270
Georgia	21,917	6,012	1,979	12,455	42,363
Guam/Agana	195	0	32	236	463
Hawaii	3,827	2,317	570	2,242	8,956
Idaho	1,219	1,298	236	2,660	5,413
Illinois	8,242	5,733	1,078	7,866	22,919
Indiana	5,502	2,774	665	4,412	13,353
Iowa	2,211	1,655	270	1,987	6,123
Kansas	5,132	1,842	371	4,710	12,055
Kentucky	8,762	2,088	481	3,375	14,706
Louisiana	6,481	3,769	837	9,705	20,792
Maine	1,810	2,395	331	2,566	7,102
Maryland	11,320	8,311	1,212	7,894	28,737
Massachusetts	6,713	6,043	789	6,166	19,711
Michigan	6,048	3,741	788	5,991	16,568
Minnesota	3,351	2,516	461	3,189	9,517
Mississippi	4,064	3,370	544	7,487	15,465
Missouri	8,082	4,284	1,013	7,449	21,128
Montana	854	735	155	1,910	3,654
Nebraska	1,449	1,113	191	4,346	7,099
Nevada	1,791	2,088	516	5,286	9,681
New Hampshire	1,872	1,584	291	2,645	6,392
New Jersey	10,859	5,214	897	4,674	21,644
New Mexico	3,237	1,663	312	6,246	11,458
New York	13,707	6,946	1,358	11,084	33,095
North Carolina	15,380	6,209	5,178	9,705	36,472
North Dakota	471	240	31	786	1,528
Ohio	8,289	4,711	1,190	11,723	25,913
Oklahoma	9,083	2,876	628	8,652	21,239
Oregon	3,686	4,692	804	4,798	13,980
Pennsylvania	13,332	8,518	1,823	8,741	32,414
Puerto Rico	4,562	0	68	508	5,138
Rhode Island	1,095	3,460	150	703	5,408
South Carolina	10,295	7,173	1,717	10,495	29,680
South Dakota	618	338	53	1,343	2,352
Tennessee	9,073	6,104	1,240	8,068	24,485
Texas	39,093	13,227	2,923	52,708	107,951
Utah	1,708	972	206	2,689	5,575
Vermont	760	424	68	669	1,921
Virginia	22,331	26,096	4,002	13,721	66,150
Virgin Islands	102	0	8	40	150
Washington	14,274	11,882	1,259	13,176	40,591
West Virginia	2,510	1,598	392	2,137	6,637
Wisconsin	3,774	2,275	482	3,094	9,625
Wyoming	506	403	65	1,268	2,242
Other*	4,580	6,255	242	2,919	13,996
<b>Total</b>	<b>412,783</b>	<b>314,778</b>	<b>62,418</b>	<b>438,515</b>	<b>1,228,494</b>

\*Other - Includes checks mailed to foreign countries.

## ACTIVE DUTY MILITARY PERSONNEL AND THEIR DEPENDENTS

	MILITARY		DEPENDENTS		
	Total Number	Spouses	Children	Parents & Others	Number per Family Unit
<b>Army</b>					
Officers	97,381	84,302	147,869	5,996	2.83
Enlisted	657,184	362,096	568,511	115,793	2.89
<b>Total</b>	<b>754,565</b>	<b>446,398</b>	<b>716,380</b>	<b>121,789</b>	<b>2.88</b>
<b>Navy</b>					
Officers	62,384	44,965	73,067	710	2.64
Enlisted	457,102	192,864	254,531	3,734	2.34
<b>Total</b>	<b>519,486</b>	<b>237,829</b>	<b>327,598</b>	<b>4,444</b>	<b>2.40</b>
<b>Air Force</b>					
Officers	96,135	76,339	128,197	1,214	2.70
Enlisted	458,953	278,180	383,229	2,131	2.39
<b>Total</b>	<b>555,088</b>	<b>354,519</b>	<b>511,426</b>	<b>3,345</b>	<b>2.45</b>
<b>Marine Corps</b>					
Officers	18,229	13,015	21,553	57	2.66
Enlisted	167,021	51,271	69,107	394	2.36
<b>Total</b>	<b>185,250</b>	<b>64,286</b>	<b>90,660</b>	<b>451</b>	<b>2.42</b>
<b>DoD Total</b>					
Officers	274,129	218,621	370,686	7,977	2.73
Enlisted	1,740,260	884,411	1,275,378	122,052	2.58
<b>Total</b>	<b>2,014,389</b>	<b>1,103,032</b>	<b>1,646,064</b>	<b>130,029</b>	<b>2.61</b>

As of: 30 September 1979

## RESERVES BY CATEGORY

Category	Officers	Enlisted	Total
<b>READY RESERVE</b>			
On Active Duty	182,046	1,017,462	1,199,508
Not on Active Duty	664	2,470	3,134
<b>Total Ready Reserve</b>	<b>182,710</b>	<b>1,019,932</b>	<b>1,202,642</b>
<b>STANDBY RESERVE</b>			
Active Status	17,919	16,379	34,298
Inactive Status	66,917	2,206	69,123
<b>Total Standby Reserve</b>	<b>84,836</b>	<b>18,585</b>	<b>103,421</b>
<b>RETIRED RESERVE</b>			
Retired Status	396,181	406,596	802,777
<b>Total Reserve (Not on active duty)</b>	<b>663,727</b>	<b>1,445,113</b>	<b>2,108,840</b>

(30 September 1979)

**MILITARY PERSONNEL BY GRADE<sup>1</sup>  
AND SERVICE**

Grade	Army	Navy	Marine Corps	Air Force	Total DoD
O-10	10	8	2	13	33
O-9	33	31	7	37	108
O-8	165	92	23	130	410
O-7	211	130	34	180	555
O-6	4,427	3,645	591	5,148	13,811
O-5	11,089	7,560	1,511	12,598	32,758
O-4	16,025	11,960	2,705	18,101	48,791
O-3	26,328	17,520	4,746	37,180	85,774
O-2	13,087	9,592	4,452	9,456	36,587
O-1	12,988	8,908	2,965	13,291	38,152
W-4	1,363	617	198	1	2,179
W-3	3,880	404	78	—	4,362
W-2	3,880	404	78	—	7,604
W-1	2,544	30	430	—	3,004
<b>Officers— Total</b>	<b>97,381</b>	<b>62,384</b>	<b>18,229</b>	<b>96,135</b>	<b>274,129</b>
E-9	3,730	3,353	1,253	4,540	12,876
E-8	12,673	8,345	3,018	8,886	32,922
E-7	45,544	30,266	8,465	33,179	117,454
E-6	71,977	65,012	12,749	51,989	201,727
E-5	114,312	79,615	21,580	99,842	315,349
E-4	168,591	95,341	25,598	102,624	392,154
E-3	109,109	87,050	44,764	99,286	340,209
E-2	50,008	46,987	25,840	28,315	151,150
E-1	81,240	41,133	23,754	30,292	176,419
<b>Enlisted— Total</b>	<b>657,184</b>	<b>457,102</b>	<b>167,021</b>	<b>458,953</b>	<b>1,740,260</b>
Academy Cadets	4,287	4,451	—	4,367	13,105
<b>GRAND TOTAL</b>	<b>758,852</b>	<b>523,937</b>	<b>185,250</b>	<b>559,455</b>	<b>2,027,494</b>

<sup>1</sup> Includes reimbursable active duty military pay strengths and active duty military personnel paid from Civil Functions, Reserve, and National Guard appropriations.

(30 September 1979)

**II  
FEMALE MILITARY PERSONNEL BY GRADE  
AND SERVICE**

Grade	Army	Navy	Marine Corps	Air Force	Total DoD
O-7	2	2	1	2	7
O-6	96	76	4	51	227
O-5	232	224	17	309	782
O-4	602	558	36	721	1,917
O-3	2,570	1,570	97	2,630	6,867
O-2	1,721	1,002	160	1,556	4,439
O-1	1,552	912	120	2,007	4,591
W-4	4	1	3	—	8
W-3	4	3	2	—	9
W-2	33	9	12	—	54
W-1	50	1	7	—	58
<b>Total Officers</b>	<b>6,866</b>	<b>4,358</b>	<b>459</b>	<b>7,276</b>	<b>18,959</b>
E-9	22	4	6	11	43
E-8	80	23	20	26	149
E-7	465	108	73	104	750
E-6	1,621	829	188	331	2,969
E-5	10,068	4,295	786	5,373	20,522
E-4	15,614	6,222	953	13,248	36,037
E-3	12,402	6,222	1,476	15,484	35,584
E-2	5,176	3,562	1,176	6,122	16,016
E-1	9,390	3,486	823	5,255	18,954
<b>Total Enlisted</b>	<b>54,818</b>	<b>24,751</b>	<b>5,501</b>	<b>45,954</b>	<b>131,024</b>
Academy Cadets	333	293	—	473	1,099
<b>GRAND TOTAL</b>	<b>62,017</b>	<b>29,402</b>	<b>5,960</b>	<b>53,703</b>	<b>151,082</b>

(30 September 1979)

**LEGAL HOLIDAYS 1981**

New Year's Day—Jan. 1, Thursday	Columbus Day—Oct. 12, Monday
President's Day—Feb. 16, Monday	Veterans Day—Nov. 11, Wednesday
Memorial Day—May 25, Monday	Thanksgiving—Nov. 26, Thursday
Independence Day—July 4, Saturday	Christmas—Dec. 25, Friday
Labor Day—Sept. 7, Monday	

# METRIC SYSTEM

(Introduction To)

LENGTH			VOLUME		
WHEN YOU KNOW	MULTIPLY BY	TO FIND	WHEN YOU KNOW	MULTIPLY BY	TO FIND
inches	2.5	centimeters	cups	.24	liters
feet	30.0	centimeters	pints	.47	liters
yards	.9	meters	quarts	.95	liters
miles	1.6	kilometers	gallons	3.8	liters
centimeters	.4	inches	liters	2.1	pints
meters	1.1	yards	liters	1.06	quarts
kilometers	.6	miles	liters	.26	gallons

WEIGHT			TEMPERATURES		
WHEN YOU KNOW	MULTIPLY BY	TO FIND	WHEN YOU KNOW	MULTIPLY BY	TO FIND
ounces	28.0	grams	Fahrenheit	5/9 (after subtracting 32)	Celsius
pounds	.45	kilograms			
grams	.035	ounces	Celsius	9/5 (then add 32)	Fahrenheit
kilograms	2.2	pounds			

### EXAMPLES:

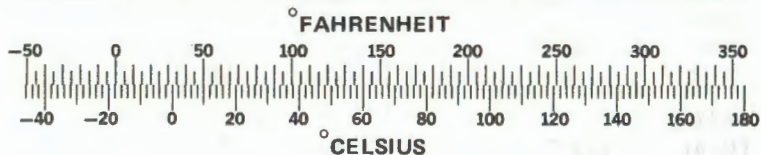
Washington Monument is 555' 5" high or 169.3 meters.  
 Miss America weighs 118 pounds or 53.5 kilograms.  
 My gasoline tank holds 22 gallons or 83.3 liters.  
 Washington to New York is 233 miles or 375 kilometers.

(Courtesy Navy—ALL HANDS; Army — SOLDIER publications.)

### METRIC/ENGLISH CONVERSIONS\*

LENGTH	AREA	VOLUME	WEIGHT
1 cm = .3937 inch	1 cm <sup>2</sup> = .1550 in <sup>2</sup>	1 ml = .0338 oz	1 mg = .000035 oz
1 meter = 3.281 feet	1 m <sup>2</sup> = 10.764 ft <sup>2</sup>	1 m <sup>3</sup> = 35.315 ft <sup>3</sup>	1 gram = .035274 oz
1 meter = 1.0936 yard	1 m <sup>2</sup> = 1.1960 yd <sup>2</sup>	1 liter = 1.057 qt	1 gram = .002204 lb
1 km = .62137 mile	1 km <sup>2</sup> = .3861 mi <sup>2</sup>	1 liter = .2642 gal	1 kg = 2.20462 lb

\*For use with your Electronic Calculator and other Metric Conversions



### TEMPERATURE

#### DECIMAL EQUIVALENTS

Fraction	Decimal	mm	Fraction	Decimal	mm	Fraction	Decimal	mm	Fraction	Decimal	mm
1/32	.03125	0.79375	9/32	.28125	7.14375	17/32	.53125	13.49375	25/32	.78125	19.84375
1/16	.0625	1.5875	5/16	.3125	7.9375	9/16	.5625	14.2875	13/16	.8125	20.6375
3/32	.09375	2.38125	11/32	.34375	8.73125	19/32	.59375	15.08125	27/32	.84375	21.43125
1/8	.125	3.175	3/8	.375	9.525	5/8	.625	15.875	7/8	.875	22.225
5/32	.15625	3.96875	13/32	.40625	10.31875	21/32	.65625	16.66875	29/32	.90625	23.01875
3/16	.1875	4.7625	7/16	.4375	11.1125	11/16	.6875	17.4625	15/16	.9375	23.8125
7/32	.21875	5.55625	15/32	.46875	11.90625	23/32	.71875	18.25625	31/32	.96875	24.60625
1/4	.250	6.350	1/2	.500	12.700	3/4	.750	19.050	1	1.000	25.400

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1981		1982	
January	February	January	February
S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
March	April	March	April
S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
May	June	May	June
S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
July	August	July	August
S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
September	October	September	October
S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
November	December	November	December
S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

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### NATIONAL GUARD ALMANAC

Published annually for members of the Army and Air Force National Guard, this book contains detailed pay and benefits tables as well as information on promotions, organization, taxes, VA and other benefits and other subjects of interest to Members of the Guard. Released annually in early February, this volume can be ordered by writing to Dept. G.\*

### RETIRED MILITARY ALMANAC

Published annually for all military personnel planning for retirement or who are already retired, this comprehensive reference volume contains current information regarding retired pay, benefits, entitlements, privileges and restrictions for retirees. Also included is information on taxes, health care, VA and Social Security and much more. Released in late February, this book can be ordered by writing to Dept. M.\*

#### EXAMPLES:

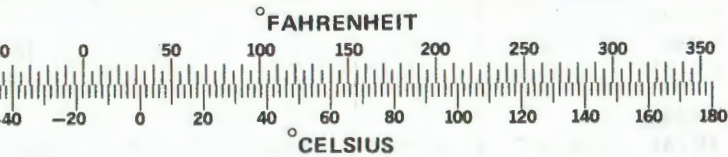
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 America weighs 118 pounds or 53.5 kilograms.  
 Gasoline tank holds 22 gallons or 83.3 liters.  
 Washington to New York is 233 miles or 375 kilometers.

(Courtesy Navy—ALL HANDS; Army—SOLDIER publications.)

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1 kilometer	= 1.0936 mile	1 km <sup>2</sup>	= 1.1960 yd <sup>2</sup>	1 liter	= 1.057 qt	1 gram	= .002204 lb
1 km	= .62137 mile	1 km <sup>2</sup>	= .3861 mi <sup>2</sup>	1 liter	= .2642 gal	1 kg	= 2.20462 lb

For use with your Electronic Calculator and other Metric Conversions



#### TEMPERATURE

#### DECIMAL EQUIVALENTS

Fraction	Decimal	mm	Fraction	Decimal	mm	Fraction	Decimal	mm	Fraction	Decimal	mm
1/32	.03125	0.79375	9/32	.28125	7.14375	17/32	.53125	13.49375	25/32	.78125	19.84375
1/16	.0625	1.5875	5/16	.3125	7.9375	9/16	.5625	14.2875	13/16	.8125	20.6375
3/32	.09375	2.38125	11/32	.34375	8.73125	19/32	.59375	15.08125	27/32	.84375	21.43125
1/8	.125	3.175	3/8	.375	9.525	5/8	.625	15.875	7/8	.875	22.225
3/32	.09375	2.38125	13/32	.40625	10.31875	21/32	.65625	16.66875	29/32	.90625	23.01875
1/16	.0625	1.5875	7/16	.4375	11.1125	11/16	.6875	17.4625	15/16	.9375	23.8125
3/32	.09375	2.38125	15/32	.46875	11.90625	23/32	.71875	18.25625	31/32	.96875	24.60625
1/4	.250	6.350	1/2	.500	12.700	3/4	.750	19.050	1	1.000	25.400

1983											
January			February			March			April		
S	M	T	S	M	T	S	M	T	S	M	T
1	2	3	1	2	3	1	2	3	1	2	3
4	5	6	4	5	6	4	5	6	4	5	6
7	8	9	7	8	9	7	8	9	7	8	9
10	11	12	10	11	12	10	11	12	10	11	12
13	14	15	13	14	15	13	14	15	13	14	15
16	17	18	16	17	18	16	17	18	16	17	18
19	20	21	19	20	21	19	20	21	19	20	21
22	23	24	22	23	24	22	23	24	22	23	24
25	26	27	25	26	27	25	26	27	25	26	27
28	29	30	28	29	30	28	29	30	28	29	30
31											
May			June			July			August		
S	M	T	S	M	T	S	M	T	S	M	T
1	2	3	1	2	3	1	2	3	1	2	3
4	5	6	4	5	6	4	5	6	4	5	6
7	8	9	7	8	9	7	8	9	7	8	9
10	11	12	10	11	12	10	11	12	10	11	12
13	14	15	13	14	15	13	14	15	13	14	15
16	17	18	16	17	18	16	17	18	16	17	18
19	20	21	19	20	21	19	20	21	19	20	21
22	23	24	22	23	24	22	23	24	22	23	24
25	26	27	25	26	27	25	26	27	25	26	27
28	29	30	28	29	30	28	29	30	28	29	30
31											
September			October			November			December		
S	M	T	S	M	T	S	M	T	S	M	T
1	2	3	1	2	3	1	2	3	1	2	3
4	5	6	4	5	6	4	5	6	4	5	6
7	8	9	7	8	9	7	8	9	7	8	9
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19	20	21	19	20	21	19	20	21	19	20	21
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25	26	27	25	26	27	25	26	27	25	26	27
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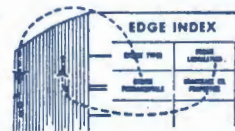
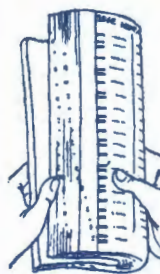
**HOW TO USE THE EDGE INDEX**

Bend the book nearly double and hold it in your right hand as shown.

Locate the listing you want in the Edge Index.

Match up the 1 or 2 line symbol next to the listing you have selected with the corresponding 1 or 2 line symbol on the page edge.

**OPEN THERE**



The listings in the left hand column of the Edge Index will be identified by the line symbols in the first or left hand row. The listings in the right hand column by the line symbols in the right hand row.

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\* \* \* \*

**INCLUDES INFORMATION ON:**

- **NEW DETAILED PAY TABLES**
- **UPDATE ON CHAMPUS MEDICAL BENEFITS**
- **MILITARY RETIREMENT**
- **INCOME TAX HIGHLIGHTS Federal & State**
- **LATEST LEGISLATION**
- **VETERAN BENEFITS**
- **VARIABLE HOUSING ALLOWANCE**
- **SURVIVOR BENEFIT PLAN**
- **SOCIAL SECURITY**

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