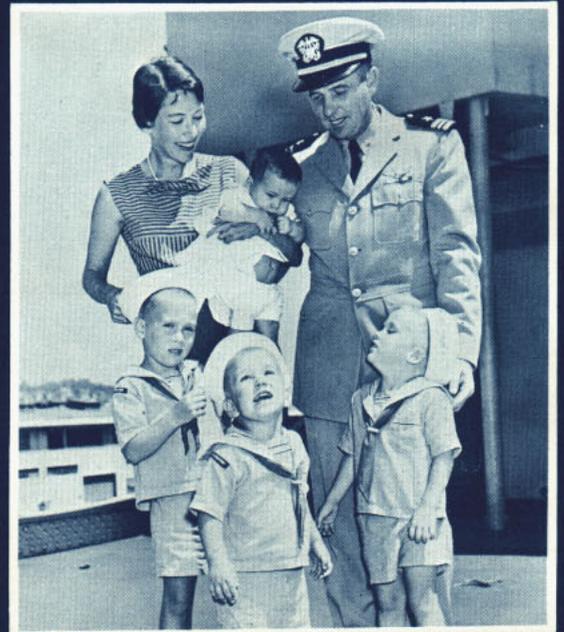


# ALL HANDS ★

THE BUREAU OF NAVAL PERSONNEL CAREER PUBLICATION



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



# ALL HANDS

THE BUREAU OF NAVAL PERSONNEL CAREER PUBLICATION

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# HERE'S WHAT THE

ON THE FOLLOWING PAGES are listed in some detail the numerous tangible benefits that accrue to the Navyman and his family. They are very important and, obviously, are selling points for the Navy way of life.

But before you start checking off these various rights, privileges and benefits, it should be pointed up that the most important opportunity the Navy offers you is this: *A career in an honored profession.* It offers you challenging duty, it enables you to develop yourself in a variety of fields, and it demands of you a real sense of responsibility. Right now you might be taking these intangible aspects of your Navy life for granted, but they weigh a great deal—even when compared with other significant considerations such as pay, allowances, medical care and fringe benefits.

One of the terms people are using more and more these days is "job satisfaction." A naval career rates along with the highest in job satisfaction because it is built on challenge, responsibility and respect. As a Navyman you can draw an important dividend every day of the year—both in self-respect and in the respect of others—through the performance of a job well done in the service of your country. This is the essence of job satisfaction and this is what you get in the Navy.

Now to some of the other features that the Navy offers.

AS A NAVYMAN—whether you're single or a family man, but particularly the latter—you possibly learned soon after boot camp that the actual cash you receive in the form of pay and allowances reflects only a portion of your Navy benefits. If you consider the so-called fringe benefits, the Navy does, indeed, have plenty to offer.

You're furnished *food and quarters*, and *dental* and

*medical care.* Married personnel receive *quarters and rations allowances*, and your family is protected by *survivor benefits.* *Medicare for your dependents* and, in some places, dependents' dental care help to ease further the strain on your budget.

*Commissary and Exchange privileges, library services, movies, clubs,* and free *recreational gear* and services all help make your Navy life—on duty and off—interesting and satisfying.

On the job you can increase your skills while you're being paid to learn about the specialty you choose.

You may be eligible for the *SCORE* or *STAR* programs, and the opportunities they offer.

Advanced Navy *training* can boost your skill to a high level. If you've missed out on high school graduation, you may earn a diploma through USAFI. And, there's a *tuition aid program* if you wish to attend school after hours.

IF YOU'RE OFFICER MATERIAL, there may be a billet for you at the *Naval Academy*, in the *Integration* or *Limited Duty Officer* programs, or in the *Medical Service Corps, NavCad,* or *NESEP.* (If you're an enlisted woman, you might consider the Navy's *Nursing Education* program.)

Your duty preferences are always considered before you are transferred under normal procedures. If you're in a rate that's traditionally seagoing, the *Seavey/Shorvey rotation* system assures you of a fair share of shore duty.

If you joined the Navy with travel in mind, chances are you'll see much of the world by the time you've chalked up 19 and six.

And, of course, you are provided with a *monthly re-*



# NAVY OFFERS YOU

irement check at a relatively early age for life.

Good recruiting ammunition? Maybe it is. As already pointed out, however, these are real benefits. They're yours, and you should know about them. You don't have to be sold on the Navy. Chances are you already have been, or you wouldn't be a Navyman.

## Your Navy Pay

In the course of your Navy career, you will probably draw several of many types of pay and allowances, depending on your grade, your job, where you are stationed, and your marital status.

The monetary benefits the Navy provides—some paid monthly on a continuing basis, others paid in occasional lump sums—represent a considerable investment in you. To the new recruit \$78.00 a month doesn't sound like much. However, after a few years, and as you move up the Navy promotion ladder, the money situation improves as your experience and knowledge—and your responsibilities are increased.

The Career Compensation Act of 1949 is the foundation of the Navy's pay instructions. This, together with the various Acts that amend and supplement it, results in today's pay structure, the rates and, in some cases, the conditions of entitlement for all the armed forces.

Of recent years, 1963 was perhaps best of all from the standpoint of pay and allowances. On 1 January, quarters allowances were increased—which meant more money for all Navy families. At the same time, a more liberal allotment policy changed the family allotment requirements of most petty officers.

On 1 October, basic pay for most Navy men was increased, and higher awards of specialty pay were introduced for those with certain ratings and Navy enlisted classification (NEC) code skills (see page 5).

Along with the new basic pay rates, a hostile fire pay similar to the old wartime combat pay was authorized to be paid to Navy men who are exposed to death or injury in uneasy cold war battle fronts.

Special pay for many physicians and dentists was also raised on 1 October. And, you may now be paid two hazardous duty/incentive awards, if qualified, instead of being limited to one.

A monthly family separation allowance payable under certain conditions to men whose dependents cannot accompany them overseas, and to shipboard personnel who are away from their home port for more than 30 days, is another monetary benefit introduced in 1963.

Described below are the main types of Navy pay, and certain conditions of entitlement. The main categories are Basic Pay, Basic Allowances (quarters, subsistence, and clothing), Special Pay, Incentive/Hazardous Duty Pay, and Miscellaneous Pay and Allowances. In figuring your Navy pay you should summarize all the types to which you are entitled.

## Basic Pay

Your active duty basic pay is determined by your pay grade and the total number of years of your active and inactive military service. The Career Compensation Act of 1949 established the system of "periodic pay increases," replacing longevity. Some old-timers still refer to basic pay as "base pay plus longevity." You may hear these terms used occasionally, though both were officially discontinued in 1949.

Under provisions of the Career Compensation Act, as amended by military pay legislation (such as the pay increases that became effective on 1 Oct 1963), basic pay is generally increased after each two years of service. As the basic pay table on page 6 shows, you are

## what the navy offers you

entitled to periodic pay increases unless you stay in the same grade too long.

- **Cumulative Years of Service**—In figuring your basic pay, including your periodic pay increases, you should count both active and inactive duty in the Navy and Naval Reserve. If you previously served in another branch of the armed services—Army, Air Force, Marine Corps, Coast Guard, National Guard, Public Health Service, or some Reserve component—check with your disbursing officer to find out if such service is creditable for pay purposes.

Cumulative years of service do not have to be continuous to count for periodic pay increases. For example, let's say you joined the Navy in 1950 and were discharged in 1956. For the next two years you had no connection whatever with the Navy, until you joined the Naval Reserve in 1958. You remained on inactive duty with the Reserve until 1960, when you returned to active duty. In figuring your basic pay you should count the time you spent on both active duty and inactive duty as a Reservist.

### Special Pay

Special pay is added compensation you receive each month under set circumstances. You receive special pay for sea duty, service in designated overseas areas, diving duty when so assigned, as a reenlistment bonus, and as a reenlistment incentive in the form of P-1, P-2 and P-3, Specialty Pay (also known as Pro Pay) if you're in a critically undermanned rating or NEC skill. The added monthly compensation paid to physicians and dentists also comes under the specialty pay category. Below is a review of various forms of special pay. For a look at your reenlistment bonus, see page 23.

- **Sea Pay and Special Overseas Pay for Service at Designated Overseas Areas**—Only enlisted personnel can draw this type of special pay, formerly known as sea and foreign duty pay. Such pay is awarded monthly for any period of service on sea duty, or duty at certain designated places outside the continental U. S. The amount of this pay is figured on a sliding scale according to your rate. (See the tables on page 6.) It varies from a minimum of \$8.00 per month for a recruit or apprentice to \$22.50 for chief petty officers (E-7, E-8 and E-9).

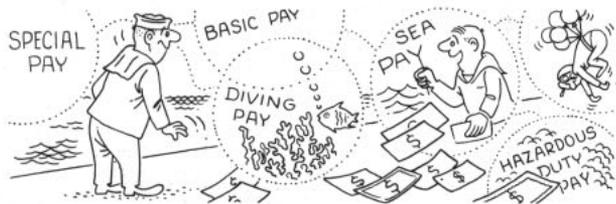
- **Diving Pay**—Officers and enlisted men who are em-

ployed as divers are entitled to special diving pay. Officers receive a flat \$110.00 per month. Designated enlisted men who are assigned to diving duty receive \$55.00 to \$100.00 per month, depending on their diver classification.

- **Physicians' and Dentists' Pay**—Medical officers are entitled to special physicians' and dentists' pay, a form of career incentive money, as long as they remain on active duty. Payments are \$100 per month until completion of two years of active duty, \$150 for between two and six years, \$250 for between six and 10 years, and \$350 monthly thereafter.

- **Responsibility Pay**—Special responsibility pay for officers has been authorized since 1958. This extra pay may be awarded to officers who serve in assignments of extraordinary responsibility and critical necessity. Authorized monthly payments are: \$150 (CAPT); \$100 (CDR); and \$50 (LCDR and LT).

- **Hostile Fire Pay**—This is a new form of special pay, introduced on 1 Oct 1963 as part of the Uniformed Services Pay Act. Except during wartime, the Secretary



of Defense may authorize hostile fire pay at the rate of \$55 per month to men exposed to death or injury as a result of hostile fire (including mines) on cold war battle fronts. The old Combat Duty Pay Act of 1952 was repealed at the same time the new hostile fire pay was authorized.

- **Hazardous Duty Pay**—You may receive additional incentive pay if you perform certain hazardous duties. The following duties are considered hazardous for pay purposes: *Aviation duty, submarine duty, parachute duty, and demolition duty.* You rate this incentive pay in certain other cases, including duty inside a high or low pressure chamber, duty as a human acceleration or deceleration experimental subject, duty as a human test subject in thermal stress experiments, and leprosarium duty.

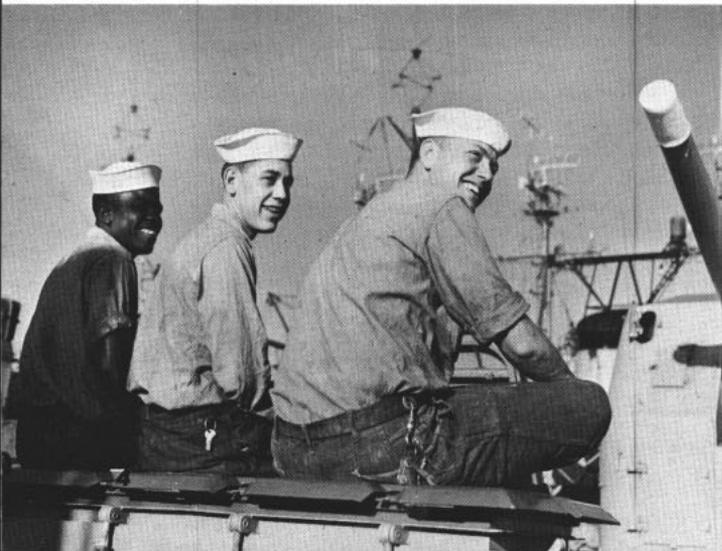
- For hazardous duties *other than* aviation and submarine, monthly payments are \$110 for officers and \$55 for enlisted personnel.

- If you are engaged in flying duties, or serve on board a submarine, your hazardous duty pay is determined by your pay grade and length of service (see table, page 6).

- However, if you are ordered to flying duty as a non-crew member, your hazardous duty pay is normally \$55 (enlisted) or \$110 (officers) per month.

- If qualified, and you perform two types of hazardous duty (aviation pay/parachute duty, for example), you may receive two incentive payments instead of one, the maximum before 1 Oct 1963.

- **Specialty Pay (Pro Pay)**—This extra monthly pay is awarded to enlisted men in ratings and skills in which large amounts of Navy training money have been invested, and in which manpower shortages are known to exist. Those in certain electronics, nuclear, missile,



undersea and communications fields are awarded P-1, P-2 and P-3 specialty pay as an incentive to remain in the Navy and continue working in these undermanned fields.

Therefore, specialty pay is actually career incentive pay designed to encourage men in critically undermanned skills to reenlist.

Most specialty pay awards are based on Navy enlisted classification codes which specify skills not indicated by rate or rating alone. These skills are usually acquired through expensive Navy training.

All awards of specialty pay are automatic (it is no longer necessary to pass a written examination to become eligible). Those in designated critical skills, who are otherwise eligible and recommended by their commanding officers, may draw monthly awards of P-1 \$50, P-2 \$75, or P-3 \$100.

BuPers Inst. 1430.12, revised as changes in critical listings occur, is the official Navy specialty pay guide. This directive lists the rates, ratings and NEC skills authorized for awards, and contains details concerning individual eligibility. For a roundup on Specialty Pay, requirements and personnel eligible, see the September 1963 issue of ALL HANDS, pp. 42-48.

Here's a complete listing of ratings and NEC skills awarded P-1, P-2, and P-3 specialty payments under the fiscal 1964 specialty pay awards program. All P-3 \$100, P-2 \$75, and P-1 \$50 awards became effective on 1 Oct 1963.

Awards of P-1 \$30 to ratings listed are continued until mid-1964. Note that as the Navy's manpower requirements change, the critically undermanned classifications may likewise be revised, and ratings not on this specialty pay list may be eligible for future awards.

**Type of Award  
(Specialty)**

**Ratings/NEC Skills**

Type of Award (Specialty)	Ratings/NEC Skills	ADJ; RM			
P-1 \$30		ADJ; RM			
P-1 \$50	AQ, AT, FT, GMT, SO;				
	NECs: 0313, 0314, 0317, 2314, 2315,				
	2325, 2332, 2342, 2405, 3342, 3343,				
	3344, 3345, 3346, 4356, 4722,				
	4723, 7131, 7137, 9931				
P-2 \$75	AX, DS, ET, MT;				
	NECs: 0412, 0423, 0426, 0471, 0474,				
	0475, 0476, 0478, 0479, 0481,				
	0482, 0984, 0986, 0987, 0988,				
	0991, 0997, 0998, 1113, 1118,				
	1119, 1128, 1155, 1157, 1159,				
	1161, 1162, 1163, 1164, 1165,				
	1166, 1158, 1167, 1172, 1173,				
	1174, 1175, 1179, 1182, 1184,				
	1185, 1186, 2401, 2403, 2406,				
	3318, 3371, 3383, 3384, 3385,				
	3386, 3387, 3511, 6616, 6617,				
	7935, 7946, 7948,				
P-3 \$100	NECs: 3307, 3308, 3314, 3315, 3316,				
	3322, 3323, 3324, 3331, 3332,				
	3338, 3339, 3351, 3353, 3354,				
	3355, 3356				

**Accrued Leave Payment**

Upon discharge, transfer to the Fleet Reserve, or retirement, you may "cash in" on your unused accumulated leave, up to a maximum of 60 days, for a lump sum payment based on the following pay and allowances:

- *Officers*—Your basic pay and basic allowances for quarters and subsistence applicable on date of separation.
- *Enlisted*—Basic pay on date of separation, plus an



allowance of 70 cents per day for subsistence and, if you're in grade E-5 or above and have dependents, an allowance for quarters computed at the rate of \$1.25 per day.

**Mustering Out Pay**

If you served on active duty between 27 Jun 1950 and 31 Jan 1955, you will be eligible, upon honorable separation, to mustering out pay. If you are also eligible for mustering out pay under World War II provisions, you may elect payment under those laws, or the more recent Korean Conflict laws. Mustering out payment is made as follows:

- \$300 if you served 60 days or more. You must have had overseas service.
- \$200 if you served 60 days or more, but not overseas.
- \$100 if you served less than 60 days.

**Advance Pay**

Each time the Navy issues you a set of orders directing you to move from one ship or station to another, it is realized that you will encounter many expenses you would not be faced with had the orders not been issued. Therefore, regulations have been written to allow your commanding officer to order a payment of public funds to you which you have not yet earned.

Some Navymen are of the opinion that a permanent



change of station automatically entitles you to advance pay. This is not the case. The Navy's obligation is to provide you with enough money to make the ordered move. Therefore, each move must be analyzed as to distance, type of transportation, and time required en route. And, each case must be studied as to the number of dependents involved, type of quarters that will be available at the new station, and other financial problems that can reasonably be expected to crop up in the course of the move. Any debts you have, leave en route,

# Table of Active Duty Service Pay and Allowances

RANK OR PAY GRADE	MONTHLY BASIC PAY (Based on Cumulative Years of Service, Active and Inactive)													
	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 20 Yrs.	Over 22 Yrs.	Over 26 Yrs.
O-10 Admiral	\$1200.00	\$1315.00	\$1315.00	\$1315.00	\$1315.00	\$1365.00	\$1365.00	\$1470.00	\$1470.00	\$1575.00	\$1575.00	\$1680.00	\$1680.00	\$1785.00
O-9 Vice Admiral	1063.30	1155.00	1180.00	1180.00	1180.00	1210.00	1210.00	1260.00	1260.00	1365.00	1365.00	1470.00	1470.00	1575.00
O-8 Rear Admiral (Upper Half)	963.30	1050.00	1075.00	1075.00	1075.00	1155.00	1155.00	1210.00	1210.00	1260.00	1315.00	1365.00	1420.00	1420.00
O-7 Rear Admiral (Lower Half)	800.28	905.00	905.00	905.00	905.00	945.00	945.00	1000.00	1000.00	1050.00	1155.00	1235.00	1235.00	1235.00
O-6 Captain	592.80	690.00	735.00	735.00	735.00	735.00	735.00	735.00	735.00	760.00	880.00	925.00	945.00	1000.00
O-5 Commander	474.24	590.00	630.00	630.00	630.00	630.00	630.00	685.00	685.00	730.00	785.00	830.00	855.00	885.00
O-4 Lieutenant Commander	400.14	515.00	550.00	550.00	550.00	585.00	585.00	625.00	625.00	690.00	720.00	740.00	740.00	740.00
O-3 Lieutenant	326.04	440.00	470.00	470.00	470.00	545.00	565.00	595.00	625.00	640.00	640.00	640.00	640.00	640.00
O-2 Lieutenant junior grade	259.36	375.00	450.00	465.00	465.00	475.00	475.00	475.00	475.00	475.00	475.00	475.00	475.00	475.00
O-1 Ensign	222.30	300.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00
O-3 Credited with 4 years' enlisted service				520.00	545.00	565.00	595.00	625.00	650.00	650.00	650.00	650.00	650.00	650.00
O-2				465.00	475.00	490.00	515.00	535.00	550.00	550.00	550.00	550.00	550.00	550.00
O-1				375.00	400.00	415.00	430.00	445.00	465.00	465.00	465.00	465.00	465.00	465.00
W-4 Chief Warrant Officer	\$332.90	\$430.00	\$430.00	\$440.00	\$460.00	\$480.00	\$500.00	\$535.00	\$560.00	\$580.00	\$595.00	\$615.00	\$635.00	\$685.00
W-3 Chief Warrant Officer	302.64	395.00	395.00	400.00	405.00	435.00	460.00	475.00	490.00	505.00	520.00	540.00	560.00	580.00
W-2 Chief Warrant Officer	264.82	345.00	345.00	355.00	375.00	395.00	410.00	425.00	440.00	455.00	470.00	485.00	505.00	505.00
W-1 Warrant Officer	219.42	305.00	305.00	330.00	345.00	360.00	375.00	390.00	405.00	420.00	435.00	450.00	450.00	450.00
E-9 Master Chief Petty Officer						\$435.00	\$445.00	\$455.00	\$455.00	\$465.00	\$475.00	\$485.00	\$510.00	\$560.00
E-8 Senior Chief Petty Officer						\$365.00	\$375.00	\$385.00	\$395.00	\$405.00	\$415.00	\$425.00	\$450.00	\$500.00
E-7 Chief Petty Officer	\$206.39	\$275.00	\$285.00	\$295.00	\$305.00	315.00	325.00	335.00	350.00	360.00	370.00	375.00	400.00	450.00
E-6 Petty Officer, 1st Class	175.81	240.00	250.00	260.00	270.00	280.00	290.00	305.00	315.00	325.00	330.00	330.00	330.00	330.00
E-5 Petty Officer, 2nd Class	145.34	210.00	220.00	230.00	245.00	255.00	265.00	275.00	280.00	280.00	280.00	280.00	280.00	280.00
E-4 Petty Officer, 3rd Class	123.30	180.00	190.00	205.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00
E-3 SN, etc.	99.37	145.00	155.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00
E-2 SA, etc.	85.80	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00
E-1 (Over 4 months) SR, etc.	83.20	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00	110.00
E-1 (Under 4 months)	78.00													

RANK OR PAY GRADE	HAZARDOUS DUTY PAY (Aviation Pay for Crew Members and Submarine Duty Pay) (Note that increases end with more than 18 years of service)													
	Under 2 Yrs.	Over 2 Yrs.	Over 3 Yrs.	Over 4 Yrs.	Over 6 Yrs.	Over 8 Yrs.	Over 10 Yrs.	Over 12 Yrs.	Over 14 Yrs.	Over 16 Yrs.	Over 18 Yrs.	Over 20 Yrs.	Over 22 Yrs.	Over 26 Yrs.
O-10 Admiral	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00
O-9 Vice Admiral	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00
O-8 Rear Admiral (Upper Half)	155.00	155.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00
O-7 Rear Admiral (Lower Half)	150.00	150.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00
O-6 Captain	200.00	200.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	215.00	220.00	245.00	245.00	245.00
O-5 Commander	190.00	190.00	205.00	205.00	205.00	205.00	205.00	210.00	225.00	230.00	245.00	245.00	245.00	245.00
O-4 Lieutenant Commander	170.00	170.00	185.00	185.00	185.00	185.00	195.00	210.00	220.00	220.00	240.00	240.00	240.00	240.00
O-3 Lieutenant	145.00	145.00	155.00	165.00	180.00	185.00	190.00	200.00	205.00	205.00	205.00	205.00	205.00	205.00
O-2 Lieutenant junior grade	115.00	125.00	150.00	150.00	160.00	165.00	170.00	180.00	185.00	185.00	185.00	185.00	185.00	185.00
O-1 Ensign	100.00	105.00	135.00	135.00	140.00	145.00	155.00	160.00	170.00	170.00	170.00	170.00	170.00	170.00
W-4 Chief Warrant Officer	\$115.00	\$115.00	\$115.00	\$115.00	\$120.00	\$125.00	\$135.00	\$145.00	\$155.00	\$160.00	\$165.00	\$165.00	\$165.00	\$165.00
W-3 Chief Warrant Officer	110.00	115.00	115.00	115.00	120.00	120.00	125.00	135.00	140.00	140.00	140.00	140.00	140.00	140.00
W-2 Chief Warrant Officer	105.00	110.00	110.00	110.00	115.00	120.00	125.00	130.00	135.00	135.00	135.00	135.00	135.00	135.00
W-1 Warrant Officer	100.00	105.00	105.00	105.00	110.00	120.00	125.00	130.00	130.00	130.00	130.00	130.00	130.00	130.00
E-9 Master Chief Petty Officer	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00
E-8 Senior Chief Petty Officer	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00
E-7 Chief Petty Officer	80.00	85.00	85.00	85.00	85.00	90.00	100.00	105.00	105.00	105.00	105.00	105.00	105.00	105.00
E-6 Petty Officer, 1st Class	70.00	75.00	75.00	80.00	85.00	90.00	95.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
E-5 Petty Officer, 2nd Class	60.00	70.00	70.00	80.00	80.00	85.00	90.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00
E-4 Petty Officer, 3rd Class	55.00	65.00	65.00	70.00	75.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00
E-3 SN, etc.	55.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
E-2 SA, etc.	50.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
E-1 Recruit	50.00	55.00												
Aviation Cadets	50.00													

RANK OR PAY GRADE	OTHER SPECIAL AND HAZARDOUS DUTY PAY (Per month)		SUBSISTENCE ALLOWANCE (with or without dependents)	BASIC QUARTERS ALLOWANCE			IN FIGURING your gross Navy income, be sure to include all the types of pay and allowances to which you are entitled. Here are other special types of pay: P-1, P-2, P-3 PAY—Enlisted members in certain ratings and skills in which large amounts of Navy training money have been invested, and in which manpower shortages exist, may be awarded proficiency pay as a career incentive. Those in designated critical skills who are otherwise eligible and recommended may draw varying monthly awards of P-1 \$50, P-2 \$75, or P-3 \$100. (Awards of P-1 \$30 are continued until mid-1964 to those in the ADJ and RM ratings.) DIVING PAY—Designated officers and enlisted men employed as divers may receive special diving pay. Amounts are \$110 per month for officers, and from \$55 to \$100 monthly for enlisted men, depending on diver classification. HOSTILE FIRE PAY—Officers and enlisted men exposed to death or injury during peacetime may be awarded Hostile Fire Pay at the rate of \$55 per month. PHYSICIANS' AND DENTISTS' PAY—Medical officers are entitled to special pay while serving on active duty. Payments range from \$100 to \$350 monthly, based on the number of years served on active duty. QUARTERS ALLOWANCES AND ALLOTMENT REQUIREMENTS FOR MEN IN GRADE E-4 (less than 4 years' service) AND BELOW The columns below apply only to enlisted personnel in pay grade E-4 (less than 4 years' service) and below, who have dependents. Amounts of BAQ vary according to pay grade and number of legal dependents. A minimum contribution from basic pay (\$40.00 monthly) is required for BAQ entitlement. A sum equal to the quarters allowance (column A) is combined with the contribution from basic pay (column B). The total of A and B is equivalent to the minimum monthly allotment to dependents.											
	Sea Pay and Certain O'seas Service Pay	Other Hazardous Duty Pay		Grade	No dependents	With dependents		A	B	A+B=↓								
O-10	Not Eligible	\$110.00	\$47.88	O-10	\$160.20	\$201.00	E-4	1 depend.	2 depend.	3 depend.	E-4	\$83.10	\$83.10	\$105.00	\$40.00	\$123.10	\$123.10	\$145.00
O-9				\$160.20	201.00													
O-8				\$160.20	201.00													
O-7				\$160.20	201.00													
O-6				\$140.10	170.10													
O-5				\$130.20	157.50													
O-4				\$120.00	145.05													
O-3				\$105.00	130.05													
O-2				\$95.10	120.00													
O-1				\$85.20	110.10													
W-4	Not Eligible	\$110.00	\$47.88	W-4	\$120.00	\$145.05	E-4	1 depend.	2 depend.	3 depend.	E-4	\$83.10	\$83.10	\$105.00	\$40.00	\$123.10	\$123.10	\$145.00
W-3				\$105.00	130.05	E-4	2 depend.	3 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$145.00		
W-2				\$95.10	120.00	E-4	3 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$145.00			
W-1				\$85.20	110.10	E-4	4 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$145.00			
E-9	\$22.50	\$55.00	Daily rate of \$2.57 when rations in kind are not available. When permission is granted to mess off base, you draw ComRats at the rate of \$1.03 (CONUS) or \$1.15 (overseas) a day. Leave, hospital, and field rations are likewise paid at the rate of \$1.03 or \$1.15 per day.	E-9	\$85.20	\$120.00	E-4	1 depend.	2 depend.	3 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$145.00
E-8				\$85.20	120.00	E-4	2 depend.	3 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$145.00		
E-7				\$75.00	114.90	E-4	3 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$145.00			
E-6				\$70.20	110.10	E-4	4 depend.	E-4	\$55.20	\$83.10	\$105.00	\$40.00	\$95.20	\$123.10	\$14			

and your command standing or military proficiency, are not considered.

The maximum advance pay you can draw is three months' basic pay, less withholding tax and Social Security. You must repay the advance in full. Normally, any advance must be liquidated in six months, starting on the first of the month following the month in which the advance was made.

#### Pay While on Leave

Each time you prepare for annual leave, you may arrange with your disbursing office to have your check mailed to you at your leave address. If you have your pay record with you while on leave, or are en route between stations, you could get paid by presenting your pay record, original orders, and ID card to a Navy or Marine Corps disbursing officer. If neither Navy nor Marine disbursing facilities are available within a reasonable distance, see an Army or Air Force finance officer.

#### If You're Overpaid

It doesn't happen often, but don't rule out the possibility that some pay day you will receive more than you expected. Human or mechanical error in the disbursing network could result in an overpayment. If you suspect an overpayment, the first thing to do is to contact your disbursing office to see about an adjustment.



In any event, you have some protection concerning a payback.

For one thing, you don't necessarily have to pay it all back the following pay day. Regulations provide that if you feel the checkage of your pay in a lump sum would cause you undue hardship, and the checkage would exceed two-thirds of your monthly basic pay, incentive pay, and special pay, you may submit a written request to your CO via the disbursing officer, indicating your financial status and the monthly maximum installments you think you could afford. If you know you're being overpaid, though, perhaps the wisest thing to do is simply salt the extra money away. It could come in mighty handy during the payback months ahead.

#### Pay Day

Exactly which day you receive your regular pay is up to your command. Until recently, most Navy commands held pay day twice a month. Unless COs directed otherwise, regular payments were to be made on the 1st and 16th of the month for officers, and on the 5th and 20th for enlisted personnel. Many COs throughout the Navy had directed otherwise over the years—usually directing that payday be held on the 15th and 30th for all.

Now, Navy commands are encouraged to hold pay day every two weeks instead of twice a month. Commands that adopt the biweekly pay system may select any day of the week as the regular pay day. "Payday



every other Friday" sounds mighty good, and is, say those who have it. Major advantages are the elimination of payday which span three week ends, easier personal budgeting, owing to pay day on a definite day of the week, and, for most men, payment of the same amount each pay day.

This isn't to say you must be paid twice a month, or every other week. You are not required to draw your pay at any time other than the end of the two pay periods. You are paid in full on 30 June and 31 December, at which time your new pay records are ready to go into effect. Many Navymen, particularly those with some outside income and those on extended sea tours, like to let their money "ride on the books" for six months—the maximum.

The usual shipboard method of holding pay day is through cash payments in the pay line system. At shore

### Navy Finance Center

The U. S. Navy Finance Center in Cleveland, Ohio, provides many financial services for Navymen and dependents. At your request, NFC will pay, in the form of allotment checks, specified sums from your pay for support of your family, savings bond purchases, insurance premiums and savings accounts.

The Finance Center occupies the major part of a five-story building in downtown Cleveland, and shares its facilities with several related agencies, such as the Family Allowance Activity, the Navy Audit Branch of the General Accounting Office, and the Navy Area Audit Branch Office. The Center has a military staff of 17 officers and 20 enlisted men, and employs 868 civilians.

The number of NFC accounts is more than one million, and the value of checks issued each year exceeds \$1.5 billion.

The records of your ship or station disbursing office are regularly examined by NFC. The Center also audits various financial reports from ship and overseas activities, pays annuities, settles claims for arrears in pay, and collects for overpayments.

Although NFC pays Fleet Reserve and retired personnel, it does not pay active duty Navymen, except for those stationed in Cleveland.

activities, you may be paid by check, though not necessarily. If your duty station normally pays with cash, you may ask to be paid by government check on a one-time basis. Your request should be made to your disbursing officer at least five days before pay day.

With this background on pay in mind, the following report on allowances and allotments may help you pinpoint further the sources of payment that go into your total Navy income.

## commissary and exchange privileges

SOME OF YOUR NAVY benefits are designed to keep money in your pocket rather than put it there. One such benefit is the privilege of purchasing food, household, and personal items at reasonable prices through Navy commissaries, exchanges and ship's stores.

Commissary and exchange facilities, conveniently located at most naval activities, make it easy for you and your authorized dependents to purchase basic commodities at fair prices. (In this case the same definition for "authorized dependents" applies as that for entitlement to Basic Allowance for Quarters; see p. 11.)

Whether you're stationed overseas, ashore in the United States, or on board ship, your commissary and exchange privileges help make life easier and more pleasant and, what's more, increase your buying power.

• **Commissaries**, usually maintained at the larger naval installations, provide food and other commodities

at the lowest possible prices for the benefit of Navymen and their dependents.

• **Exchanges** and ship's stores stock items of necessity and convenience not supplied by the Navy, and sell to you and your dependents at reasonable prices. Virtually all Navy shore installations have exchange facilities, while most ships maintain ship's stores.

Overseas, foodstuffs not available on the "outside" may be standard fare at your commissary.



Items that are available outside your commissary or exchange normally carry higher price tags.

Navy personnel and dependents may also make purchases at Army and Air Force commissaries and exchanges—a handy arrangement if a Navy-operated store is not maintained in your area.

Keep in mind, you could violate the terms of your commissary and exchange privileges by reselling any items to unauthorized persons. Whatever you buy must be for your personal use, the use of your dependents, or purchased as a bona fide gift. Violation of this requirement could mean loss of your privileges.

## allowances and allotments



AN ALLOWANCE is a contribution of money, or its equivalent "in kind," that helps you meet some of the expenses you incur in the course of your Navy career. There are several types of allowances—basic allowances for subsistence and quarters, and miscellaneous allowances for uniforms, clothing, housing and cost of living. Travel payment to home of record, and accrued leave payments, are allowances already described in the preceding article. Some allowance pay-

ments are made on a monthly, or recurring, basis; others are one-shot, lump sum payments. Some are paid automatically; others require an application by you.

• **Clothing Allowance**—Generally speaking, when you first enlist, and under certain conditions upon reenlistment or recall to active duty, you receive an initial clothing allowance. Depending on your duty assignments, you may be further eligible to receive a special or civilian clothing allowance. Once you have received an initial or special clothing allowance, you receive a monthly maintenance allowance.

There are three main types of clothing allowances. First is the Initial Clothing Monetary Allowance (ICMA). Recruits, among others, draw this one, which amounts to \$169.25. (This may vary from year to year.)

Second is the Special ICMA, which provides funds to those who wear clothing of a type not customarily required by the majority of those in the Navy. It goes to those assigned to certain Navy bands, for example. It is also paid upon promotion to CPO. The rates vary, but the allowance is usually a lump sum payment of \$300.

The third type is the Maintenance Clothing Monetary Allowance, which shows up in your regular pay. There are two categories, Basic Maintenance Allowance (BMA) and Standard Maintenance Allowance (SMA). For the recruit who draws the ICMA, the BMA of \$4.20 a month starts six months later, and continues for



three years. Thereafter, an SMA is paid at the rate of \$6.00 monthly.

When you make chief petty officer you draw a monthly basic uniform allowance of \$6.00 for three years. You then begin to draw the CPO standard maintenance allowance of \$7.20 per month.

As in the case of promotion to CPO, enlisted men promoted to warrant or commissioned rank may be entitled to an initial uniform allowance. However, the amounts of such allowances vary according to individual cases. Officers who receive permanent, Regular Navy appointments do not receive allowances for clothing.

Under certain conditions, Reserve officers are entitled to an initial uniform allowance of up to \$200 upon first reporting to active duty for more than 90 days. An additional uniform allowance of \$100 is payable to certain Reserve officers each time they enter or reenter active duty or active duty for training for a period longer than 90 days. Reserve officers may also receive a lump sum uniform maintenance allowance of \$50 after each four-year period of satisfactory federal service. This must, however, include at least 28 days of active duty or active duty for training performed after the date of entitlement to any previous uniform allowance.

The various rates and conditions under which you may be entitled to initial and special clothing allowances are described in section V, chapter 4, Volume IV, *Nav-Compt Manual*.

• **Subsistence Allowance**—Officers are entitled to an allowance for subsistence at the rate of \$47.88 per month, regardless of rank or dependency status. All officers, on ship or ashore, married or single, draw the subsistence allowance and pay their own mess bills.

The subsistence allowance for enlisted personnel, commonly called Comrats (commuted rations), is usually limited to married men who live off base with their families and are granted the privilege of messing away from their duty stations. However, entitlement to Comrats is not automatic. Only after you apply and your request is approved will you be permitted to receive the allowance.

Effective 1 Jan 1963, the daily value of commuted

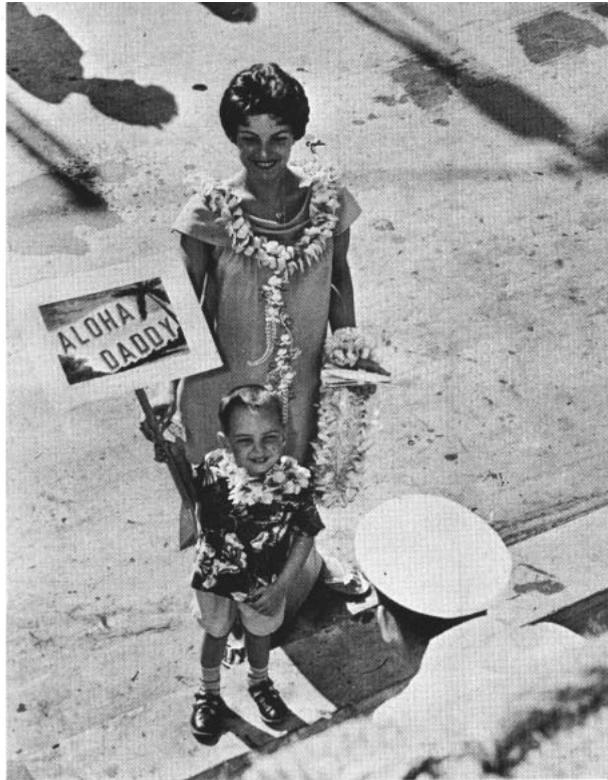


rations was set at \$1.03 in the continental United States, and \$1.15 afloat and overseas (including Alaska and Hawaii). These rates also apply to hospital, field, and leave rations.

If you draw Comrats, you may be permitted to eat in your base mess hall at a reasonable price. Effective 1 Jan 1963, charges for meals are:

	CONUS	OVERSEAS
Breakfast	.23	.25
Dinner	.45	.50
Supper	.35	.40

If you're assigned to certain types of shore duty, such as recruiting duty, you may be entitled to draw \$2.57 per day subsistence if no government messing facility is



available. This applies whether you are married or single. Geographical area, status in respect to allowances, and types of duty all govern subsistence allowances. Owing to the many and varied conditions of such assignments, no standard sum can be given here.

• **Dislocation Allowance**—If you have dependents, you may be entitled to receive a dislocation allowance upon permanent change of station. This allowance is payable to men in pay grades E-4 (with more than four years' service) and above, under conditions described in Chapter IX, *Joint Travel Regulations*. The allowance is equal to one month's Basic Allowance for Quarters.

• **Family Separation Allowance**—This allowance, a part of the Uniformed Services Pay Act of 1963, is payable under various circumstances to men separated from their dependents for reasons of shipboard or overseas duty.

If you're on permanent overseas duty (including Alaska but not Hawaii), you may receive a monthly allowance equal to the BAQ payable to men "without dependents" in your grade if the movement of your dependents to your overseas station is not authorized, government quarters are not available, and your dependents are not in fact residing with you.

If you're in grade E-4 (over four years' service) or above, have dependents, and are entitled to BAQ, you may receive a monthly allowance of \$30 if you are on shipboard duty away from your home port for a continuous period of more than 30 days, or if you are on temporary duty or temporary additional duty away from your permanent station for more than 30 days and your dependents do not accompany you to such station.

Also, any time the movement of your dependents to your permanent station or a place near that station is not authorized at government expense, and they do not in fact reside with you, you may receive a monthly family separation allowance of \$30.

#### Station Allowances

Next to proficiency pay, Station Allowance is probably the least understood subject related to military pay. In general, station allowances are payments to those on duty outside the U. S. to defray the differences between

# allowances and allotments

the average costs at a specific overseas station and the average stateside costs—when the overseas costs are greater.

Station allowances are payable when: (1) Your family is not with you and quarters are not available; (2) Your family is with you and quarters are not available for them; and (3) Messing facilities are not available to you or your family.

The three types of station allowance are Cost of Living Allowance (COLA), Housing Allowance (HA), and Temporary Lodging Allowance (TLA).

- **COLA**—This represents the relative difference between all living costs (less housing) for Navymen in the U. S. and similar living costs at overseas locations. The difference is shown in the form of an index for the overseas location. The index for that location, assuming a COLA is authorized, would be something greater than the base index of 100 which represents the U. S. as a whole. COLA rates vary, depending on your pay grade and the number of dependents you have.

- **HA**—This allowance is designed to compensate you for the high costs of rent, utilities, and moving in overseas. The housing costs at your overseas location are compared with the standard BAQ. Moving in or initial occupancy costs are other factors figured into your HA. Such costs are divided by the number of months of the average overseas tour at the location, and this amount is combined with the average monthly rental costs and utilities costs by pay grade to obtain the average, overall, monthly housing cost. When the average BAQ for each pay grade is subtracted from the over-all housing costs, the difference is the housing allowance.

- **TLA**— This allowance is designed to reimburse you for extra expenses you incur when living in hotel type accommodations while awaiting permanent housing. The TLA is payable as follows: Maximum—not to exceed 60 days upon reporting to an overseas station; not to exceed 10 days upon departing from an overseas station. Rates vary from 50 to 150 per cent of the travel per diem rate, based on the number of dependents accompanying you.

Allowances for any location are reviewed once each year and are subject to change at any time. Check with your disbursing office when reporting to overseas duty to find out about the HA, TLA, and COLA, if any, for your area. (A word of caution: Station allowances are

not payable unless your dependents are recognized as "command sponsored" in accordance with BuPers Inst. 1300.26 series.)

## Basic Allowance For Quarters

If you're a family man, you may be eligible to receive a monthly Basic Allowance for Quarters (BAQ) in addition to your other pay and allowances. BAQ provides rental money for you and your dependents when you are not assigned government quarters or housing facilities under Navy jurisdiction.

- **Officer BAQ**—Officers without dependents normally receive a quarters allowance only when government quarters are not available. This means that officers without dependents who are assigned to shipboard duty, and to stations that have bachelor officer quarters, do not receive BAQ.

Officers in grade O-3 (LT) and below who have dependents are entitled to the quarters allowance whether they are serving ashore, at sea, or overseas, unless "rent free" government quarters are provided. Those in grade O-4 (LCDR) and above without dependents may elect to receive BAQ rather than occupy available government housing unless assigned duties requiring "on base" residency.

- **Enlisted BAQ**—The BAQ for enlisted men without



dependents now ranges from \$55.20 to \$85.20 per month. However, if you have no dependents, you are entitled to BAQ only when government quarters are not available, such as when on recruiting duty or other independent type duty.

If you do have dependents, you are entitled to a monthly BAQ regardless of your pay grade. You are entitled to this allowance whether you're serving ashore, at sea, or overseas. If all your dependents are provided government quarters, though, you do not draw the BAQ.

## BAQ and Allotment Requirements

Your BAQ varies according to pay grade. And, if you're an E-4 with less than four years' service, or an E-1, E-2, or E-3, according to the number of legal dependents you have. Here's how it works:

- If you're a non-rated man, or are in grade E-4 and have less than four years' service, you must provide a "Q" allotment to your wife as a requirement for BAQ entitlement, and your BAQ is based on the number of dependents you have (up to three).

The total monthly "Q" allotment must be for an amount not less than the applicable BAQ, plus \$40.00. The total of these two sums—one provided by the Navy, the other contributed by you—is the amount sent directly to your wife or other dependents.

- If you're in grade E-4 with more than four years' service, or are in any higher grade, your entitlement to BAQ is determined on a flat "with dependents" or "without dependents" basis. And, you are not required to have a monthly allotment sent to your wife.

However, you may, if you wish, register a "D"



(dependency) allotment to your wife, in any amount you choose. You are urged to have a "D" allotment going to your wife each month.

This is sound family financial protection. What's more, if it's found you are receiving BAQ but aren't supporting your dependents, you could, for all practical purposes, be reclassified as a "member without dependents." This means that your allowance would be checked, or cut off, for any period of non support. The Navy expects you to provide adequate support in behalf of your dependents.

The table on page 6 shows the Basic Allowances for Quarters—and an additional minimum contribution required from you if you're an E-4 (less than four years' service) or below.

(Note that enlisted Reservists who serve on active duty for six months under provisions of section 262, Armed Forces Reserve Act of 1955, are considered to be serving "without dependents" regardless of marital status, and are also excepted from the Dependents Assistance Act. Therefore, six-month Reservists draw BAQ of \$45.00 monthly only when government quarters are not available.)

Remember that you or your dependents have the responsibility of notifying the disbursing officer or Family Allowance Activity in Cleveland (see box, p. 7) whenever your entitlement to BAQ ends as a result of change in dependency status.

### Applying for BAQ and Allotments

An allotment is not started automatically. This means that you can't just tell your disbursing officer that you're married and expect your wife to receive a "Q" allotment, or that you'll receive BAQ in your next pay check. You must apply for the allowance, and, if you're an E-4 (less than four years' service) or below, you will be required to register a \$40 allotment from your own pay to be applied towards your wife's "Q" allotment.

When applying for BAQ and/or your wife's "Q" allotment, there are certain conditions you and your dependents must meet. You'll be given an application which you must fill out, giving identifying information concerning yourself, your dependents, and their relationship to you.

If there is any doubt in the mind of the disbursing officer as to your dependents' eligibility, he may withhold credit. If so, you may register a "D" allotment pending



determination of your dependents' eligibility. This allotment, of course, is one in which the entire contribution is made by you from your regular pay (no cost to the government).

In the case of your parents, or children over 21 years of age, credit for BAQ cannot be given until the application is approved. Therefore, a voluntary "D" allotment should be registered. If you're an E-4 (less than four years' service) or below, the amount of this allotment



must be at least \$40.00 if dependent parents are involved.

### Eligible Dependents

For purposes of entitlement to BAQ, the term "dependent" is specifically limited to certain individuals under certain conditions. These dependents are:

- *Lawful wife.* A marriage is lawful only if both parties are eligible to marry on the date of marriage. (Some states have divorce decrees which require a second decree or waiting period before the divorce is final. Often, decrees require a waiting period before remarriage is permitted either within the state where the



decree is obtained or outside the state. Therefore, you should be careful not to remarry after divorce until you are positive the divorce has legally dissolved your previous marriage. This also applies to any previous marriage by your wife.)

- *Unmarried legitimate children under age 21.* Since the "Q" allotment requirement does not apply to officers and enlisted men in grades E-4 (over four years' service) and above, it is not necessary, if you're in such a grade, to submit proof of dependent children as a requirement for BAQ entitlement when you have a lawful wife or other approved dependent. However, if you're an E-4 with less than four years' service, or are in any grade below E-4, the number of children you have may affect the amount of your BAQ.

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

- *Adopted, unmarried children* under age 21. These children become eligible dependents only when appropriate action has been taken by a civil court of competent jurisdiction to permit adoption by you. A legally adopted, unmarried minor child must also be dependent on you for substantial support.

- *Unmarried, legitimate children over age 21* who are incapable of self-support owing to mental or physical

## allowances and allotments

incapacitation, and who are dependent upon you for more than one-half of their support. It is not necessary that dependents in this category be members of your household.

- *Natural parents*, provided they actually depend on you for more than one-half their support. If your parents have an income from some source other than charity that exceeds one-half of their expenses, you cannot be considered as providing over one-half support.

- A *person* (including stepparents, former stepparents, or parents by adoption) who has acted as your parent for a continuous period of five years during your minority. Such person must depend on you for more than one-half support.

### Requirement of Your Dependents

Your wife will normally have no responsibilities in connection with your application for basic allowance for quarters. However, if she has been married previously, she may be required to submit to the Navy family allowance activity evidence of the dissolution of her previous marriage, and, in certain cases, evidence of her marriage to you (if you have not submitted the marriage certificate).

If your wife has children by a previous marriage for whom you have applied for BAQ, she may be required to submit birth certificates. In addition, an affidavit will be sent to her by the Family Allowance Activity for completion. This affidavit concerns the amount of support, if any, being received by her from other sources.

If you have unmarried children over age 21 who are dependent on you because of their mental or physical

handicap, the affidavit described above may be required from the custodian of the children.

If your wife needs assistance in obtaining any documents or information, she may ask the local Home Service Chapter of the American Red Cross, local welfare agencies (public and private), your Legal Aid Society, clerks of Court, and the Bureau of Vital Statistics, for help. All documents submitted (with the exception of naturalization papers—see p. 96) should be certified



or photostatic copies. (Make it a point to keep the original of all your documents. You may need them again.)

Parents, or any person who acted in a similar relationship, have definite requirements to meet. An affidavit known as the "Parent's Dependency Affidavit" will be sent to your parents by the Family Allowance Activity for completion. The Dependents Assistance Act specifically requires that the dependency of your father or mother be determined on the basis of an affidavit submitted by them. Make sure you stress the importance of this form to your parents. Carelessness or inaccuracy in filling it out may result in delay and, possibly, disapproval of your application for BAQ. If your parents need assistance in preparing affidavits or forms they should contact the same agencies and organizations suggested above.

### First Allotment Check

You should remember that your family will not receive an allotment check immediately after application is made. The check is not mailed until the end of the month for which it is payable.

This means that if you registered your wife's "D" or "Q" allotment in March, for example, the amount would be withheld from your April basic pay, and your wife's first allotment check would be mailed on or about 30 April.

Generally the minimum time for allotments to reach wives and children is five to eight weeks after application. It takes at least three months after application for full "Q" allotments for parents to be processed and mailed. Meanwhile, the "D" allotment is effective.

### Avoid a Lapse in Payments

Each month the Navy Finance Center receives a number of letters from dependents who complain they didn't receive their allotment checks. In most cases, failure to receive allotment checks on schedule can be traced to the failure of the Navyman or dependents to notify the Center of change of address. You should remember that when you move, and wish to receive your check at your new address, you should notify NFC before the 16th of the month.

It is suggested that you use the regular change of address card NFC sends to allotment payees periodically. Be sure you include your name and service number, and your old and new mailing addresses. And, to be on the safe side, file a change of address notice with your local post office. They will forward your mail.



# medicare- for family and you



**I**F YOU'RE CHARACTERISTIC of most Navymen, medical care for your dependents is one of the major benefits you've discovered in choosing the Navy way of life. It's a good idea for you to understand the scope of benefits to which your family is entitled.

The provisions of Medicare are complicated. The following description will not be light reading, but it is important.

This article is addressed primarily to the Navyman on active duty and his family, although Navymen in other categories will be covered also.

The term *Uniformed Services*, as used here, means the Army, Navy, Air Force, Marine Corps, Coast Guard, the commissioned corps of the Public Health Service, and the commissioned corps of the Coast and Geodetic Survey. For the purposes of this discussion, the terms "uniformed services" and "military" will be used interchangeably.

Generally speaking, your dependents are eligible for both inpatient and outpatient care in medical treatment facilities of the Uniformed Services. This care is subject to local limitations of space and medical staff. In this regard it is important to remember that the primary mission of our military medical facilities is to care for active duty servicemen and women. The law specifically states that the care of dependents shall not be permitted to interfere with this primary mission.

## Civilian Medical Care

The only persons eligible to receive *civilian* medical care under the program are the following family members of Navy men and women on active duty or active duty for training for more than 30 days:

- Wife.
- Husband, if dependent on Navy wife for over half of his support.
- Unmarried legitimate child, adopted child, or step-child in one of the following categories: (1) Under 21; (2) 21 or over, but incapable of self-support because of a mental or physical incapacity that existed before the age of 21, and dependent on the Navy man or woman for over half his support; or (3) Under 23, enrolled in a full-time course in an approved institution of higher learning, and dependent on the sponsor for over half his support.

For these, the government will pay most of the cost of care in a civilian hospital. It will also pay most of the cost of both inpatient and outpatient maternity care. Treatment of injuries on an outpatient basis is also authorized. The government will not pay for routine civilian outpatient care, meaning the usual visits to a physician's office, a clinic, the outpatient department of a hospital, or a physician's visit to the home of a patient.

Members of your family who live with you, however, must use service facilities if available and capable of providing the required care. Husbands, wives, and children are considered to be living with you if they reside in the area you are assigned, in the area of your permanent duty station, or in the home port or home

yard of a ship—even though you may be temporarily away.

If you are ordered to active duty for more than 30 days, your parents or parents-in-law are eligible for care in service facilities provided they are dependent on you for over half their support and living in a home you provide or maintain.

## Dependents of Retired and Deceased Navymen

Certain dependents of the following Navy personnel are eligible for care in Uniformed Services medical



facilities: (1) A Navy man or woman who was called to active duty for more than 30 days and died while on that duty; (2) a retired Navy member (excluding those retired for non-Regular service who served less than eight years on active duty); or (3) a Navy man or woman who died while retired.

Dependents eligible include those already listed as eligible for civilian medical care plus the following:

- Unremarried widow.
- Unremarried widower, if he was dependent on active duty or retired Navy wife at the time of her death for over half of his support because of a mental or physical incapacity.

## Identification

When a member of your family applies for any kind of medical care—at a service or civilian facility or to a



## medicare- for family and you

civilian physician—the dependent is required to present his *Uniformed Services Identification and Privilege Card* (DD Form 1173) as proof of his eligibility for medical care.

All your eligible dependents, except children under 10, will be issued a card when you, as their service sponsor, apply for one. If you have children under 10 you must furnish proper identification and certify that the child is eligible. Some children under 10 may be issued a card if they do not live with their parents.

The card must be turned in: (1) When it expires; (2) when a new card is issued; (3) if you die, are discharged, retire, or are released from active duty; or (4) when the person is no longer a dependent. If you die or retire, your dependents will be issued a new card indicating that their continued medical care is authorized but only in Uniformed Services facilities.

### How Changes in Status Affect Eligibility

When you are discharged, separated from the Navy for any reason other than retirement, or are officially placed in a desertion status, your dependents lose their eligibility for care in both civilian and military facilities.

When you retire, your dependents can no longer receive civilian care, but remain eligible for care in military facilities.

**If you die on active duty**, your dependents:

- Lose eligibility for civilian care with the following exceptions: A wife whose husband dies on active duty and who is pregnant at the time of his death may be provided obstetrical and maternity care for that pregnancy from civilian sources; or, a dependent who is receiving care in a civilian facility at the time of the death of the Navyman, or who requires care in a civilian facility as the result of being in the same accident or disastrous situation that proved fatal to him, may be provided civilian care until transfer to a military medical facility can be arranged.

- Your dependents retain eligibility for care in military medical facilities. However, widowers must meet certain special qualifications.

**If you die after you have retired**, your dependents remain eligible for care in military facilities only.

If you are divorced from a wife or dependent hus-

band, they lose their eligibility for care in both civilian and military facilities. The eligibility of children is not necessarily affected by the divorce, nor does the remarriage of the divorced wife necessarily end a child's eligibility for medical care.

Children lose eligibility before reaching 21 if they marry a person whose dependents are not eligible for care under the program. Their eligibility ceases on the date of marriage.

### Civilian Care of Dependents in the U. S.

If members of your family are eligible for civilian care but they do not live with you, they may choose between civilian medical facilities and Uniformed Services facilities. Remember, however, that the program



does not provide coverage for every type of medical care.

Even if your dependents are eligible for civilian care, if they reside with you, a uniformed services authority must be contacted to determine whether or not the required care can be provided in a nearby service medical facility. If it cannot, you will be issued a *Nonavailability Statement* (DD Form 1251). This statement is to be used immediately, in connection with a current illness or condition.

Under the following circumstances no nonavailability statement is needed:

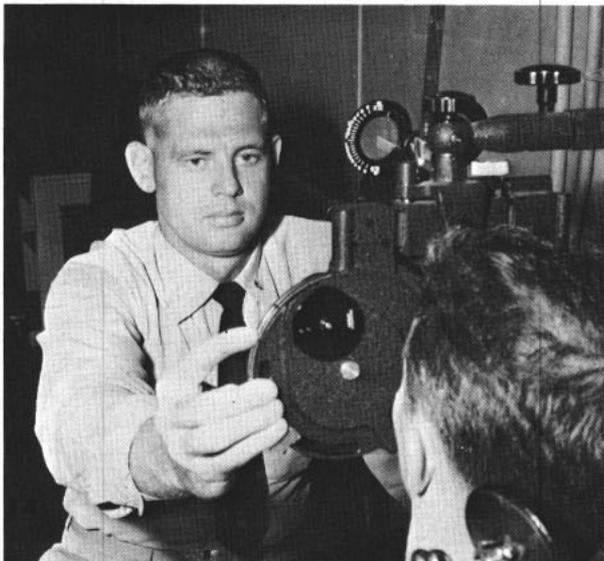
- In an acute emergency requiring immediate treatment from civilian sources as the nearest available medical facility to preserve life or prevent undue suffering.
- When a member of your family is away from home. The person signing the claim forms must make an entry certifying that the dependent was *on trip*.
- For maternity care required by a Navyman's wife if pregnant when he died on active duty. Under these circumstances the widow must obtain a statement from a Uniformed Services official indicating that she is eligible for civilian maternity care.

A nonavailability statement may be issued to cover civilian medical care already begun or completed when it is determined that the patient could have obtained a statement by applying for it before the care began.

The issuance of a nonavailability statement does not guarantee that the requested care will be authorized or paid for by the government. It serves only as evidence that the desired care is not available from a reasonably accessible military medical facility. The government's liability for payment of claims is determined from the clinical information and/or certification furnished by the attending civilian physician.

Each source of civilian care will furnish you with a claim form (DA Form 1863-1, *Services by Civilian Hospitals, Private Nurses, Anesthetists, Physical Therapists—Medicare*, or DA Form 1863-2, *Services by Civilian Physicians and Dentists—Medicare*).

When a member of your family applies for civilian medical care, the physician should be asked if he will



accept the member as a patient under the Medicare Program. Except for outpatient treatment of bodily injuries, the government pays the physician for authorized care with the understanding that there will be no additional charge to you or your family.

### **Civilian Care of Dependents Outside the U. S.**

In overseas areas, as in the United States and Puerto Rico, members of your family who do not live with you may choose between civilian medical facilities and those of the uniformed services. However, it is required that either you or your dependent apply for instructions to the naval overseas commander of that area. If your dependents live with you overseas, care will normally be provided at a Uniformed Services facility. In areas where there are no such facilities, or if service facilities are not able to provide the needed care, you may obtain civilian medical care. The naval overseas commander establishes the procedures for civilian medical care of dependents in his area.

### **Medical Care Provided**

If medical staff, space, and facilities are available, your family may obtain the following care at Uniformed Services facilities:

- Diagnosis.
- Treatment of: Acute medical conditions; surgical conditions; contagious diseases; acute emergencies of any nature; immunization; maternity and infant care.

The above types of treatment include medications, subject to their availability, at Uniformed Services medical facilities.

The care listed above is not available at the following facilities operated by the Public Health Service:

- Outpatient offices (distinguished from outpatient clinics).
- Designated physicians' offices.
- Indian or Alaskan native service hospitals.

### **Medical Care Not Provided**

Your family will not be provided hospitalization at Uniformed Services medical facilities for the following:

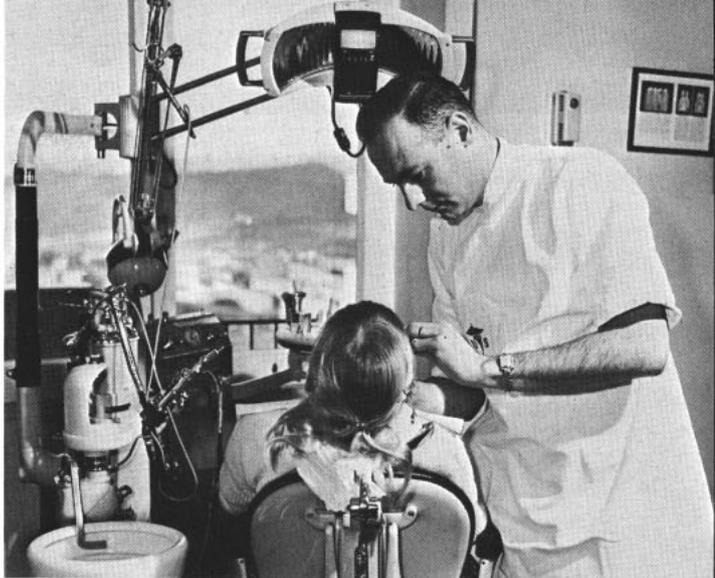
- Chronic diseases, except for acute flare-ups or complications requiring active or definitive medical or surgical treatment.
- Nervous and mental disorders, except for diagnostic purposes.
- Care a patient might like to have but considered not medically necessary. (An example is plastic surgery solely to improve appearance.)
- Domiciliary care (care normally provided in an institution such as a nursing or convalescence home).

In addition, the following devices and services are not provided:

- Artificial limbs, artificial eyes, hearing aids, orthopedic footwear, or spectacles. (Outside the U. S., or in a prescribed remote area within the U. S. where these items are not available from private sources, they will be sold to eligible members of your family, if available from government stocks, at cost.)
- Ambulance service, except that a government ambulance may be used in an acute emergency as determined by the medical officer in charge.
- Home calls, except in special cases where the medical officer determines that home calls are necessary.

### **Dental Care**

In the United States (including Alaska and Hawaii)



dental care for your family at military facilities is limited to emergency treatment to relieve pain or suffering, and dental care which is a necessary part of the treatment for a medical or surgical condition.

However, routine dental care is authorized at military facilities in locations specifically designated as remote areas. Routine dental care is also authorized for dependents in military facilities outside the United States and Puerto Rico.

It is important to remember that dental care of dependents, as is the case with medical care, is authorized only on a space available basis. Routine dental care does not include prosthetic services such as making or repairing dentures or bridges.

### **Fees at Uniformed Services Facilities**

Dependents admitted to a Uniformed Services hospital must pay \$1.75 a day.

There is no charge for outpatient care or dental care.

### **Medical Care From Civilian Sources**

The following civilian medical services are authorized for most dependents of Navy men and women on active duty for more than 30 days:

- Hospitalization in semiprivate accommodations (two, three, or four beds in a room), not exceeding a



year for each admission; all necessary services and supplies furnished by the hospital during hospitalization, and doctors' bills during the hospitalization for the following: Treatment of acute medical conditions; treatment of contagious diseases; or treatment of acute surgical conditions and of certain nonacute surgical conditions when certified by the physician in charge as being medically indicated.

- Complete obstetrical and maternity care, including in-hospital care of the newborn infant. However, infants delivered by civilian physicians in a home or office may receive the care they need on an outpatient basis up to 10 days following delivery.

- Partial coverage for private-duty nursing service

## medicare - for family and you

during hospitalization when the attending physician certifies that such service is needed.

- X-ray, radium, or radioisotope therapy on an outpatient basis if such therapy is begun or prescribed during hospitalization.

- Outpatient treatment for bodily injuries such as fractures, dislocation, lacerations and other wounds.

- Services of a consultant if required.

- Services of an anesthetist and a physical therapist when the attending physician certifies that such services are required for the proper care and treatment of the patient.

**Emotional Disorders**—In-hospital treatment of acute emotional disorders is authorized when certified by the attending physician as constituting an emergency that threatens the life or health of the patient. Payment by the government is authorized *only* until the disorder subsides; or arrangements are made for care at other than government expense; or 21 days of hospitalization have ended, whichever is earliest. Outpatient care from civilian sources is not covered under any circumstance.

### Outpatient Care in Civilian Facilities

Outpatient care from civilian sources is restricted to: Obstetrical and maternity care; care of an infant born outside a hospital (limited to 10 days after delivery); treatment of bodily injuries; services required of a physician or surgeon immediately before and after hospitalization for an injury or operation, including pre-

and post-hospitalization tests and procedures; and X-ray, radium, or radioisotope therapy begun or prescribed during hospitalization.

Dental outpatient care is limited to treatment of bodily injuries customarily cared for by dentists.

### Drugs and Medicines

The government will not pay for medications dispensed or prescribed by a physician on an outpatient basis and obtained by you or your family from civilian sources. However, physicians furnishing authorized outpatient care to your family may include in their bill to the government the cost of the drugs they administer *by injection*. Also, payment is authorized for medication furnished by a hospital to a dependent during hospitalization and for use during such hospitalization.

### Transportation of Dependent Patients

Situations may arise when a member of your family will have to be moved from a civilian hospital to a military medical facility or from one military medical facility to another. In such cases, transfer will be made by government transportation when available. If government transportation is not available, you will have to pay.

This has been intended as a presentation of the basic facts on the Dependents Medical Care Program, but it is neither authoritative nor comprehensive. For more specific, as well as authoritative, details, particularly as to the kinds of medical care authorized and not authorized at government expense, ask in your personnel office to see SecNav Inst. 6320.8A. For supplemental information on overseas medical care, see BuMed Inst. 6322.6B.

## housing - at home and abroad



**I**T MAY TAKE a heap of living to make a house a home, but before you begin you must have the house—or adequate living quarters.

That's the reason for the Navy's Family Housing program. It is a continuing effort, by which the Navy aims to better its over-all housing situation.

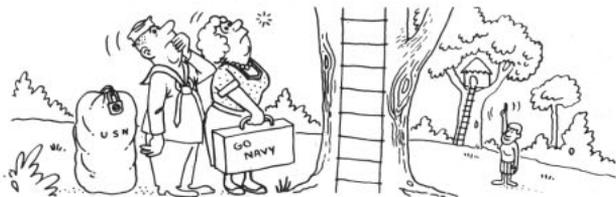
At many locations houses and apartments are found in abundance, and at moderate cost. However, at isolated naval installations, living facilities would not be available without such a program. At others there are just not enough quarters to go around and houses and other rentals may be priced beyond the average man's budget.

In such cases, the Navy's aim is to furnish adequate shelter for its personnel. During a previous tour, you may have been stationed at a location where living facilities left something to be desired. The situation has improved considerably in the past few years and it will undoubtedly be better in the future.

Here's some historical background. Before 1941 family public quarters were provided on a limited basis for certain key personnel at individual naval activities. Because of the acute housing shortage developing in many localities during World War II, an extensive housing program was undertaken to provide adequate housing facilities for Navymen and their dependents, both

within the continental United States and overseas. This housing program has taken many forms, including public quarters built or acquired with appropriated funds, rental housing, Wherry housing and trailer facilities. Housing is now programmed for Fleet personnel and their families as well as for shore-based personnel.

Today, the Navy has approximately 90,000 family



housing units and more are becoming available. Approximately 8000 additional units are now in the planning or construction stage.

The family units included in the Navy's Family Housing Program consist of public quarters, government rental units and government-insured, privately financed projects (Wherry housing). It is the Navy's policy to continue the effort to provide suitable public quarters where adequate housing is not available in the community at a reasonable cost and within reasonable commuting distance. Pending availability of such quarters, the

policy is to effect an equitable distribution of available assets.

This is a rundown on the types of housing available and some information concerning the regulations governing your assignment to them.

### Public Quarters

This is government-owned or government-controlled housing administered by the Navy and occupied without payment of cash rent. If you occupy this type of housing you surrender in full your BAQ but, on the other hand, you have no further expenses to pay for your housing. It is available to both officers and enlisted personnel.

If you are an officer and report for duty at a permanent activity where public quarters are available, you will be assigned by the CO of your new activity. Quarters may include furniture. (The Navy is attempting to



As a rule, due consideration is given to the suitability of the quarters for the officer concerned, his position in the organization and his grade as well as the size of his family.

If an officer is not accompanied by his family when he reports to a new station, his CO will assign him to a room in the Bachelor Officers Quarters, if available. In this connection, considerable attention is being given to increased livability of BOQs in the way of furnishings and facilities.

If you are a married enlisted man, assignment of public quarters that are available is made by the commanding officer (or his representative), who bases his decision upon the number of dependents and other considerations.

If you are not furnished family public quarters (if you are entitled to them), you will be paid BAQ in lieu of family quarters, whether officer or enlisted. If your family does not accompany you, you will, in addition, be provided with accommodations for yourself aboard



provide furniture of a non-personal nature at certain overseas locations where climatic conditions, such as excessive dampness, tend to spoil your good furniture, and at places where local tax laws cause your furniture to be an expensive burden to you. In such instances there may be a proportionate cut in your weight allowance for shipment of household goods.)

### Information Available on Living Conditions Overseas

IF YOU PLAN to take your family with you when going to an overseas station, you should investigate the living conditions in that area before leaving the United States. Pamphlets which give a general idea about the living conditions (shelter, schools, transportation, stores, required clothing, food, etc.) for various foreign locations are made available through the Bureau of Naval Personnel.

Normally, the order writing activities include a

copy of the applicable pamphlet with your orders to an overseas station. If, however, this has been overlooked in your case, you can get the latest information on living conditions by addressing a request to the Chief of Naval Personnel (Attn: Pers-G221), Navy Department, Washington, D. C. 20370.

Here is a complete list of pamphlets available at the present time on living conditions at overseas stations, large and small:

Alaska:	Greece	Newfoundland (Argentia)
Adak	Hawaii	Norway (Oslo)
Kodiak	Iceland	Okinawa
Antigua, W. I.	Ireland (Londonderry)	Panama Canal Zone
Azores	Italy:	Philippine Islands (Subic Bay/Sangleys Point/Cubi/San Miguel)
Bahrain (Middle East Force)	Naples	Portugal (Lisbon)
Barbados, W. I.	Rome	Puerto Rico (San Juan/Roosevelt Roads)
Bermuda	Japan:	Scotland (Edzell)
Brazil	Yokosuka/Yokohama	Sicily (Sigonella)
Chichi Jima	Sasebo	Spain:
Cuba (Guantanamo Bay)	Iwakuni	Madrid
Cyprus	Atsugi	Barcelona
Denmark (Copenhagen)	Kami Seya	Rota
Eleuthera Island	Korea	Cartagena
England (London)	Kwajalein	Thailand (Bangkok)
Eritrea (Asmara)	Malta	Trinidad, W. I.
France (Mediterranean Area/Sixth Fleet)	Marianas:	Turkey:
Germany:	Guam	General (JUSMMAT)
Bonn	Saipan	TUSLOG Detachments
Bremerhaven	Midway Island	Vietnam (Saigon)
	Morocco (Port Lyautey)	

## housing - at home and abroad

your station. Shipboard personnel are eligible for housing in their home port on the same basis as shore-based personnel. All those who are drawing, or are eligible for, BAQ are eligible for housing.

### Rental Housing

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

The Navy manages government rental housing for Navy personnel. The commanding officer sets up a local housing organization, the size of which depends on the number of rental housing units, the locations and

concentrations of housing at his activity, and the availability of personnel and funds. Each prospective tenant for rental housing must file a Navy Rental Housing Projects Application (NavDocks Form 430 or other prescribed form) through his unit commander or directly to the housing management as specified by the CO of the activity.

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

In addition to Navy public quarters and rental housing, Wherry housing is sometimes available. This consists of privately financed and privately operated rentals which are made available on a voluntary basis. Wherry units are operated by private owners at various locations throughout the U. S. Rental rates have been established in accordance with officer and enlisted BAQ in order to keep the rent within your means. All Wherry housing is unfurnished, except for refrigerator and stove. In some cases, the flat rental rate includes the cost of all utilities (heat, gas and electricity), while in others, you are charged for them in addition to rent.

In areas where Navy housing shortages exist and you find it necessary to look for civilian housing on your own, it is advisable to consult your Legal Assistance Officer before signing a lease or contract.

## buying a home



EVER SINCE THE FIRST MAN discovered a cave, he has considered shelter to be one of his basic necessities. Nowadays, the largest part of the population is no longer content with caves and has moved on to bigger and better things—houses.

Houses come in various shapes and sizes. Most of them, however, have one thing in common—a mortgage.

There was a time when a mortgage on the old homestead was the first step to the poorhouse. In the middle

of the 20th century, however, a mortgage is not entirely a liability. It is frequently an asset.

A mortgage, of course, is simply a sum of money which has been loaned to help purchase a house. The mortgage is passed from owner to owner until it is fully paid, either at the end of its life or through refinancing.

If the mortgage on the house you want to buy nearly equals the selling price, less money has to be scraped together for a down payment.

Here's how it works. Let's assume you have found a house you want to buy which carries a price tag of \$20,000. If you're lucky, the house will have a large first mortgage (sometimes called a deed of trust) which



is payable at a low rate of interest over a period of 25, 30 or even 35 years.

If the first mortgage is \$18,000, there is only a \$2000 difference between the mortgage and the selling price. This represents the down payment necessary to buy the house.

### First and Second Mortgages

Now let's assume you have only \$1000 in your bank account. If the seller agrees to accept a down payment

### Navy Community Life

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

You will find that everyone in the "community" is anxious to be your friend and be a part of the big Navy family. In civilian housing projects where Navy families live, Navy men are conscious of this and know that if they fail to maintain high standards of citizenship, such failure reflects on the whole community. Keeping your quarters in shipshape condition is one of the best contributions to community life that you can give. Every Navy community has a place where you can obtain lawn mowers, garden equipment, rakes, etc. There is regular garbage and trash pickup, too.

of \$1000, there is still \$1000 remaining unpaid. This can be adjusted if the seller will accept a second mortgage (or deed of trust).

The terms of payment on the first mortgage when you buy the house will be the same as those set forth by the lender when the former owner obtained the mortgage. The second mortgage payment terms will depend strictly upon whatever agreement you and the seller reach.

This type of purchase is called an assumption. It is so-called because the purchaser assumes the loan which a former owner of the house obtained.

It is, by far, the easiest way to purchase a home, for there are no loan applications to be made, no waiting for an appraisal, for credit references to be checked, no loan to be approved. In general, no muss, no fuss.

Let's suppose you find a house priced at \$15,000 which you want to buy. There is one difficulty. The mortgage on the house is only \$5000. Unless you have a substantial amount of cash to pay down, the monthly payments on the second mortgage combined with those of the first mortgage would be burdensome or impossible.

There is a way out of such a situation. The house can be refinanced. This is the same procedure which would be followed if a new home were purchased on which a mortgage had never been placed.

### Methods of Obtaining a Loan

There are three methods of obtaining a new loan. The simplest for those who can afford it is to call several lenders, inquire as to their interest rates and maximum number of years over which a mortgage loan can be paid. Next step is to apply for the loan from the company whose terms best suit you. Usually the mortgage money is available inside of two weeks. This is called a conventional loan.

Such a loan frequently requires a rather large down payment. Sometimes it is as much as one-third of the value of the house.

For most Navy men, the FHA in-service loan is the best answer to the mortgage problem when placing a new loan. It requires much less cash investment and, in most cases, can be spread over 25, 30, or even, in some cases, 35 years, which makes your monthly payment lower.

FHA, as you probably know, stands for Federal Housing Administration. The FHA does not make loans. It insures mortgage loans made by banks, savings and loan associations, mortgage companies and other lending institutions approved by the FHA.

The FHA and the lender will want to know a few things about you. One is the state of your credit. If it is bad, your chances of getting FHA and lender approval are about nil.

Another item of interest is your income. FHA has no rule concerning the ratio of your income to the price of the house you buy. In 1962, however, the average FHA buyer's anticipated monthly housing expense (mortgage payment, utilities, repairs and maintenance) was between 20 and 21 per cent of his income before taxes.

The FHA has minimum building standards which your house must meet but it does not guarantee the construction. Most builders of new houses anticipate a large number of their sales will be financed by FHA

loans, therefore, most homes are built to conform to the FHA minimum requirements.

### FHA Loans

Now for the mechanics of obtaining an FHA in-service loan. You should first obtain from your CO a certificate of eligibility (Department of Defense Form 802).

This form certifies that you are currently serving on active duty, have had at least two years of such duty, and require housing.

When it is completed, present the original and three copies of the approved certificate to the lender or his



agent (a list of local lending organizations can be obtained from the FHA insuring office if you need one) at the time you make application for an FHA mortgage loan.

The advantage of an FHA in-service loan lies in the fact that you need pay down no more than ten per cent of the property value as appraised by FHA. Lenders have a somewhat involved formula for figuring the amount of the minimum down payment which may enable you to make your purchase for even less. The amount of an in-service loan is limited to not more than \$20,000.

The interest rate also is comparatively good. Servicemen pay five and one-quarter per cent interest per annum—one-half of one per cent less than non-servicemen. In terms of cash, this keeps about five dollars in your pocket each month provided you purchase a moderately priced house.

### G. I. Bill Financing

Another method of financing the purchase of a house is under the G. I. Bill. Anyone is eligible who served on active duty for at least 90 days between 16 Sep 40 and 26 Jul 47 or between 27 Jun 50 and 1 Feb 55 and was honorably discharged after such service.

The expiration of your eligibility can be determined by adding 10 years to the date of your discharge and adding one year for each three months of active duty.

Eligibility for everyone who served during World



# buying a home

War II ends on 25 Jul 1967. For those who served in Korea, eligibility ends on 31 Jan 1975.

You don't have to be out of the service to be eligible for a G.I. loan *but you must have been honorably discharged or separated at some time after having served during World War II or the Korean conflict*, depending upon which bill you intend to use.

Steps in obtaining a G. I. loan are similar to those necessary to obtain an FHA loan. You can obtain a Veterans Administration pamphlet (VA 26-4) which provides question and answer type information concerning this type loan.

There is no fixed down payment for a G. I. mortgage loan. Houses which have a VA appraisal must be sold for no more than the appraised value.

This is not true in the case of an FHA loan. An FHA appraisal determines the amount of an FHA insured loan. It does not necessarily reflect the full current market value of the house.

## Sales Contract

While financing the purchase of a house is undoubtedly of major importance, the basic step in a real estate transfer is the sales contract.

This is a written agreement between the purchaser and the seller. Contract forms can usually be purchased at any stationery store or obtained from your legal assistance officer. There are blank spaces for the names of the purchaser, the seller, the real estate agent (if any), the price of the house, the terms of the sale and the dates of settlement and possession.

Once the contract is signed, it commits you to buy and the seller to sell the property named. If either party fails to perform under the terms set forth in the contract, the result is almost inevitably trouble.

Because the contract is such an important part of the real estate transaction, it should leave nothing to the imagination.

If movable items such as a refrigerator, stove, storm doors, windows, venetian blinds are to be included in the sale, they should be mentioned in the contract otherwise the seller will have the right to remove them. If the seller is to make any alterations or repairs to the property being bought, the work should be spelled out in the contract.

Unless you are an old hand at real estate transactions, it is a good idea to get legal advice before signing a contract. Frequently, this is obtainable from a legal officer. If it is not available at your station, the yellow pages of the phone book should prove helpful. One tip—attorneys specialize much as doctors do. Be certain you get an attorney familiar with real estate law.

The final step in a real estate transaction is settlement.

This is the day when, in most cases, you go to the office of the settlement attorney. You should make this trip with money in your pocket for there will be expenses incident to the purchase of your house which must be paid at this time.

In addition to the attorney's fee, title search and survey costs, you will be expected to pay your share of the insurance and taxes which may have been paid in advance by a former owner. If you are buying a new house, an escrow account will be established for these purposes. If a new loan has been placed on the house, you may have to pay a loan fee to your lender. Such a fee is commonly referred to in the real estate and mortgage businesses as *points*.

To be brief, you should be prepared to part with from \$300 to \$600 at this time. Settlement attorneys usually obtain these figures by telephone before receiving written confirmation and can give you advance information on the cost if you request it. Frequently builders and real estate agents can give a pretty close estimate of closing costs. Occasionally home owners who are selling their own homes can do this.

## Real Estate Agent

When a Navyman wants to buy a house, he usually debates whether or not he should employ the services of a real estate agent.

An agent has an advantage that a stranger in town does not have—he knows where the houses are and can take you there in his car. This saves endless time and effort. Frequently this is important.

An agent is, or should be, helpful when a new loan is involved since it is his job to find a lender who will make a loan under the terms stated in the sales contract.

The cost of an agent's services are theoretically the seller's expense but the commission is sometimes passed on to the purchaser concealed in an inflated price asked for the house.

Houses are like other merchandise, however. The man who shops around soon knows a fair price when he sees it.

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

These computations will not be exact for large sums. To be exact, you should have an amortization schedule which can be obtained from most lending organizations. For quick figuring, however, the following is sufficiently accurate.

### Monthly Payments on Each \$1000

When Interest is	10	15	20	25	30
(per cent):	YEARS	YEARS	YEARS	YEARS	YEARS
4	\$10.13	\$7.40	\$6.06	\$5.28	\$4.78
4½	10.37	7.65	6.33	5.56	5.07
5	10.61	7.91	6.60	5.85	5.37
5½	10.86	8.18	6.88	6.15	5.68
6	11.11	8.44	7.17	6.45	6.00



# reenlistment incentives

**R**EENLISTMENT CAN BE your key to duty on a South Pacific isle. Or, when you sign up for another hitch, the Navy may guarantee you a transfer to the fleet of your choice, the type command in which you desire to serve, or to new construction. The nice thing about this transfer option is the fact that you can hold your orders in your left hand when you raise your right.

The Navy can also guarantee you class "A", "B" or "C" school under the provisions of the STAR or SCORE program or Article 12.8 of the *Enlisted Transfer Manual*. These will be discussed later.

## Choice of Duty

Duty assignment options when you reenlist are an incentive offered to Navymen. If you are serving on sea duty upon reenlistment, the Navy may guarantee you:

- Retention on board your present ship for one year



after reenlistment. (Unless you are serving in a preferred sea duty billet.)

- Transfer to another type command within your fleet.
- Transfer to another fleet.
- Transfer to new construction.
- Transfer to an overseas shore billet.

If you are serving on shore duty when you ship for four or six years, you can be guaranteed your choice of fleet or type commands.

Here's how it works: If you are within one year of the expiration date of your present enlistment, you can ask your personnel officer to forward your choices of duty to the appropriate Navy office. To increase your chances of receiving orders of your choice, you should specify at least two preferences in the order of their importance. You may include desired home ports with your choice of duty, but homeport assignments are not guaranteed. Port assignments will depend upon individual requests and the availability of a billet.

If you are on your second or later enlistment, you must make your request at least six months prior to your separation date, or you will not be eligible for the transfer option. First enlistment Navymen may wait until three months prior to EAOS, but the sooner the request is made the greater are the chances it will be granted.

When your request arrives at EPDOPAC, EPDOLANT or BuPers, the Navy will determine whether or not an opening exists within the limits of your request. If not, you will be notified. If your request is approved you will receive conditional orders. The date of transfer will be within four months of the date your active service would normally expire. The orders will become effective only

if you reenlist for a period of four or more years.

At this point you have your orders in hand, but have not yet agreed to reenlist or otherwise obligated yourself. You may choose to:

- Reenlist and accept the orders.
- Reenlist but not accept the orders.
- Not reenlist, in which case the orders would not be valid.

If you do not accept the orders, normal personnel distribution procedures would be followed.

Should you be on sea duty at the time of reenlistment and eligible for transfer ashore, you may still accept the reenlistment option orders. If you do accept the orders, however, you will be guaranteed at least one year at your new duty station before transfer to shore duty.

Eligibility requirements and procedures for requesting reenlistment transfer options are contained in BuPers Inst. 1306.73 series. To be eligible you must:

- Be within one year of expiration of active obligated service (EAOS).
- Be in an on-board-for-duty status. (Navymen who already have permanent change of station orders are not eligible.)
- Be PO3 or above.
- Be recommended for reenlistment by your commanding officer.
- Be willing to reenlist for four more years. (You may receive your conditional orders, however, before you make your final decision.)
- Have served one year on board your present duty station. (If you have not served one year, your conditional orders will normally become effective on the date you complete 12 months' service at your present command.)

For inter-fleet transfer, a career man must have served at least three years in his present fleet. (Navymen on their second or later enlistments are considered career



# reenlistment incentives

men.) First term Navymen, however, must have only served two years in present fleet. Most first term men would not be eligible for inter-fleet transfer, with a three year duty requirement.

## STAR Program

If educational and advancement opportunities are more important to you than a choice of duty stations, you may get a head start up the Navy ladder by reenlisting under the STAR or SCORE program, or under the provisions of Article 12.8 of the *Enlisted Transfer Manual*, which guarantees "A" or "B" schools to qualified Navymen.

If you are satisfied with the advancement potential of your present rating and have completed at least one but not more than three years of active Naval service, you may decide to reenlist under the Selective Training and Retention (STAR) program. As a STAR participant you will receive an early discharge to reenlist immediately for six years. Under the STAR program you will receive:

- Guaranteed assignment to class "A" school, for those in pay grade E-3. (Assignment to schools normally takes place within one year after school has been requested.)

- Automatic advancement to E-4. STAR Navymen who graduate from class "A" school with final marks above the average grade for the previous four quarters may be automatically advanced to E-4 after they have completed six months in pay grade E-3 and have been recommended by their commanding officers.

- Guaranteed class "B" school if you are in pay grade E-4 or E-5. If there is no "B" school for your rating, but an appropriate "C" level school does exist, you will be guaranteed "C" school.

- Automatic advancement to E-5 if you enter the program as a PO3 and graduate from class "B" school, after having served at least one year in rate.

Other details of the STAR program are spelled out in BuPers Inst. series 1133.13.

## SCORE Program

The SCORE program is tailor-made for Navymen who wish to change their ratings to fields which have greater advancement potential. Under the SCORE (Selective Conversion and Retention) program, any designated striker or man in pay grade E-4 or E-5, who has completed *more than two years' active naval service but less than 12 years' total military service*, can reap benefits similar to those available under STAR by converting to one of the open ratings.

Your chances of approval for conversion under SCORE are best if you now serve in a rating in which there is an overabundance of men. But personnel in other ratings may still be selected if you are otherwise eligible, are recommended by your commanding officer and are willing to reenlist for six years.

SCORE Navymen receive guarantees similar to those under the STAR program. Current regulations may be found in BuPers Inst. series 1440.27.

## Choice of School via TransMan

Even if you do not wish to reenlist under the STAR or SCORE programs, you can still have your class "A" or "B" school orders in hand when you ship over. Accord-



ing to Article 12.8 of the *Enlisted Transfer Manual*, you must submit your request for a school at least three months before your reenlistment.

If you are qualified for the school which you request, and if a quota is available, you will receive conditional orders. Your orders will become effective when you reenlist for a period of four or more years.

A Navyman who is on a Seavey at the time of his reenlistment under Article 12.8 will be assigned to the first available class prior to transfer ashore. If you are not eligible for normal transfer ashore, you will be assigned to a class with a convening date which will allow you to serve at least 12 months on board your present command.

## Reenlistment Bonus

ONE WAY TO OBTAIN MONEY is to receive a windfall from a rich uncle. However, for the Navyman who doesn't have a rich uncle, a more certain method of acquiring a bundle is to collect the bonus due him when he reenlists.

As examples of what the reenlisting Navyman gets and how he gets it, the hypothetical three Jones brothers from Kansas will do nicely. They are all stationed at Norfolk, Va., and plan to reenlist on 15 Jan 1964.

Joe is an unmarried ET2 who joined the Navy on 15 Jan 1960 for a four-year hitch. This will be his first reenlistment. He's signing up for six years.

Bill, a married EM1, joined up for six years on 15 Jan 1952 and reenlisted for six more years on 15 Jan 1958. On this, his second reenlistment, he'll be signing up for six years.

Sam, a married BMC, originally enlisted for four years on 15 Nov 1948 and has since reenlisted two times for



# reenlistment bonus

six year hitches. He's going to sign up for four years this time.

Here's what each will collect:

	Joe	Bill	Sam
Reenlistment Bonus	\$1320.00	\$1160.00	\$466.67
Unused leave (for 60 days including BAQ of \$1.25 per day for married men and 70c a day subsistence for all three)	482.00	697.00	817.00
Travel pay for 1500 miles at six cents per mile	90.00	90.00	90.00
<b>SUB TOTALS</b>	<b>\$1892.00</b>	<b>\$1947.00</b>	<b>\$1373.67</b>
Less Income Tax (18 per cent is withheld from bonus and basic pay for unused leave)	316.80	313.20	210.00
<b>TOTALS</b>	<b>\$1575.20</b>	<b>\$1633.80</b>	<b>\$1163.67</b>

The Jones brothers reenlisted under the provisions of Section 308, Title 37, U. S. Code. This is the law which governs the payment of reenlistment bonuses to Navy-men who enlisted after 16 Jul 1954.

There are conceivably a handful of men who reenlisted before this date who elected to continue receiving bonuses under Section 207 of the Career Compensation Act of 1949. Such men were generally those who, having close to or over 20 years' active Federal service, could collect under Section 207 but were ineligible under Section 308 of Title 37, due to this circumstance.

## Reenlistment and Extensions

Here are the provisions of Section 308 which govern what you will receive and the circumstances under which you will receive it.

First of all, of course, you must reenlist. By reenlistment, the law means an enlistment in the Regular Navy within three months from the date of your last discharge or release from compulsory or voluntary active duty in either a Regular or Reserve component of the Navy.

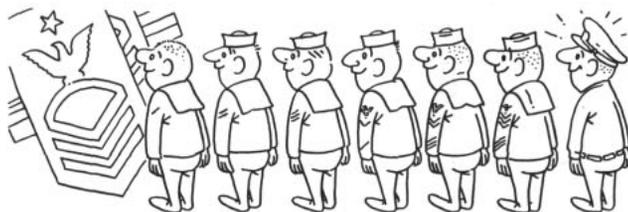
A reenlistment is also considered to include a voluntary extension in the Regular Navy of an enlistment for two or more years. Your extension doesn't necessarily have to be for two years. Two one-year extensions also count.

The provisions of Section 308 also apply to any



ex-officer or ex-warrant officer who reenlists in the Regular Navy within three months from the date of his release from active duty as an officer or warrant officer if he served in a Navy enlisted status immediately before serving as an officer or warrant officer.

Navy-men who reenlist after completing a total of 20



years of active federal service are not entitled to a reenlistment bonus under Section 308.

According to this section, active federal service is defined as active service (excluding time lost and leave without pay) in the Army, Navy, Air Force, Marine Corps, Coast Guard or any of their components.

Only time actually served during a minority enlistment or an enlistment which was terminated before its normal expiration date is counted as active service.

Inactive service in a military Reserve component isn't considered to be active federal service for reenlistment bonus purposes.

When figuring your reenlistment bonus, the basic pay (for your grade and length of service) is that which you were actually drawing at the time of discharge. Another thing to remember is that only enlistments which were begun after 1 Oct 1949 count for bonus purposes.

Using this formula, Joe Jones' bonus, for example, would be figured according to the basic pay of an E-5 with more than three but less than four years' cumula-



## reenlistment bonus

tive service, since he won't be entitled to the pay of an E-5 with over four years' service until after he reenlists.

Similarly, Bill would compute his bonus as an E-6 with more than 10 but less than 12 years' service and Sam would figure his as an E-7 with more than 14 years' service.

### How to Compute Your Bonus

The method of computing your reenlistment bonus isn't complicated. This is how it's done:

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

- **For the second reenlistment**, your bonus would be computed by multiplying the number of years for which you reenlist by two-thirds of your monthly basic pay at the time you were last discharged or released from active duty.

- **For your third reenlistment**, it would be one-third of your monthly basic pay times the number of years for which you reenlist.

- **For the fourth and subsequent reenlistments**, it would be one-sixth of your monthly basic pay, times the number of years for which you reenlist. For a reenlistment which will extend your total active federal service beyond 20 years, only that number of years or fraction

of a year which, when added to your previous active service, total 20 years is used as a multiplier.

There is a limiting factor to the payment of reenlistment bonuses. Under Section 308 your total reenlistment bonuses may not exceed \$2000 during your entire career.

### How the Bonus Works for the Jones Brothers

Let's take the Jones brothers again as examples of how the bonus is computed in specific cases.

- **Joe** is a PO2 in pay grade E-5 who has more than three but less than four years' service, which means his monthly basic pay is \$220.00. By using the formula above, you'll find he's entitled to one month's basic pay for each year of reenlistment. Since he'll be reenlisting for six years, we merely multiply \$220.00 (his basic pay) by six (the number of years for which he reenlists) to get \$1320.00 (the amount of his reenlistment bonus).

- **Bill** is a PO1 in pay grade E-6 with over 10 but less than 12 years' service so his monthly basic pay is \$290.00. This will be his second reenlistment so he gets two thirds of one month's basic pay for each year of his reenlistment. Therefore, he'll get two-thirds of \$290.00 multiplied by six—a total of \$1160.00

- **Sam**, a CPO (pay grade E-7), has more than 14 but less than 16 years' service so his monthly basic pay is \$350.00. He's reenlisting for the third time so he's entitled to one-third of \$350.00 multiplied by four (the number of years for which he's reenlisting). That gives us our total of \$466.67.

As you can see, the reenlistment bonus is easy to figure. All you have to do now is decide where to spend it. For most Navymen, this is no problem.

## assistance available

THERE ARE MANY TIMES in your Navy career when you are faced with situations which require the advice or assistance of experts. These situations may not have any connection with your military duties, but the Navy considers it good business to offer you a helping hand, when regulations permit.

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

### Your Navy Chaplain

The fact that Navy chaplains are clergymen in uniform makes them concerned about any personal problems that naval personnel and their dependents may have. Navy chaplains are not only ready to accept the traditional practice of "taking your trouble to the chaplain," but also work to bring comfort, courage, and faith, which are the fruits of a religious belief, into people's lives.

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

concerned and interested in you, both in times of trouble and when there is smooth sailing.

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

At times, and upon invitation, of course, he will visit your home. He can give counsel and advice to the widow and parents in case of a Navyman's death, and



is available to conduct appropriate funeral services for Navymen (active duty and retired) and for their dependents.

### Navy's Legal Assistance Program

The purpose of the Legal Assistance Program of the Navy is to interview, advise and assist Navymen and their dependents who have personal legal problems, and, in certain cases, to refer them to competent attorneys acting in cooperation with the American Bar As-

sociation, state and local bar associations and legal aid organizations.

The Navy has established billets for Legal Assistance Officers, who are naval officer lawyers. Each is also a member of the bar of a state, territory or the District of Columbia. They are established at naval district headquarters, navy yards, naval stations, Marine Corps bases, Marine barracks and other naval activities where qualified lawyers are available. Legal assistance officers are also usually available on ships and stations having complements of more than 1000.

For smaller ships or stations with no licensed attorney on board, a naval officer is assigned collateral duty as legal assistance referral officer. He can arrange for legal service, but cannot give such advice or service.

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

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

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

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

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

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

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

LAOs do not handle matters which should, in their judgment, be handled by private counsel.

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

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



### The Navy Relief Society

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

In order to insure equal consideration of all requests for assistance, definite policies and practices have been developed. Basic to these is the fundamental concept that Navy men are normally independent, self-reliant and self-supporting people but, owing to the nature of service life with its many changes, they are subject to a greater extent than persons in civilian life to unfore-



seen problems. It is these situations that the Society stands ready to relieve. Its services are available to all personnel, both Regular and Reserve on active duty (other than training duty), to retired personnel and to the survivors of those whose death occurred while in the service. There should be no hesitation in seeking its aid in time of real trouble.

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

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

Branches are located at smaller stations within reasonable distance of the larger ones. All of these auxiliaries and branches maintain offices which are easy to

## assistance available

reach and are open during normal working hours. In case of necessity, some of the staff can usually be reached at night.

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

If the need is immediate and urgent, written or telegraphic requests should be processed through the local chapter of the American Red Cross, which will assist in insuring that sufficient information is included.

### The American Red Cross

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

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

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

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

### Navy Mutual Aid Association

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

Membership is open to Regular and Reserve officers of the Navy, Marine Corps and Coast Guard on the active lists who are not more than 62 years of age, and all midshipmen and cadets of the Naval and Coast Guard academies. Reserve officers must be on active duty at the time of entrance into the Association and must have one year's continuous active service or one year or more of obligated service at the time of application. The benefits of the Association are available when a member retires, resigns or is in an inactive status.

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

It also offers numerous other services to its members. For example, membership in the Navy Mutual Aid Association entitles a member to obtain quick loan serv-

ice anywhere in the world, provides a central depository for valuable documents and free photostatic service.

The premiums for a \$7500 insurance benefit with the Association vary with the age of the member and become fully paid up at age 50, 55, 60 or 65, depending on the plan selected. A low cost Ordinary Life plan is also available. The Association pays a terminal dividend of \$2500 in addition to the \$7500 at the present time. For example, a man joining the Association at age 23 pays \$10.35 a month and his payments stop at age 60. In the event of his death at any time, his beneficiary would be paid \$7500 plus the terminal dividend of \$2500.

### Navy Wives Club

The Navy Wives Club of America is a group that has been especially organized for the Navy wife. It has



112 active clubs throughout the U. S. and in overseas locations including Alaska, Hawaii, Puerto Rico, Cuba, Morocco, Japan, Guam, the Philippines, Bermuda, Spain, France, Okinawa, Azores, Midway, Newfoundland, Marianas, Ireland and England, and several with charters pending.

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

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

The Navy Wives Club members also provide assistance to Navy chaplains, assist in YMCA programs for servicemen, participate in the national blood donor program and in Navy Relief Society projects. Socially, local chapters hold dances, picnics and similar affairs and participate actively in all local welfare and educational projects.

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

### Other Organizations

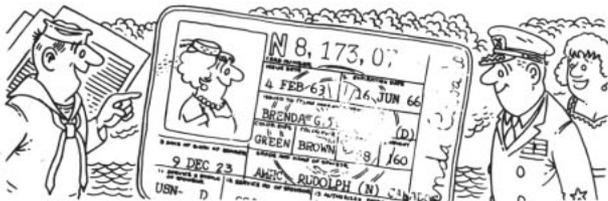
There are a number of organizations and government agencies which will assist your family. Following is a brief discussion of some of these:

**Veterans Administration**—Handles dependency compensation for service-connected death. The VA is responsible for burial flags for dependents of personnel buried outside the continental U. S. It administers USGLI and NSLI insurance. The VA maintains hospitals for care of veterans who cannot afford to pay for

hospital treatment. VA regional offices are located in many large cities.

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

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



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

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

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

- Emergency leave may be granted by your commanding officer when home conditions require your immediate presence; or
- Reassignment for humanitarian or hardship reasons when home conditions constitute an undue hardship not normally encountered by other members of the naval service (of such a nature that it cannot be resolved by emergency leave) and your presence is necessary to alleviate the hardship. Normally, a humanitarian shore duty assignment is for a period not to exceed four months.
- When leave has already been granted to meet an urgent situation and it is probable that your remaining time will not be sufficient, you may request an extension of leave from your command.
- In emergency cases, when temporary humanitarian assignment is insufficient, you may request an extension of your assignment accompanied by an explanation of the current situation. All requests for humanitarian assignment are carefully reviewed by a board of officer and enlisted personnel established for that purpose. In addition to the merits of your case, your service record, length of service and other extenuating circumstances are considered. Requests for extension of humanitarian assignment are granted only in exceptionally severe hardship cases.

Information on procedures is given in the *Enlisted Transfer Manual* (NavPers 15909A), Chapter 18. You may be assured that you will receive all possible assistance and guidance from your commanding officer or from your chaplain in the preparation of humanitarian requests.

Requests for hardship or dependency discharge must

## **i.d. card**

be submitted in accordance with the provisions of *BuPers Manual*, Art. C-10308, and must be accompanied by affidavits which fully substantiate the dependency or hardship claim.

Additional information as to disposition of applications for separation for dependency or hardship reasons is given in *BuPers Manual*, Art. C-10319.

#### **Uniformed Services Identification and Privilege Card**

The armed forces have an ID and privilege card, DD Form 1173, for dependents. The card shows a photograph and identification data on the individual, and service and status of the sponsor, and lists authorized patronage, such as theater, commissary and limited or unlimited Exchange privileges.

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

How dependents get the card:

- *Active duty* Navymen apply to their commanding officer, on behalf of their dependents.
- *Retired personnel* apply to the Commanding Officer, Naval Reserve Manpower Center, Bainbridge, Md., on behalf of dependents.
- *Survivors* (or the agents) of deceased Navymen should state their request in writing to the Chief of Naval Personnel (Attn: Pers G2), Department of the Navy, Washington 25, D. C.

If the names of your wife and children, listed on the application for a DD Form 1173, *Uniformed Services Identification and Privilege Card*, are the same as those listed on your *Record of Emergency Data*, NavPers 601-2, you should have no difficulty in obtaining the new card. If your NavPers 601-2 is not up to date (for example, if a child has been born since you last completed the form), it will be necessary to show proof of the changes (the child's birth certificate, for example). Keep your NavPers 601-2 up to date.



# dependents schooling



**W**HAT KIND OF SCHOOLS are available for my children? This is one of the first questions the Navyman with school age dependents asks when he receives orders to overseas shore duty.

Actually, there's little cause for worry. Dependents schooling is rarely a problem, particularly at stations where large numbers of families are concentrated. Chances are your youngsters, whether they're first graders or high school seniors, will receive as good an education overseas as they would in the continental United States.

While stationed overseas, any unmarried child between ages 6 and 21 who is actually dependent on you as a parent is eligible for elementary and high school educational assistance at the expense of the Navy.

Your children may attend Navy-operated dependents schools, those maintained by other service branches, or approved local civilian schools operated by church, governmental, cooperative and private agencies. Or, your youngsters may enroll in correspondence and home study courses.

At present the Navy operates 26 dependents schools serving nearly 10,000 boys and girls. The Navy Dependents Schools make up a world-wide educational program that extends from Spain to Japan, and from Iceland to the West Indies.

Where Navy-operated schools are established, Navy-men stationed within reasonable commuting distance are expected to send their children to those schools.

If you're assigned to an area not serviced by a Navy Dependents School, you will be expected to send your children to any school in the vicinity maintained by the Army or Air Force. The Navy makes the necessary inter-service financial arrangements.

In the relatively few areas in which the number of service dependents is so small that a service-operated school is not practicable, the Navy pays all or most of the tuition required for your dependents to attend private, church, cooperative, or local government schools. For the most part, private and church schools in foreign countries compare favorably with the same types of schools in the States. Cooperative schools (operated by groups of parents) have improved considerably over the years.

In the unlikely event that neither military-operated schools, nor adequate local schools are available, provi-

sions are made by the command for the use of correspondence courses for both elementary and secondary school work. The costs for correspondence courses, textbooks, and mailing expenses are borne through Navy appropriated funds.

Most likely, however, your children will be able to attend a Navy dependents school, or one that's operated by the Army or Air Force.

## Schools Similar to Stateside

All military schools are staffed by well-trained teachers and administrators who have had considerable experience.

The school year generally conforms to the September through May calendar followed in the U. S., and ranges



from 175 to 190 days of actual classroom instruction. As in the States, school is dismissed for Christmas, Easter, and Thanksgiving vacations, and for local holidays.

The instruction offered in dependents schools is primarily academic, rather than commercial or vocational.

Courses prepared in the Bureau of Naval Personnel lend conformity to the entire Navy Dependents School Program. Textbooks and instructional supplies are kept up to modern standards, and adequately supplied libraries and well-equipped science labs are part of most school facilities.

High schools stress fundamental subjects (English, mathematics, science, history, etc.), and the majority are accredited by the North Central Association of Colleges and Secondary Schools.

Problems of student adjustment due to the frequent changes in residence that most Navy families face are usually not serious. Most students adapt rapidly to their new environments, and the general atmosphere is similar to that found in stateside schools of comparable size.

Here's another point to remember—travel in itself has an educational effect.

In most of the Navy high schools, teens can find about all the extracurricular activities they would in the States—glee clubs, dances, school papers, and popular athletic events.

## Paperwork—Your Homework

Before taking your family abroad, here are some tips on preparation for your children's schooling:

- Take along their birth certificates. If you do, you should have no trouble proving they are in the correct age brackets for Navy-financed schooling.
- If possible, also take along, or have the previous school forward, transcripts of your children's school

Navy's Forrest Sherman School in Naples, Italy



work, narrative reports on their personality traits and study habits, and lists of the textbooks they have been using and their scores on standardized tests. This will be of great help in enabling your youngsters to get the most out of their schooling.

- Make all arrangements for schooling in accordance with instructions published by the commanding officer of the activity to which you will be assigned. If you don't, it may mean money out of your pocket. If appropriate armed forces dependents school facilities are available, and you choose to send your children to some other school, you must bear the expense.

Listed below are overseas areas with Navy-operated dependents schools. Students completing work in schools which offer only the elementary grades usually transfer to high schools in the same area. For example, those who are graduated from elementary schools in Yokosuka attend high school in Yokohama. *Keep in mind that the Army and Air Force have approximately 300 schools in 23 countries which also are open to Navy dependents.*

School Location	Grades
Argentia, Newfoundland	1-12
Guantanamo Bay, Cuba	1-12
Keflavik, Iceland	1-12
Midway Island	1-12
Port of Spain, Trinidad	1-8
Rota, Spain	1-12
Sangley Point, Philippines	1-12
Subic Bay, Philippines	1-12
Naples, Italy	1-12
San Miguel, Philippines	1-8
Sidi Yahia, Morocco	1-4
Sasebo, Japan	1-12
Yokosuka, Japan	1-8
Yokohama, Japan	1-12
Iwakuni, Japan	1-12
Port Lyautey, Morocco	1-12
Sigonella, Sicily	1-12
Tainan, Taiwan	1-12
Villefranche, France	1-8
Chia Yi, Taiwan	1-8
Tsoying, Taiwan	1-8

Additional information about overseas dependents schools may be obtained by writing to the Chief of Naval Personnel (Pers C-17), Washington 25, D. C.

### War Orphans' Educational Assistance

If you know any college-age children of deceased Navymen, here's an educational benefit you may wish



to call to their attention. All children aged 18-23 of Navymen who died while on active duty during World War II or the Korean conflict, or whose deaths resulted from the performance of military duties during peacetime, are eligible to receive government grants to further their education.

The War Orphans' Educational Assistance Act of 1956, as amended, offers monthly schooling payments to children of deceased Navymen, similar to the educational benefits veterans receive under the G. I. Bill.



Training may be taken in schools and colleges only. Payments, which may be continued for as long as 36 months, are \$110 a month to those enrolled full time, \$80 a month if enrolled three-quarters time, and \$50 for half-time enrollment.

The parent or guardian of any eligible child interested in War Orphans' assistance should file an application with the Veterans Administration regional office serving the state or area in which the child resides.

### Scholarships

The Personal Affairs Division of the Bureau of Naval Personnel has compiled a list of scholarships available to children of all military personnel. A certain number are granted specifically to children of Navymen. Others are offered to the youngsters of military personnel of all services.

A description of the various scholarship programs is contained in the July 1963 ALL HANDS. Full information on the number of scholarships available, and details governing awards and eligibility, may be obtained by writing to the Chief of Naval Personnel (Pers G-221), Washington 25, D. C.

### Employment For Navy Wives

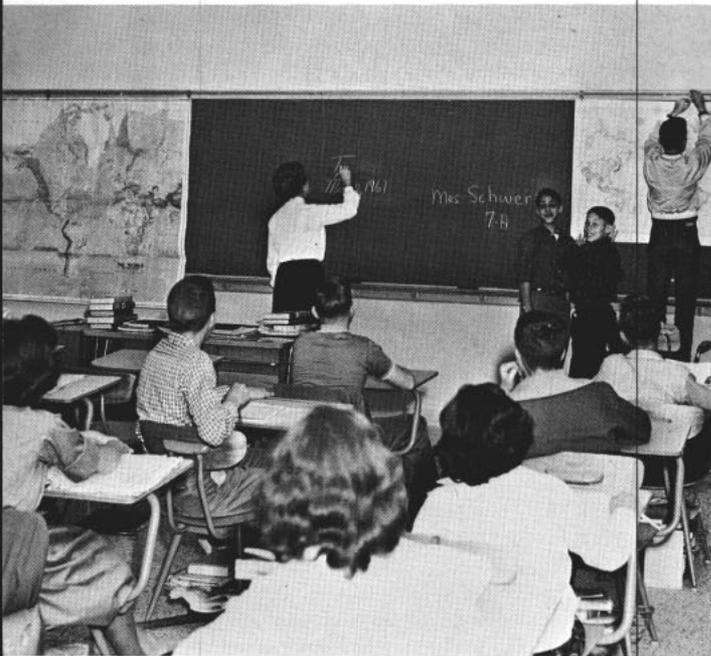
IF YOUR WIFE is a qualified teacher, chances are good she can find employment at one of the Navy Overseas Dependents Schools described on page 28. If she's an experienced office worker, she may find employment as a typist or stenographer at your Navy shore installation.

Many Civil Service jobs are available to Navy wives. The pay's good, the hours aren't bad, and chances of advancement are good for those who can qualify.

Many Navy wives or, for that matter, daughters of Navymen, with office experience or qualifications are employed at naval installations. At present there are many job openings, particularly in the larger "Navy towns."

If your wife is interested in Navy office employment, she should inquire at your base's civilian personnel office. For a typist position, she must meet Civil Service age requirements, pass a written exam which consists of a general abilities test, and must demonstrate her ability to type 40 words per minute. For a stenographic job she must be able to take dictation at the rate of 80 words per minute.

Effective 1 Jan 1964, typist starting salaries will range from \$3620 to \$3880 a year, depending on the area and the job. Stenographers' pay varies from \$3880 to \$4215,



again depending on the area and job. An automatic \$105 to \$140 within-grade salary increase will be given for each year of satisfactory work, and, for those who qualify, there are many opportunities for advancement.

In addition, as a Civil Service worker your wife will be eligible for 13 workdays of vacation leave, eight workdays of paid holidays, and 13 workdays of sick leave each year.

### Teaching Overseas

The employment of Navy wives as teachers at overseas dependents schools is clearly encouraged in official directives. However, you must first be assigned under normal rotation procedures, to an area in which such a school is located.

In other words, your job as a Navyman comes first. The Navy won't assign you overseas on the basis of your wife's teacher qualifications. But, once you're ordered to an area in which a dependents school is situated, your wife may apply for employment. If she's qualified, every effort will be made to find her a position.

The latest directive on the subject, BuPers Inst. 1755.16, lists the teacher eligibility requirements. In general, the Navy wife/teacher must:

- Be a citizen of the United States.
- Hold a bachelor's degree from an accredited college or university.
- Have at least 18 semester hours of course work in the field of professional teacher education.
- Have, within the past five years, at least two years' experience as a teacher or administrator. Neither practice teaching, nor teaching above the secondary level, can be applied.
- Be in good physical condition, free of any chronic condition which requires excessive medical treatment. Pregnancy at any stage is disqualifying. (Individual commands generally limit continuation of teaching to the fifth month of pregnancy which originates after employment has commenced.)

If it's an elementary teaching position your wife is seeking, at least one year of her previous experience

must have been in grades one through six. Grades seven and eight are considered elementary only if experience was in self-contained classrooms. In elementary grades, each classroom is considered a self-contained unit.

### How to Apply

Once you've received orders to an area with an overseas dependents school, your wife should obtain two copies of Civil Service Form 57 (Application for Federal Employment) from a post office or any government civilian personnel office. Both copies, along with a copy of college transcripts, should be submitted directly to the commanding officer of the installation under which the dependents school is administered.

Applications should be submitted by 15 January in order to be considered for the following school year. If your wife applies for a teaching position in mid-term, and a full time assignment is not available, she should contact school authorities for the possibility of a substitute teaching job, or a mid-term replacement position.

Navy families who take advantage of the Navy overseas dependents' school teacher-employment opportunities have found pleasant side effects. For example, if you receive orders overseas, and your wife is a qualified teacher who agrees to teach school after your arrival abroad, there's a good possibility you and your wife will receive concurrent travel, a privilege not extended to all Navy families.

And, of course, there's the extra family income. If your wife has a bachelor's degree, her starting salary would be \$4435 per year. Teachers with a master's degree enter at \$4635. If she has completed at least 30 semester hours of work beyond the master's degree, the beginning salary is \$4735. Administrative personnel are paid on a yearly basis, and are usually started at the GS-9 level (\$6675 per annum). Salaries are subject to U. S. income tax, which is withheld from regular payments. No income taxes are levied on NODS teacher salaries by the countries in which the schools are located.

All overseas dependents school teachers are Civil Service employees, but appointments are in the "ex-



cepted" category, which means service cannot be applied towards career Civil Service status.

If you or your wife require more details on employment opportunities at overseas dependents schools, answers to specific questions may be obtained by writing to the Chief of Naval Personnel (Pers C-17), Washington 25, D. C.

Or, if you're stationed in the San Francisco or Washington, D. C., areas, a personal visit to one of the Navy Overseas Employment Offices may be worthwhile. In Washington, the Overseas Employment Office for the Atlantic area is located at PRNC headquarters. In San Francisco, the Pacific Overseas Employment Office is situated in the Federal Office Building.

# leave and liberty

WHETHER IT'S 48 HOURS of liberty on the Riviera or several weeks of leave for an extended trip in the United States, leave and liberty are usually awaited with eager anticipation and are sometimes the subject of fond memories.

Anybody who has browsed through the *Bureau of Naval Personnel Manual* probably knows liberty and leave are controlled by commanding officers in accordance with instructions given in the *Manual*.

Your commanding officer has the authority to grant liberty which authorizes you to be away from your duty station for periods up to 48 hours without being charged leave.

The normal 48-hour liberty period can be extended up to 72 hours if the period includes a national holiday proclaimed by the President or Secretary of the Navy.

At some very remote stations, the Chief of Naval Personnel has authorized COs to extend liberty up to 96 hours. These stations, however, are few.

## Liberty Schedules May Vary

Ships and stations use a variety of liberty schedules. On board ship, you may have port and starboard or three- and four-section liberty. Shore station liberty may range anywhere from three to 12 sections.

The law governing your leave and liberty is the Armed Forces Leave Act of 1946 with its amendments. According to this Act, you're entitled to 30 days of leave with pay each year.

Your leave accumulates at the rate of two and one-half days of leave per month. Every effort is made to see that you take this leave each year; however, it is up to your CO to determine when conditions permit leave to be taken.

He is governed in his actions in this respect by the *BuPers Manual* plus the conditions which exist on board your ship or station at the time you intend to take leave. This is one reason why it is advisable to take leave when you have the chance. Otherwise, you may lose it.

This brings up the subject of how much leave can be carried on the books. The regulations say you may carry 60 days of accumulated leave from one fiscal year to the next.

On 1 July each year, any amount of leave on the books in excess of 60 days is dropped. You also lose leave in excess of 60 days on the expiration of your enlistment.

When you reenlist, you may carry up to 60 days of earned leave over into your new enlistment, receive a cash settlement for all unused leave up to 60 days or take the leave.

## Types of Leave

Here is a brief description of several types of leave which you may be granted depending upon your situation.

- **Advance Leave**—This is leave granted before you have earned it. Advance leave may not exceed the number of days you will earn during the remaining period of your active duty obligated service. For other restric-

tions see Articles 6202 and 6203, *BuPers Manual*.

- **Earned Leave**—This is the term used for the number of days' leave credit you have "on the books." It is the leave which has accumulated to your account at the rate of two and one-half days per month.

- **Emergency Leave**—In the event of death, sickness or some other serious emergency in your family, you may be granted emergency leave. The length of your leave will depend upon the nature of the emergency which exists. For emergency purposes, you may be authorized the total amount of your earned leave as well as 45 days' advance leave.

There is a limitation, however. You can't take more than 90 days' emergency leave at one time.

- **Excess Leave**—This is not to be confused with advance leave. Excess leave may be granted in addition to the amount of earned leave you have on the books and the amount of advance leave that may be earned during the remainder of your obligated service. It differs from advance leave in that it is subject to checkage of your pay and allowances.

- **Graduation Leave**—Is non-chargeable and is granted as a delay in reporting to the first duty station in the case of newly commissioned officers upon graduating from the U. S. Naval Academy.

- **Leave upon Transfer**—Delay to count as leave may be granted in connection with transfer orders to a new duty station, to and from school, or to and from temporary additional duty, provided leave does not exceed 30 days or the amount of leave authorized in the orders, or conflict with the designated reporting date.

- **Reenlistment Leave**—May be granted upon reenlisting. This type of leave should be granted on the date immediately following reenlistment, or when service needs do not permit, at the earliest practicable time.

If you are granted reenlistment leave, you may take



as much as 90 days. You are entitled to take as much as 30 days' advance leave as well as 60 days of earned leave provided you have that much carried over from your last enlistment. Reenlistment leave must be taken during one period only.

- **Sick Leave**—Is authorized absence granted to persons while under medical care and treatment and is considered to be a part of the period of such care and treatment. Sick leave is not chargeable as leave.

When you take leave, remember that the day you depart, regardless of the hour, counts as a day of duty.

The day of your return counts as a day of leave unless you return before 0900. Then the day of return counts as a day of duty. One more word: Have a good time.

# Transportation - tips on travel



**T**HIS CHAPTER is for married men. It is primarily directed to the man with a family who has received his orders for overseas duty and is planning to have his wife and youngsters accompany him.

As you no doubt know, the Navy will assist your family (they're called "dependents" in most official Navy publications) to follow you on permanent change of station orders. This privilege is available if you are in pay grade E-5 or above, or in pay grade E-4 with more than four years' service.

The theory is, of course, that you'll be happier living at home, no matter where that home may be, than living out of a sea bag. The government will pay your moving expenses for transportation of your family and household goods to your new duty station.

## Overseas Travel

If you're planning to set up housekeeping at an overseas base, you and your wife will undoubtedly have a lot of questions before actually getting underway.

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

- The next step is to make a request via your commanding officer to the *area commander* concerned with approval of entry of dependents, if such approval is required. At the present time, previous approval is not necessary for your family to enter the United Kingdom, France, Italy or Hawaii. Entry into those areas is authorized with the understanding that government housing is not available and commercial housing may be obtained. For all other areas, a request for entry approval should be sent to the area commander with

information copies to your new duty station and/or the Chief of Naval Personnel or the Commandant, 12th Naval District (see note below).

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

For information on living conditions at your overseas station, check page 17 to see about available pamphlets.

After the "Application for Transportation of Dependents" has been submitted and the area commander concerned has approved your dependents' entry, your wife will receive (at the address given in your applica-



tion) passport authorization forms from the Bureau of Naval Personnel or Com 12, with instructions to be followed when applying for a passport, if one is required, and a copy of "Overseas Transportation Information for Navy Dependents," NavPers 15842A.

(Note: The Chief of Naval Personnel is your "travel agent" for the Atlantic/European area; Com 12 performs this service for the Pacific/Asiatic area.)

## Passports

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

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

- They should take with them appropriate identification, together with the Navy's authorization for a passport. They must submit proof of United States citizenship.

- Each one must submit two identical recent photographs, full face without hat, size 2½ by 2½ inches to 3 by 3 inches. Polaroid photographs are not recommended. Children eight years of age or under will be in a group picture with the mother.

- Allow approximately three weeks for the clearance of the passport application through the Department of State.

The passport applications will be forwarded by the clerk of the court or passport agency to the Passport Division, Department of State, Washington, D. C., for action. For those traveling to the Pacific area, the passports will then be forwarded to the Commandant, 12th Naval District, San Francisco, Calif., for delivery at time of departure. For those going to Europe and areas other than the Pacific, the Bureau of Naval Personnel will forward the passports to the port of em-



barkation. If your family has moved since you gave an address on DD Form 884 (Application of Transportation for Dependents), you should immediately notify the Chief of Naval Personnel (Attn: Pers-B315), Navy Department, Washington 25, D. C., or Com 12, whichever applies in your case.

### Physical Examination

If you, your children, or other accompanying dependents (father or mother) have recently been hospitalized with a serious illness or injury, or are currently under medical treatment for a chronic condition (diabetes, asthma, or arthritis) it is important that you have in your possession a complete medical record of all examinations and treatments pertaining to the illness or injury for the guidance of medical personnel and to determine fitness for travel. Additional medical examinations may be required at the port of embarkation in order to properly evaluate physical condition for travel aboard ship.

All children under six years of age, pregnant women, and persons who have been ill within the past sixty days are required to have in their possession, when reporting to the port of embarkation, a medical examination certificate stating that they are in good health and free from communicable disease. Passengers traveling aboard commercial vessels are not required to obtain a medical clearance prior to sailing.

After your arrival at the port of embarkation you will be required to complete a Pre-embarkation Certificate, DD Form 625, for you and any accompanying dependents, covering illness or injury within sixty days before embarkation.

### Immunizations

Certain immunizations are required for your family's protection. Inoculations are most easily arranged at time of the family physical examinations. Since some immunization series take several weeks to complete, they should be obtained as early as possible. Completion



of the immunizations cannot be delayed until arrival at the port of embarkation as no one will be permitted to travel overseas without them.

Immunization may be performed by a medical officer of one of the military services or the Public Health Service or by a private physician. The "International Certificate of Vaccination of the World Health Organization" (Form PHS 731), showing each type of immunization received, and properly signed and authenticated by your doctor or medical officer, is required. It must be kept in the owner's possession all the time. The immunization requirements vary according to the part of the world you are going. The medical officer will have the latest information on requirements.

### Pregnancy

Navy Department policy prohibits travel by Military Sea Transportation Service vessels of women pregnant beyond the sixth month. This is for the protection and



safety of the prospective mother. A signed statement by a medical officer of one of the military services or the Public Health Service or by a private physician, attesting the duration of pregnancy must be forwarded to the Chief of Naval Personnel (Attn: Pers-B313), or to Com 12. It is suggested that your wife take with her a signed duplicate copy of this statement.

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

These same conditions apply to travel by MATS.

### Transportation Arrangements

After the Bureau of Naval Personnel or Com 12 has been advised that your family is ready to depart on or after a certain date, they will be booked on the first available sailing or flight after that date. Dependents will be notified that space is offered to them on a certain vessel or aircraft flight departing from a certain port. They will be given a time limit in which to write or wire acceptance of this offer. The reply should also be sent to BuPers (Attn: Pers-B313) or Com 12, whichever is applicable. Do not write or wire the person who signed the letter offering the space.

If you are legally entitled to transportation for your dependents at government expense to the port of embarkation for overseas travel, government transportation requests will be forwarded to your wife provided she requests them. If you do not want transportation requests furnished, your family may perform the overland part of their journey at personal expense. You may then claim reimbursement for their travel after they arrive.

### Baggage

The amount of baggage dependents may take into their staterooms on board ship is limited. Not more than two pieces of cabin luggage (standard suitcases) will be permitted aboard as cabin luggage for each person 12 years of age or over. Children under 12 years

## when your family travels

of age are limited to one suitcase. In addition, a small case for toilet articles may be carried as cabin baggage. Foot lockers in cabins are prohibited. Only baggage such as trunks, foot lockers, suitcases, and similar boxes or crates will be accepted as hold baggage. The current allowance for hold baggage is 350 pounds for each passenger 12 years of age or over, and 175 pounds for each child under 12.

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

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

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

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

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

If you will travel overseas by air rather than by ship, you are allowed 66 pounds of baggage for each person, regardless of age, unless your orders authorize a greater baggage allowance.

### On Board Ship

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

Consideration for other passengers dictates that children should not be permitted to be noisy or destructive. Passengers are required to remain in those parts of the ship set aside for their use.

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

- Assignment of cabin space will be allotted on a basis of number of passengers on board.

- Laundry facilities aboard ship are limited. A supply of disposable diapers for infants should be packed.

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

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

- Mess charges: The only charges for the dependents of officers and enlisted men of all grades are for meals and occasional, nominal charges for laundry. Payment for meals on MSTS transports will be required on boarding. Maximum rates currently in effect, but subject to change, are as follows:

Adults, and children six years of age or older: approximately \$1.75 per day; children under six: one-half the adult rate.

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

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

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

- Health: There are adequate medical and dental facilities for emergency treatment aboard commissioned (USS) transports, however, non-commissioned (USNS) transports do not have dental officers on board. The medical facilities will have an ample stock of standard drugs. Only emergency dental treatment will be available.

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

- Pets: Make arrangements for transportation of your pets at the same time you arrange transportation for yourself. Space for pets in MSTS ships is limited



and on a first-come, first-served basis. MATS will not carry pets.

### Arrival at Overseas Port

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

Where rail travel is used, day coaches are provided

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

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

### Dependents' Travel Within the United States

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

For your dependents to be eligible for transportation at government expense you must be an E-4 (with more than four years' service) or above, and the orders must be for a permanent change of station. Transportation of dependents is authorized under temporary duty orders only when you are given temporary duty for more than 20 weeks and your orders do not provide for return to your permanent station upon completion of duty.

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

**Station-to-Station**—The easiest method is simply to request the Navy to furnish transportation from your old to your new duty station. In that case, regardless of the size of your family, you submit the request to your disbursing officer who, in turn, issues you a transportation request. This is turned over to the railroad, airline or bus carrier in exchange for the tickets for you and your dependents. Couldn't be easier.

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

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

You get six cents per mile for each dependent 12



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

However, there are some situations in which your dependents are not restricted to transportation only to your next permanent station. For example, in transfers from one shore activity to another shore activity, your



dependents may follow you to your new duty station, or should your wife decide it would be better to return to your original home or some other locality within the United States, you would be entitled to transportation at government expense *at a cost not to exceed the amount to which your wife would have been entitled had she traveled to your new station.*

**BUT**, bear in mind that this is a *one-time* payment. After being reimbursed for travel to one location, your entitlement ends. For example, in the case above, if your wife returned to your original home or some other locality, instead of accompanying you to your new duty station, and you were reimbursed for that travel, your wife could not later travel on to your new station *at government expense*. This rule applies in all travel, that is, the government will pay *only* an amount not exceeding the cost of travel from your *old* duty station to your new point of assignment.

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

**Ship-to-Shore**—In the event of a transfer from a ship to a shore station you again have three options on the travel to be performed by your dependents: They may go from either the home yard or the home port to the shore station; they may go from a place other than the home yard or home port to the shore station; or, they may go from the home yard or home port to a place other than the shore station. In the last two options the cost must not exceed that to which they would have been entitled had they gone from the home yard or home port of the ship to the new shore station.

While the transfers outlined above are the ones with which you will be primarily concerned, there are other instances in which your dependents rate transportation. If, for example, you are transferred from a per-

manent duty station to a hospital, your dependents are entitled to transportation to the new location as though it were a permanent change of station, provided the CO of the receiving hospital certifies that the period of treatment can be expected to be prolonged. (This certification is not necessary if you're transferred from overseas to a hospital in the U. S. for observation and treatment.)

### Regulations on Dependents' Travel

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

That is, just because you are undergoing a permanent change of station, your family is not permitted to go driving around the country at government expense, visiting all the relatives they haven't seen in years.

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

Requirements relative to the establishment of a bona fide residence evidently have not been made clear in some instances, with the result that the General Accounting Office continues to find many incorrect (and

some fraudulent) claims being submitted. (The mere fact that the GAO takes exception to a claim, however, does not necessarily mean that a fraudulent claim has been submitted. Further facts and investigations may reveal that the claim is actually valid. In such cases a new claim, setting forth the circumstances of the travel, may be submitted to the Chief of Naval Personnel.)

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

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

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

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

- Reimbursement may be claimed only for bona fide dependents.

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

## moving household effects



**A**LL RIGHT, so you've received your orders. Your next duty station is a thousand or more miles away. You're ready to pick up family, dog, car and furniture and start life anew. This article deals with the transportation of car and furniture and how you go about it.

The situation isn't as difficult as it sounds. You have at your disposal a large, well trained organization whose primary duty is to help naval personnel move their household gear from one place to another.

This organization is the Navy household goods offices located throughout the world and under the technical supervision of the Bureau of Supplies and Accounts. Through the years, the BuSandA experts have learned the hard way the best and most effective way to make such a move almost anywhere. Since it makes their job easier, they are eager to pass on to you the results of their experience. The official word may be found in *BuSandA Manual*, Volume 5, Chapter 8, and *Joint Travel Regulations*, Chapter 8, but the basic pointers may be found below.

### When You Receive Orders

When you receive orders, contact your nearest Household Goods Shipping Office.

Based on your travel orders, interviewers will explain how much you are entitled to ship or store and will give you detailed information which will help solve your individual problems.

To get the best information on your special moving needs, you should visit the shipping office personally.

If you can't do this, write or phone the nearest office

and you will be given the necessary forms and information.

Be sure to give the shipping activity a realistic date and time for packing and pickup of your household goods, as well as a preferred arrival date at your destination.

Four copies of your orders (one of which must be certified) are required for *each* shipment. Example: If a part of your household goods will be sent by expedited means, a part by other means of transportation, and the remainder to non-temporary storage, a total of 12 copies (including three certified copies) are required. Be sure to have sufficient copies of your orders.

An interviewer at the household goods shipping office



will fill out an Application for Shipment of Household Goods, also referred to as DD Form 1299—based on the information you give. Be prepared to tell the interviewer what you want shipped, when and where. Be sure this information is correctly shown on the form or worksheet before signing. An error here can cost you money and delay your shipment.

Because you may not always be able to make per-

sonal arrangements, your wife, or other agent, is empowered to act for you, if this person has your written authority. You may use either a simple letter signed by you or a formal power of attorney, as you wish. Remember, shipping rights belong only to you, the Navy member.

You may ship a "weight allowance" of household goods based on your rank or rate. Shipment may be made by petty officers, third class (with over four years of service), and above.

Weights are non-packed or non-crated weights and are referred to as "net weights." Allowances over and above these net weights are made for packing.

The Navy can pay only up to authorized weight allowances. Where moves weigh more than authorized allowances, the excess above the allowance is charged to you. Check carefully and dispose of all articles worn-out or no longer needed.

### What to Ship, and How

**DON'T ship:** Broken furniture; no longer needed clothing; old books, papers, or magazines; worn out, inoperable appliances; broken toys, etc.; anything else no longer needed. Moving time is a good time to clean out the attic.

The government won't ship as household goods: Automobiles or other motor vehicles; trailers, with or without other property; boats or outboard motors; alcoholic beverages; animals and birds; perishable food-



stuffs and plants; dangerous materials such as loaded firearms, ammunition, photo flash bulbs, flammables and acids; groceries and provisions other than those for consumption in your own home; articles acquired after the effective date of orders except when specifically authorized by BuSandA for shipment overseas; and articles intended directly or indirectly for persons other than you and your own immediate family, or articles for sale.

Silver, jewelry and other valuables are referred to as "articles of extraordinary value," which include such items as precious jewels, articles of gold and silver, paintings, authentic oriental rugs, relics, and antiques. They deserve special handling and should not be shipped routinely with household goods.

Tell the transportation officer of the quantity and value of these articles and he will arrange for their shipment to provide maximum security. The Government will assume the cost of this shipment if it is within your weight allowance.

One of the advantages of this type of shipment, in addition to greater security, is that it affords you an opportunity to obtain, at your own expense, protection for your valuables above the limited protection automatically provided, and without the necessity for insuring your household effects shipped by ordinary means.

This may be important to you if your belongings include extremely valuable items, inasmuch as there are

maximum allowance provisions applied to uninsured items of this nature in the adjudication of claims under the Navy Personnel Claims Regulations. Be sure to discuss with the interviewer at the Household Goods Shipping Office, the handling of these articles and the insurance aspects, including the Navy Personnel Claims Regulations.

If professional books, equipment and papers are



needed in the performance of your duties, you can have them shipped without being charged against your authorized weight allowance. Be sure the estimated weight is shown on your application for transportation of household goods. Before the packers arrive at your house, set these items apart from your other goods so that they can be packed, marked and weighed separately.

### Your Next Duty Station

If your move is to government quarters, be sure to find out exactly what furniture and appliances will be provided before you ship your household goods. Items not needed at your next duty station can usually be placed in storage at origin at Navy expense. Careful attention to this matter will save both wear and tear on your furniture and save taxpayers' dollars.

*Note:* All household goods shipping activities can give you general information on housing conditions overseas. Such information may be provided with your orders. But the best source is the commanding officer or his representative at your next duty station. You will be required to use any household goods which are shipped to your next duty station.

You can ship your household goods *when* you receive your orders. "Where" depends on orders. Your interviewer will advise and assist you in explaining what your rights are. Don't hesitate to ask questions.

Before you talk with the interviewer, it's a help to



# INFORMATION ON SHIPPING FOR THE

## HOUSEHOLD

### WHEN YOU RECEIVE PERMANENT ORDERS

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

Shipment will be made at Government expense and you will be billed for excess costs, if any.

See text for permanent orders weight allowance.

### Duty Outside the United States

If you have sufficient obligated service to complete the overseas tour of duty and at least 12 months remaining on station after the arrival of dependents, your weight allowance will be shipped to your overseas station (if not a restricted area). Shipment to any point in the United States is authorized.

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

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

See your household goods transportation officer for details and limitations. Your household goods will not be shipped until you receive your dependents' entry approval, where applicable.

### Sea Duty

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

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

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

If you are ordered to duty or temporary duty in connection with the building, fitting out, conversion, or reactivation of a vessel and are on board when commissioned, see your household goods transportation officer for special entitlement.

### WHEN YOU RECEIVE TEMPORARY ORDERS

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

Shipments will be made at Government expense and you will be billed for excess costs, if any. Storage of the temporary weight allowance is not authorized.

### When Ordered to School

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

### SEPARATION FROM THE SERVICE

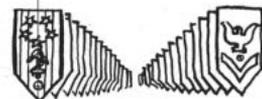
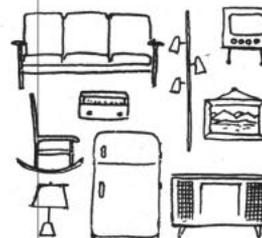
If your separation is under honorable conditions you may have your permanent weight allowance shipped from your last or any previous permanent duty station to your home of record or the place from which ordered to active duty, as you may elect, for travel.

If your orders direct temporary disability retirement, retirement or transfer to the Fleet Reserve, see your household goods transportation officer regarding privileges for shipment and storage.

Time Limitation—Your household goods must be turned over to a household goods transportation officer or carrier for shipment within 1 year from the date of release from active duty. If you are undergoing hospitalization or medical treatment on the date of termination of active duty, see your household goods transportation officer for exception to the time limit.

### WHO CAN SHIP HOUSEHOLD GOODS

Personnel in pay grade E-4 (with over 4 years' service) and all personnel above that rate are entitled to shipment of household goods.



### WHERE YOU CAN GET SHIPPING INFORMATION

Before making any arrangements, it is important to get in touch with your household goods transportation officer. He is your best source of information and will give you the word on your shipping rights and limitations. A personal interview with him is recommended.

Don't hesitate to ask questions on entitlement. It is better to know all the answers before shipment. See *Bureau of Supplies and Accounts Manuals*, paragraphs 35450, 58026-2a and 81555 for a list of designated household goods shipping activities.

### HOW MUCH CAN YOU SHIP?

Your grade or rank at the time your orders become effective and the type of orders (temporary or permanent change of station orders) will determine your maximum weight allowance.

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

### WHAT YOU CAN SHIP AS HOUSEHOLD GOODS

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

Professional books, papers and equipment when required for reference or other purposes in the performance of official duties are also permitted without charge against the prescribed weight allowance. The estimated weight of such professional books, papers and equipment must be indicated on DD Form 1299.

### WHAT YOU CANNOT SHIP AS HOUSEHOLD GOODS

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

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

Boats or component parts thereof, such as outboard motors; pets, wines, liquors, explosives, or other items that are liable to damage other property may not be shipped.

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

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

### UNACCOMPANIED BAGGAGE

When required to carry out assigned duties or to prevent undue hardships, certain items may be shipped via an expedited mode.

Your household goods transportation officer will explain the privileges in your case.

### HOLD BAGGAGE

You are authorized hold baggage which will accompany you on the ship on which you travel. This is in addition to cabin baggage which is usually limited to hand baggage needed for the voyage.

If shipment of hold baggage to or from the port is arranged by a household goods office, it will count against your household goods weight allowance. See *NavPers 15842-B (Overseas Transportation Information for Navy Dependents for details)*.

(Based on regulations)

# NAVY FAMILY

## GOODS



### HOW YOU CAN HELP IN PACKING AND MOVING

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

Take down drapes and pictures from wall.

Arrange for the disconnection of automatic washers, kitchen ranges, refrigerators, freezer units, dryers, and other mechanical articles.

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

Have telephone and utilities disconnected.

Disconnect and remove air conditioners.

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

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

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

Dishes and cooking utensils should be cleaned.

Dispose of opened but unused foods. Do not pack.

Don't include fresh fruit, plants or flowers.

Contents of deep freeze units cannot be shipped.

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

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

Do not overload furniture with packed heavy linens and sheets.

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

Arrange to accept your household goods promptly at destination. This will prevent unnecessary cost for short periods of storage and additional handling.

If storage in transit in excess of 90 days is required, due to conditions beyond your control, you must submit a request for the addition to 90 days' storage, supported by a statement of facts, to the transportation officer at origin or destination. This request should be submitted to and approved by the transportation officer at the earliest possible date.

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

### YOUR VALUABLES

Articles of extraordinary value such as currency, valuable papers, jewelry, stamp collections, silverware, and objects made of precious metals should receive special handling. The Government will assume cost of transportation if it is within your weight allowance. Consult the household goods transportation officer for details concerning excess valuation and insurance coverage.

### MOTOR VEHICLES

Motor vehicles may be shipped via Government-owned vessels or United States flag commercial vessels to overseas duty stations for personnel in pay grade E-4 (with over 4 years' service) and personnel above that grade.

Automobiles, passenger-carrying jeeps, station wagons, auto buses not exceeding 9-passenger capacity, motorcycles (with or without sidecars), motor scooters, motorbikes, multipurpose vehicles such as pickup and panel trucks may be shipped. Only one such vehicle may be shipped in connection with permanent change of station orders. See your household goods transportation officer concerning restrictions on shipments of foreign-made POVs.

See your household goods transportation officer and NAVSANDA Publication 380 for details on how to condition and service your vehicle, what papers are needed, and to what activity (transshipping point) application should be submitted. The transshipping activity (Navy port of embarkation) will notify you when and where to deliver your vehicle.

### WHAT PAPERS ARE NEEDED

If you make arrangements personally you will need to: Furnish four copies of your orders (one certified) for each shipment. For example, if part of your goods are shipped via an expedited mode, part by other means and part to storage, you'd need 12 copies (three certified).

Fill out Application for Transportation of Household Goods (DD Form 1299).

Fill out Inventory of Household Goods (Standard Form 117) when required.

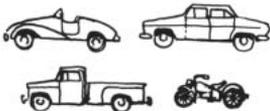
If your dependent or agent makes arrangements for you, that person must:

Apply to the household goods transportation officer at the nearest naval activity.

Furnish the necessary copies of your orders (see above).

Fill out DD Form 1299. (See above.)

Get from you some written authority (letter) or power of attorney to act in your name to arrange for shipment or storage.



### INSURANCE

This is a matter for you to decide. If your goods are being shipped by ordinary means and their value, considering depreciation, is more than \$6,500, you may want to insure the difference between your valuation and the \$6,500 protection provided by the Government. You might also want to insure your expeditious shipment. See your household goods transportation officer if it contains items of extraordinary value.

If you have commercial insurance or plan to purchase it, be sure to read the policy carefully! Make sure you understand its provisions and limitations.

### LOSS OR DAMAGE CLAIMS

If your household goods are damaged when you receive them, contact the nearest household goods transportation officer for instructions. If possible, he will assign an inspection officer to check the damage.

Do not refuse to sign the Government bill of lading or DD Form 619, but be sure to note missing or damaged items on the bill of lading, inventory or other shipping document. Notations of missing or damaged items should be signed by you and the carrier's representative, and you should retain a copy. The household goods transportation officer will provide you with advice, the proper claim forms, and a written instruction pamphlet. Claims may be filed with the Government and the carrier at the same time.

### CABIN BAGGAGE

Not more than two standard handbags per person 12 years of age or over will be permitted aboard.

Children under 12 years of age are allowed one standard handbag.

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

Footlockers and trunks are prohibited in cabins.

See NavPers 15842-B (Overseas Transportation Information for Navy Dependents) for details.

## moving household effects

know such things as the quarters situation at your next duty point, the climate, electrical current and other pertinent local information.

The method by which your household goods will be shipped depends on when you require your goods at your new station. If your household goods are to be shipped uncrated, you are permitted to state a preference for use or non-use of the carrier that will handle your shipment.

However, the transportation office is bound by certain regulations and may be unable to honor this preference. Requests for non-use of specific carriers that have given you unsatisfactory moves will be honored by the transportation officer if another carrier is available to move the shipment at the same overall cost to the government. The best available transportation will be used to get your goods there when needed.

Be sure to give the interviewer a realistic "PAD"—Preferred Arrival Date. It is just as bad to have your goods arrive too early as too late. Early arrival of household goods means extra handling in and out of a storage location and this unnecessarily increases the chance of damage. Also, this is a more costly operation to you as a taxpayer.

You can request expedited shipments only for items of extraordinary value and those things that are needed at home right up to moving time and also will be needed immediately at your new duty station until you are resettled.

### Moving Day

When the time comes to make the actual move, the Navy will arrange to service your appliances, provide an inventory, pack, pick up your household effects at your residence; crate, store and ship; make delivery at your new residence, uncrate, and unpack your HHEs, remove trash and debris after packing and unpacking.

It isn't necessary for you to do the actual packing, but you can help by checking on some duties of the movers.



When your goods are packed, the mover must:

- Use new or used boxes and cartons in good condition and mark the general contents on each.
- Tag or mark each container or loose item with the item number and lot number shown on the inventory list.
- Pack large mirrors, glass tops, large glass-faced pictures, etc., in a crate or reinforced carton.
- Place mattresses in cartons.
- Use a clean type of packing or other modern method (not requiring the use of excelsior or shredded paper).
- At time of loading, wrap in furniture pads, covers, burlaps, or other suitable wrappers, articles having surfaces liable to damage by scratching, marring, or chafing.

### After the Move

When your goods are unpacked, the movers must:

- Place your goods in any room you want them, but be only required to make one placement.
- Check off all items delivered against the inventory.



- Unpack all items from containers.
- Record all loss or damage found during the unpacking process.

If any problems or questions arise, don't argue with movers. Call the nearest Household Goods Shipping Office.

You are encouraged to make a detailed inventory of your own items. However, whether or not you do, the movers will make an inventory of furniture, boxes and barrels, and give you a signed legible copy as a receipt.

You should be sure, however, that the inventory reflects the true condition of the property. General terms such as "marred," "scratched," "soiled," "worn," "gouged" and the like should not be used unless the specific location of the damage and extent of the defect is also indicated. For example: "right front leg, chipped," "three-inch scratch in center of table top," "two-inch tear in covering of left arm."

Call the nearest household goods shipping office in case of disagreement. Make sure the number of boxes, barrels, crates, etc., furnished by the mover agrees with the number he lists on the Statement of Accessorial Services Performed (DD Form 619), which he will also ask you to sign.

Do not sign a blank form or a form that has been filled out for more services than the mover has actually performed in packing your household goods.

### Your Responsibility in Moving

Before arrival of packers you are responsible for: Removing and dismantling television antenna; defrosting, cleaning and emptying the refrigerator and deep freeze unit; disconnecting appliances (including necessary plumbing, electrical, and carpenter service).

The government provides preparation of appliances at origin so that they will safely withstand handling,

movement and storage; reversing the procedure at destination. This does not include connecting or disconnecting services.

You should be prepared to furnish the household goods interviewer with a list of appliances by manufacturer, year, and type model.

Delivery to your new home can be arranged by merely calling the household goods shipping office nearest your new station when you get there. Be sure to contact your transportation officer at destination as soon as housing or quarters become available to prevent unnecessary handling and storage of household goods.

If your goods have not arrived, this office will follow up on your shipment for you.

Give as much advance notice as possible for delivery, especially during the busy summer moving season.

### Damage and Insurance

The moving company which moved your goods is responsible for damage only at the per-pound rate stated in his contract. Generally, this amounts to \$.30 a pound for each article in motor van and freight forwarder shipments; to \$.10 a pound in the case of rail or motor freight and up to \$.50 a pound for express. *Example:* Your chair which was shipped by motor van weighs 10 pounds. Suppose it is damaged to the extent that it cost \$10.00 to repair. Since the moving contract calls for him to pay only \$.30 a pound, the maximum he is required to allow for repairs to the chair is \$3.00.

If the carrier has been asked to accept cartons packed by the owner, he cannot be expected to become responsible for damage to their contents.

The Navy is authorized to reimburse you for loss or damage not otherwise compensable to the extent of \$6500. This is a statutory limitation applicable to each claim. If you have more than one authorized shipment



in connection with your move, and losses occur in each shipment from unrelated causes, greater coverage will result as the claims are considered separately.

Normally, you will not be reimbursed for loss of items which should not have been included in the shipment or for articles of extraordinary value which have not been afforded proper security.

If you have any questions regarding the protection of your property, consult your shipping officer.

Only you can decide if you should carry additional, commercial insurance. There are two factors you should take into consideration.

If you have no items of extraordinary value and your entire shipment of household goods is by ordinary means, you may want commercial insurance if your goods are valued at more than \$6500. In this case you may desire to obtain insurance only for the difference between your valuation and the \$6500 protection which is provided by the government to obtain essentially complete coverage.

If you have two shipments, that is, one by ordinary



HELP'S available at household goods shipping office.

means and one by expeditious means, you should consider the following factors in regard to your expeditious shipment: The Government does not provide automatic protection up to \$6500 for items of extraordinary value because of the maximum allowance it applies to uninsured items of this nature. If you want full protection for this shipment it is necessary that the full value of the article be declared to the transportation company and that you bear any additional costs above the minimum rate to obtain this protection. When this has been done and you suffer damage or loss you are protected either by the coverage you have purchased, or, if for any reason the carrier denies liability in whole or in part, by the Government up to the \$6500 maximum.

Be careful to place a true valuation on your property. Remember, the Government and, usually, the insurance company or carrier, will not pay more for an item than its depreciated value at time of loss or damage; and, your combined recovery cannot exceed this value. Under normal circumstances, neither the Government nor an insurance company will pay full replacement value.

In the event of loss or damage, your best friend is the household goods shipping officer. Get in touch with him promptly. He will provide you with the proper forms, a written instruction pamphlet, advice, and whenever possible, an inspector to check the damage.

A claim may be filed against the Government, the carrier and/or your insurance company at the same time. However, this may prove unnecessary if the carrier repairs or replaces the damaged item, or pays you. If you discover damage or loss at the time of delivery, note the facts on the bill of lading and inventory which the delivering agent will ask you to sign.

Do not refuse to sign the government bill of lading because the goods are received in a damaged condition or when a portion of the shipment is missing. But, before you sign the bill of lading, be sure to make a notation on the reverse side indicating the type and extent of loss or damage.

The Navy insists that the carrier which moves your goods render you a high quality service. Business awarded a carrier in the future depends on his performance on each shipment. There are many things about a carrier's service that only you, the owner, can observe. It is therefore important that you complete the evaluation form which you will be given and return

# moving household effects

it to household goods office at origin after your goods have been delivered.

## Automobiles

If you have permanent change of station orders to, from, or between overseas areas, you may ship your automobile between duty stations. Land transportation to or from a port is not authorized. You or your designated agent must deliver your automobile to the port shipping authority authorized to serve your new duty station. If delivery is made by your agent, be sure he has your written authority to do so.

As soon as the selected port activity receives your application, it will send you delivery instructions.

Although the loading port will carry out most of the details necessary to prepare your car for shipment, you should make sure before you deliver it that:

Motor is in good operating condition; windshield wipers are operating; brakes (floor and hand) are adequate and in good operating condition; all lights are operative and properly adjusted; horn is operative; exhaust system is in sound condition; all glass (head lamps, rear lamps, windshield, and windows) is unbroken and free from cracks; body and fenders are free from breaks and tears; battery is fully charged; cooling system contains sufficient antifreeze to prevent freezing in transit; and vehicle is thoroughly cleaned and the surface or undercarriage does not contain any foreign matter which might harbor insect pests.

Before delivery of your vehicle to the port, remove items easily stolen or damaged, such as hubcaps, tools, or similar items and pack them in a substantial box and store in vehicle. The box should show owner's name, rate or rank, file or service number, and destination.

## Weight Allowance Table

Below is a table of new weight allowances (pounds) for service and grade at time of effective date of orders.

Rank/Rate	Temporary	Permanent
	Duty	Duty
Admiral	2000	24,000*
Vice Admiral	1500	18,000*
Rear Admiral (upper half)	1000	14,500*
Rear Admiral (lower half)	1000	12,000*
Captain	800	11,000
Commander	800	11,000
Lt. Commander and Warrant Officer (W-4)	800	10,000
Lt. and Warrant Officer (W-3)	600	9000
Lt(jg) and Warrant Officer (W-2)	600	8000
Ens. and Warrant Officer (W-1)	600	7500
Enlisted personnel		
E-9 Master Chief Petty Officer	600	7500
E-8 Senior Chief Petty Officer	500	7000
E-7 Chief Petty Officer	400	6500
E-6 Petty Officer, First Class	400	6000
E-5 Petty Officer, Second Class	400	5500
E-4 Petty Officer Third Class (with over 4 years' service)	400	5000
Aviation Cadet	400	400

\*Currently limited to 11,000 pounds by appropriation act rider.

The port shipping activity will: Inspect your vehicle when you deliver it; note its condition in your presence; drain the gasoline tank; disconnect the battery; and load it aboard ship.

The Government can ship only one vehicle for you. In general this includes passenger-carrying jeeps or pickup trucks, automobiles, motorcycles, motor scooters, and motor bikes.

Trailers, vehicles to be used for commercial purposes, airplanes, or boats will not be shipped.

You should furnish the destination port your overseas address as soon as possible so they can notify you when your vehicle arrives. When you pick it up they will: Put enough gasoline in the tank for you to get to a gas station; connect the battery; and make a joint inspection with you to note the condition after receipt.

Any damage incurred between the time you turned



the car over to the port shipping activity and the time you receive the car at port receiving activity should be determined carefully by reference to the condition sheet given you after inspection at the port shipping activity.

Because overseas regulations and prohibitions vary on entry restrictions, licensing requirements, resale laws, and special equipment requirements, it is best to check on the latest information by writing your overseas commander as soon as possible after you know where you will be going. For example, some areas prohibit the importation of expensive or flashy cars.

You must submit a request on a Motor Vehicle Shipment Application (DD Form 828) which will be provided by your household goods shipping officer. Two copies of your orders, one of which must be certified, must accompany this form to the port shipping activity which will be shipping your car.

## Baggage

Generally, most ships restrict cabin baggage to hand baggage needed for the voyage. Weights and limitations are contained in NavPers 15842-B. You are authorized additional "hold baggage" which will accompany you on the same ship on which you travel. If shipment to or from the port is arranged by a household goods shipping office, it will count against your household goods weight allowance.

## Trailers

If you have authority to ship household goods, but wish to ship a mobile home instead, you have two alternatives. You may tow the trailer yourself or ship the trailer on a government bill of lading.

In the first instance you will receive a monetary allowance. In the second instance, the Government will pay the total expense and you will be checked for certain maximum unallowable charges including costs above an established maximum allowance. Generally, you cannot make a shipment of household goods and receive a trailer allowance at the same time. Before you acquire or move a mobile home talk to your transportation officer regarding the intricate provisions of the law.

# advancement: up the navy ladder

**G**ETTING AHEAD plays a big part in service life, and most Navymen get in the mood of things early. Many sailors are still pushing a piece in boot camp when they begin to look enviously at the chevrons on their company commander's sleeve.

True, there is a lot of accumulated salt between the recruit's single stripe and the chief's hat, but his ambition is far from impossible. Although 12 years is the average, the CPO's hat can be earned, with hard work and good luck, in about seven years.

In the meantime, the recruit is probably eyeing the more tangible possibility of the next higher pay grade, E-2. In the first three pay grades, his advancement will follow a fairly regular schedule. Advancement from E-1 to E-2 is normally effected upon completion of recruit training. For advancement to E-3 there are five considerations:

Service in pay grade; practical factors; military requirements; a locally administered examination; and commanding officer's recommendation.

Having been promoted to E-3, the Navyman now stands on the threshold of the petty officer grades, with their added prestige and greater pay. Three major items will govern his chances of advancement above E-3:

- Needs of the service.
- Score on the service-wide examination for advancement in rating.
- Performance factor.

The Navy's advancement system is designed to fill the available billets with the most highly qualified personnel. Consequently, ratings having a continuing need for additional petty officers offer better chances of advancement than those ratings where the need for petty officers is less.

## Quotas Are Important

Periodically the Chief of Naval Personnel specifies how many Navymen in each rating may be advanced. This number, called a quota, is determined on the basis of vacancies in each rating and on the maximum number of petty officers that can be supported within the authorized enlisted strength of the Navy.

When the advancement tests have been graded and final multiples have been computed, this quota becomes the all-important factor. In ratings having more personnel qualified for advancement than can be authorized to advance, the quota determines the cutoff point and those with multiples below that point will not be advanced. In ratings having a quota larger than the qualified number of personnel, all who qualify may be authorized for advancement.

If you are not advanced on 16 May or 16 November due to quota limitations, you may still make rate on the secondary advancement date, either 16 July or 16 January. On these dates Navymen who have qualified for advancement on the last previous Navy-wide examinations may be advanced to fill vacancies which have opened up since the primary advancement date.

Certain ratings having a continuing need for skilled

petty officers have been designated critical by the Chief of Naval Personnel. Chances for advancement within these ratings are generally much greater than chances in other, more crowded ratings.

Because of the Navy's need for personnel in these critical ratings, the STAR and SCORE programs have been introduced. The STAR (Selective Training and Retention) program is designed to offer advancement and schooling opportunities to young Navymen with between one and three years' service. The SCORE (Selective Conversion and Retention) program is designed to allow personnel in crowded ratings to convert to the more open, critical ratings.

## Final Multiples Count

Within the quotas set by the Chief of Naval Personnel, advancements are determined by final multiples. The final multiple is a combination of the examination score plus credit for total service, time in pay grade, performance and awards. Final multiples are determined in the following manner:

FACTOR	MAXIMUM CREDIT
Examination Score	80.00
Performance Factor	50.00
Total Active Service	20.00
Service in Pay Grade	20.00
Awards	10.00
	<hr/>
Maximum final multiple	180.00

Although the examination score is less than half the total possible multiple, it is often the deciding factor, especially in the lower pay grades when you have not had time to collect many awards and when the total active service and service in pay grade does not vary greatly between those taking the test. For another thing, the examination score is often the item over which you have the most control. Failure on the test, no matter what the final multiple, means disqualification.

The examination is written by the Naval Examining



Center, and is graded by them on a 0-80 basis. The examination, like the Navy Training Courses, is developed from the *Manual of Qualifications for Advancement in Rating* (NavPers 18068).

### Advancement Requirements

There are certain requirements every Navyman, regardless of rate or rating, must fulfill before being qualified to take the examination for advancement in rating. These requirements are:

- Be recommended by commanding officer.
- Complete all of the required practical factors.
- Complete the required Navy training courses.



- Successfully complete service school, if required for the particular pay grade or rating.
- Fulfill service requirements, both time in service and time in pay grade.
- Be in the proper path of advancement.

The service-wide examinations for advancement in rating are usually held in February and August of each year. Change in rating exams are also authorized for these same dates.

The performance factor is second only to the examination score in determination of the possible final multiple. Performance factor is determined by an average of semiannual marks over a specific period of time, usually the same amount of time required in rate before advancement.

The remaining possible 50 points of the final multiple, as the chart shows, are computed from time in service, time in rate and awards (the Medal of Honor is worth six points, the Good Conduct Medal two).

One thing is sure, no matter what the rate or rating in question. The Navy doesn't just hand out crow's and stripes indiscriminately, but opportunity is always knocking for ambitious and qualified men.

## officer promotion

**O**FFICER PROMOTIONS have two things in common with enlisted advancement procedures: they are determined by the needs of the Navy and qualifications of the individual. The aim of the program is to select the best possible officers from the standpoint of ability, experience, responsibility and leadership.

This is how the program works. With a few exceptions, officers are chosen for promotion by Officer Selection Boards. The selection board examines the service records of all officers eligible for promotion and decides which officers will be advanced. The actual number of officers who may be promoted to lieutenant and above is governed by the vacancies that will occur in those grades.

When considering officers for promotion, the selection board examines the professional qualifications of each officer as they are reflected by his service record.

In addition to being chosen by the selection board, regular officers must be nominated by the President and the nominations must be confirmed by the Senate before they may be promoted.

There are certain minimum time-in-grade requirements that must be met before an officer may be selected. A lieutenant (junior grade) must complete two years in grade in the fiscal year the selection board convenes to be eligible for promotion; for a lieutenant it is four years; a lieutenant commander, four years; a commander, five years; and a captain must have three years in grade before he is eligible for selection as a flag officer.

Many officers must have a specific amount of sea duty before being promoted. All permanent Regular Navy unrestricted line and permanent limited duty officers must have two years sea or foreign service in grade or while on the promotion list for that grade to be promoted to grades above lieutenant. This requirement is further outlined in the 1412.7 series BuPers Instruction.

There are only two cases in which promotion is not determined by the selection board. Advancements within the flag ranks are effected only upon the appointment by the President. Promotion from ensign to lieutenant (junior grade) takes place when the ensign has accumulated the required time in commissioned service and when his commanding officer considers him qualified.

### Promotion Zones

An officer's lineal position determines when he will enter the promotion zone. The promotion zone in any rank is a list of officers, by lineal number, beginning with the most senior officer of that rank who has not previously been failed of selection while in his present rank. The cutoff point (the most junior officer in the promotion zone) is determined by the Secretary of the Navy in the manner set forth by law. The promotion zone does not necessarily include all officers who are otherwise eligible for promotion.

All officers who will complete the required service in grade are eligible for selection, as are all officers above the promotion zone (officers who have previously failed of selection). All officers below the promotion zone are

also eligible for selection if they have completed the minimum service required but selection of permanent Regular Navy officers from below the promotion zone is limited to five per cent of the total number authorized to be selected.

Officers in the promotion zone who are not selected by the board are considered to have failed of selection and in the next period of selection will fall into the group above the promotion zone. These officers, however, will still be eligible for promotion. Officers who were below the promotion zone and who were not promoted are not considered to have failed.

### How Many Officers May Be Promoted?

Vacancies in the grades of LT through RADM for future years are computed by the Bureau of Naval Personnel, and these openings govern the number of officers that may be selected.

Although chances for promotions vary, current opportunities for most officers are listed as follows:

- 95 per cent of all eligible lieutenants (junior grade) will be promoted to lieutenant.
- 90 per cent of all lieutenants will be promoted to lieutenant commander.
- 75 per cent of all lieutenant commanders will be

promoted to commander under the current program.

- 44 per cent of all commanders will be promoted to captain.

The normal terms of service in grade specified by law (10 USC 5768) for officers in the promotion zone are: For promotion to lieutenant, six years' total commissioned service; to lieutenant commander, those with 12 years' service; to commander, those with 18 years' service; to captain, those with 25 years' service; and to rear admiral those with 30 years of service.

However, officers are currently being promoted well ahead of these periods of normal commissioned service. Ensigns are being promoted to lieutenant (junior grade) after 18 months' service computed from date of rank (some have two years total service, some one year); lieutenant (junior grade) to lieutenant, four years total commissioned service; lieutenant to lieutenant commander, nine and one-half years; lieutenant commander to commander, 15 years; commander to captain, 21 years of total commissioned service.

The selection board certifies the professional qualifications of the selected officers (except in the case of promotion of ensigns). This has replaced the former method of establishing professional qualifications by examinations and completion of correspondence courses.

## how to earn a commission



**T**HERE WAS A TIME when the enlisted Navyman who rose to commissioned status was a rare individual, but today there are about 15,000 naval officers on active duty who received their appointments through programs they entered while serving in an active duty enlisted status.

The several programs available include the Naval Academy, Naval Aviation Cadet, Navy Enlisted Scientific Education, Officer Candidate Airman, Limited Duty Officer, Integration, Medical Service Corps, Nursing Education, Officer Candidate, Aviation Officer Candidate and Naval Aviation Officer Candidate.

You need not adopt an "all work and no play" attitude to attain the prizes offered by these programs, but it is certainly true that a lot of work will come before playtime if you hope to be successful. These are not "giveaway" programs—you will have to make a determined effort to earn any of the prizes described here.

### Naval Academy

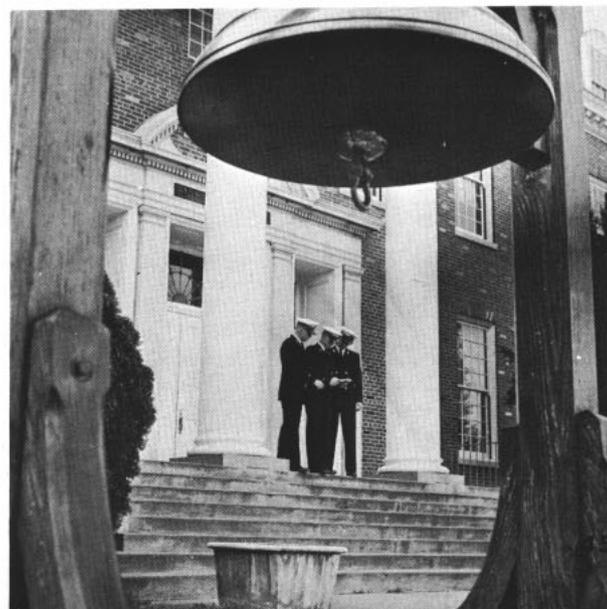
The quotas for appointment to the U.S. Naval Academy provide for the annual admission of 160 enlisted men from the Regular Navy and Marine Corps and 160 enlisted men from the Navy and Marine Corps Reserves. Eligible Regulars, and Reservists serving on active duty, who are nominated by their commanding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

- **Requirements**—To be eligible to compete for an

Academy appointment of this type, a Regular or Reservist must have enlisted on or before 1 July of the year preceding that in which he would enter the Naval Academy. (For example, a candidate for the USNA class beginning in 1964 must have enlisted on or before 1 July 1963.)

In addition, an applicant must have passed his 17th birthday, but must not have reached his 21st by 1 July of the year he will enter the Naval Academy. He must be unmarried and agree to remain unmarried until commissioned.

An applicant must be a high school graduate or have completed enough high school courses so that these, plus credits earned at the Preparatory School (approx-



## how to earn a commission

mately three and one-half), will give him the 15 secondary school credits required for admission to the Naval Academy. Also, a combined GCT/ARI score must total not less than 118.

Any enlisted man wishing to become a candidate should submit a special request chit to his commanding officer. COs of ships and stations conduct a survey of enlisted personnel, usually sometime between January and March of each year, for the purpose of nominating those they consider suitable officer material.

• **Preparatory School**—Applicants are required to take the preliminary examination in mid-April to determine their degree of aptitude in subjects involved in the Naval Academy entrance examination. Candidates who successfully meet these initial requirements are then transferred to the Naval Preparatory School, which remains in session from September until the USNA entrance exams in March the following year. Prep School students then compete on a national basis for entrance to the Academy.

• **Other Types of Appointment**—Besides entering Annapolis under the quotas for Regulars and Reserves, there are several other ways a man already in the Navy might enter the Academy. He might obtain a Congressional nomination. He might be nominated under quotas set aside for the sons of officers or enlisted men (active or retired) in the Regular Army, Navy, Marine Corps, Air Force and Coast Guard.

Or, he might be appointed as the son of a recipient of the Medal of Honor or as the son of a deceased veteran. The latter category is for the sons of armed forces personnel who were killed in action or who have died of wounds or injuries received, or disease contracted or aggravated in active service during the two World Wars and the Korean conflict.

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

### Naval Aviation Cadet

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

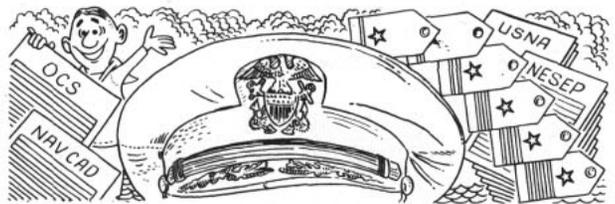
• **Requirements**—The latest qualification standards and procedures for active duty personnel are listed in BuPers Inst. 1120.20C. To be considered under the

present instructions on the program you must:

- Be a U. S. citizen over 18 but under 25 years of age on the date application is submitted.
- Sign a contract to complete at least three and one-half years of active duty after completion of flight training.
- Attain a minimum grade of three on the Aviation Qualification Test and five on the Flight Aptitude Rating Test.
- Be selected and recommended by your commanding officer (who utilizes the service of a locally convened selection board).

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

- Satisfactory completion of two full years (60 semester or 90 quarter hours) of unduplicated passing work at a regionally accredited college or university;
- Satisfactory completion of one year (30 semester or 45 quarter hours) of passing work at a regionally accredited college or university, plus a combined GCT-ARI score of 120 and a MECH score of 58; or
- Satisfactory completion of the USAFI GED test,



College Level, plus a combined GCT-ARI score of 120 and a MECH score of 58.

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

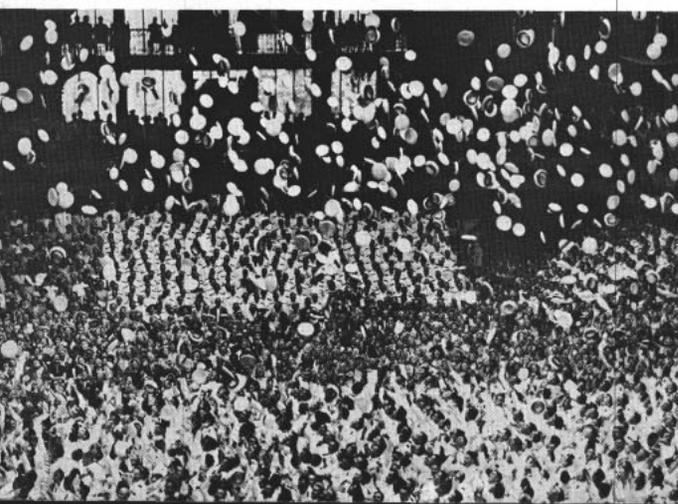
Your application must be endorsed by your commanding officer and accompanied by a Statement of Personal History (DD 398), loyalty certificate, educational transcripts, USAFI test reports, NavCad contract, and consent forms and classification test scores as applicable.

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

• **Selection**—Quota allowances will govern selection of candidates from this list. No specific information can be given as to when you would be ordered to flight training. If accepted, you will be ordered to NAS Pensacola, Fla., for training in the grade of Naval Aviation Cadet, USNR. After completion of the 18-month flight training course, you will be designated a Naval Aviator and appointed as ensign, 1315, USNR.

### NESEP

The Navy Enlisted Scientific Education Program (NESEP) is an uninterrupted four-year college education program which leads to a baccalaureate degree in engineering, science or mathematics categories approved by the Chief of Naval Personnel. The applications of all fully qualified NESEP candidates are considered by a selection board convened by the Chief of Naval Personnel to select those candidates considered best qualified for high-level college performance and eventual careers as line officers of the Regular Navy.



Those selected receive approximately nine weeks of refresher training courses in mathematics, physics and English usage, plus orientation in college academic requirements before college entrance.

Upon satisfactory completion of summer preparatory training and acceptance at a NESEP college or university, trainees obligate themselves for six years in the Regular Navy, retaining their present pay grades and ratings. Students maintain their enlisted status, and are eligible for advancement in rating in accordance with established procedures.

NESEP students receive full pay and allowances while attending college, and must pay for their subsistence and lodging. The Navy pays their other college expenses.

Graduates of NESEP, after receipt of their degrees and successful completion of Officer Candidate School or Naval School Pre-Flight, are appointed to the grade of ensign in the unrestricted line of the Regular Navy, if physically qualified. Graduates who do not meet the physical standards of the unrestricted line are considered on an individual basis for appointment in the restricted line or staff corps. Commissioned graduates of this program must serve at least nine months on active duty for every six months of education, and in no case may this obligation be less than four years.

Each applicant for NESEP must submit a letter of application in time to reach the Chief of Naval Personnel not later than 1 November. Detailed requirements and information are contained in the current BuPers Inst. 1510.69 series. Generally, to qualify you must:

- Be an enlisted man or woman of the Regular Navy or in the Naval Reserve on active duty, (including personnel in the TAR program) in pay grade E-4 or above.
  - Be at least 21 but not 25 years old by 1 July of the year selected. Waiver of maximum age may be granted by the Chief of Naval Personnel on the basis of one year for each year of fully transferable college credits.
  - Be a high school graduate or possess a satisfactory high school level GED test score, plus a combined GCT-ARI score of 118.
  - Meet the physical standards of officer candidates, except as modified in the above listed BuPers Instruction.
  - Have a clear record for two years preceding 1 July of calendar year in which application is made.
  - Be recommended by commanding officer.
- Applicants may be either married or single.

### OCAN

The Officer Candidate Airman program requires about 13 months of naval aviation observer training. This program was begun in May 1963 and is expected to provide about 20 per cent of all naval aviation observers.

The qualifications for OCAN are the same as those for the NAVCAD program, except that applicants may receive constructive service credit up to 36 months for earlier active duty. Thus, enlisted personnel with three years' previous active service may submit applications for the OCAN program up to age 28 instead of 25, which is the maximum age for the NAVCAD program. In addition, OCAN applicants must be physically qualified and aeronautically adapted for duty involving flying as Naval Aviation Observers and must have scored at least three on the Aviation Qualification Test (AQT),



with no minimum score required on the Flight Aptitude Rating Test (FAR).

Selected applicants must sign contracts to complete at least three and one-half years of active duty after completion of NAO training. Applications may be submitted in accordance with the current BuPers Inst. 1120.20 series.

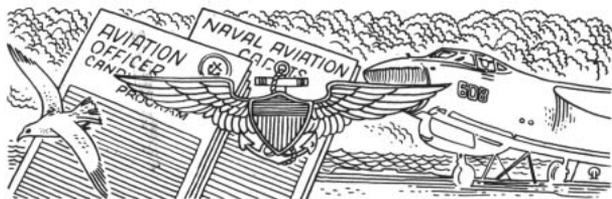
### LDO Program

The Limited Duty Officer program gives the Navy's outstanding young men an excellent chance for advancement. There is a definite opportunity for topnotch candidates to continue working in the broad technical fields related to their ratings—as officers. The latest BuPers Inst. 1120.18 series is the current directive for procurement of personnel in this program.

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

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

Have completed eight years of active naval service



(including Marine Corps or Coast Guard when operating as part of the Navy), exclusive of active duty for training in the Reserve, by 1 July of the calendar year in which application is made.

Have served at least one year in rate by 1 July of the year in which application is made, if a petty officer first class. If a commissioned warrant or warrant officer, you must not have failed selection for the next grade. (Unless authorization for advancement is on board, POIs must compete in the E-7 service-wide examination given in February following examination.)

For appointment as ensign, have not reached 34th birthday as of 1 July of application year. For appointment as lieutenant (junior grade), warrant officers and

*Continued on page 50*

# GENERAL APPRENTICESHIP



E-1



E-2



E-3

*Navy Blue Stripes on White or White Stripes on Navy Blue*



SR SEAMAN RECRUIT SA SEAMAN APPRENTICE SN SEAMAN

*Red Stripes on White or Navy Blue*



FR FIREMAN RECRUIT FA FIREMAN APPRENTICE FN FIREMAN

*Light Blue Stripes on White or Navy Blue*



CR CONSTRUCTION RECRUIT CP CONSTRUCTION APPRENTICE CN CONSTRUCTIONMAN

*Green Stripes on White or Navy Blue*



AR AIRMAN RECRUIT AA AIRMAN APPRENTICE AN AIRMAN

*Navy Blue Stripes on White or White Stripes on Navy Blue*



HR HOSPITAL RECRUIT HA HOSPITAL APPRENTICE HN HOSPITALMAN



DR DENTAL RECRUIT DA DENTAL APPRENTICE DN DENTALMAN



\*TR STEWARD RECRUIT \*TA STEWARD APPRENTICE \*TN STEWARDSMAN

# PATHS OF ADVANCEMENT

## PETTY OFFICERS



E-4



E-5



E-6



E-7

### GROUP I DECK



BM BOATSWAIN'S MATE QM QUARTERMASTER RD RADARMAN SO SONARMAN

### GROUP II ORDNANCE



GM GUNNER'S MATE FT FIRE CONTROL TECHNICIAN TM TORPEDOMAN'S MATE MN MINEMAN MT MISSILE TECHNICIAN

### GROUP III ELECTRONICS



ET ELECTRONICS TECHNICIAN DS DATA SYSTEMS TECHNICIAN

### GROUP IV PRECISION EQUIPMENT



IM INSTRUMENTMAN OM OPTICMAN

### GROUP V ADMINISTRATIVE AND CLERICAL



RM RADIOMAN YN YEOMAN PN PERSONNELMAN PC POSTAL CLERK SK STOREKEEPER MA MACHINE ACCOUNTANT JO JOURNALIST CS COMMISSARYMAN SH SHIP'S SERVICEMAN

### GROUP VI MISCELLANEOUS



LI LITHOGRAPHER DM ILLUSTRATOR DRAFTSMAN MU MUSICIAN

### GROUP VII ENGINEERING AND HULL



DC DAMAGE CONTROLMAN MM MACHINIST'S MATE EN ENGINEMAN MR MACHINERY REPAIRMAN



IC INTERIOR COMMUNICATIONS ELECTRICIAN BT BOILERMAN SF SHIPFITTER ML MOLDER PM PATTERNMAKER

### GROUP VIII CONSTRUCTION



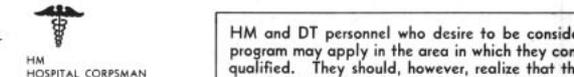
BU BUILDER EA ENGINEERING AID EO EQUIPMENT OPERATOR SW STEELWORKER CE CONSTRUCTION ELECTRICIAN UT UTILITIES

### GROUP IX AVIATION



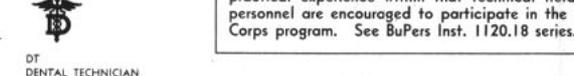
AD AVIATION MACHINIST'S MATE AO AVIATION ORDNANCEMAN AT AVIATION ELECTRONICS TECHNICIAN AQ AVIATION FIRE CONTROL TECHNICIAN AZ AVIATION MAINTENANCE ADMINISTRATIONMAN PR PARACHUTE RIGGER AG AEROGRAPHER'S MATE AC AIR CONTROLMAN AK AVIATION ORDNANCEMAN AM AVIATION STRUCTURAL MECHANIC TD TRADESMAN AB AVIATION BOATSWAIN'S MATE PH PHOTOGRAPHER

### GROUP X MEDICAL



HM HOSPITAL CORPSMAN

### GROUP XI DENTAL



DT DENTAL TECHNICIAN

### GROUP XII STEWARD



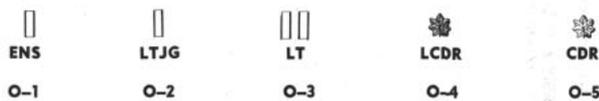
\*SD STEWARD

HM and DT personnel who desire to be considered for the program may apply in the area in which they are qualified. They should, however, realize that the program is for selection with personnel who have had at least one year of practical experience within that technical field. Personnel are encouraged to participate in the program. See BuPers Inst. 1120.18 series.

\*New design effective mid-1964

# FOR ENLISTED PERSONNEL

## LIMITED DUTY OFFICER PROGRAM



TECHNICIAN

DK DISBURSING CLERK

CT COMMUNICATIONS TECHNICIAN

EM ELECTRICIAN'S MATE

BR BOILERMAKER

CM CONSTRUCTION MECHANIC

AX AVIATION ANTISUBMARINE WARFARE TECHNICIAN

AE AVIATION ELECTRICIAN'S MATE

PT PHOTOGRAPHIC INTELLIGENCEMAN

ed in the LDO  
sider themselves  
y will complete  
t eight years of  
HM and DT  
Medical Service

### LDO

The Limited Duty Officer Program (for male personnel only) is the Navy's principal enlisted-to-officer program. To be eligible for LDO you must: (1) Be a U. S. citizen; (2) a PO1 or above, a warrant officer or commissioned warrant officer; (3) have served in pay grade E-6 for one year; (4) be on active duty in the Regular Navy; (5) have completed eight years of service; (6) have not reached your 34th birthday — for appointment as lieutenant (junior grade), warrant officers and chief petty officers of no specified age are eligible in 1963 only; (7) be a high school graduate or possess the service equivalent; (8) meet the prescribed physical requirements; and (9) have a clear record for the past two years. For complete details, see BuPers Inst. 1120.18 series.

*Note: Now under consideration are changes that might affect the LDO program. The paths of advancement shown here are effective as of December 1963.*

LDO CATEGORY	OFFICER DESIGNATOR	ELIGIBLE ENLISTED RATINGS
DECK (600)	BM  QM	
OPERATIONS (601)	RD  SO  RM  SM	
ORDNANCE, SURFACE (610)	GM	
ORDNANCE, CONTROL (611)	FT  MT	
ORDNANCE, UNDERWATER (612)	TM  MN	
ADMINISTRATION (620)	YN  PN  MA  JO  DM  LI  PC	
BANDMASTER (626)	MU	
ENGINEERING (630)	MM  BT  MR  EN  IM  BR  OM	
HULL (635)	DC  ML  PM  SF	
ELECTRICIAN (637)	EM  IC	
ELECTRONICS (640)	ET  DS	
CRYPTOLOGY (646)	CT	
AVIATION OPERATIONS (660)	AB  AC  PR  PT	
PHOTOGRAPHY (663)	PH	
METEOROLOGY (665)	AG	
AVIATION ORDNANCE (670)	AO	
AVIONICS (680)	AQ  AT  AE  TD  AX	
AVIATION MAINTENANCE (685)	AD  AM  AZ	
SUPPLY (370)	DK  SK  AK  CS  SH  SD	
CIVIL ENGINEER (570)	CM  EO  UT  CE  EA  BU  SW	



### COMMISSIONED OFFICER PROGRAMS AVAILABLE TO ENLISTED PERSONNEL

In addition to the normal path of advancement, the following programs leading to a commission are available to qualified enlisted personnel:

#### USNA

Unmarried male enlisted personnel of the Regular Navy and Naval Reserve who are high school graduates between ages 17 and 22 and meet all other requirements may attend the U.S. Naval Academy. For complete details see BuPers Notice 1531 and the current issue of the pamphlet entitled "Regulations Governing the Admission of Candidates Into the U. S. Naval Academy as Midshipmen."

#### NESEP

Enlisted men and women who are high school graduates, are 21 years of age but will not have reached their 25th birthday by 1 July of the year of enrollment, have a combined GCT-ARI score of 118 and are petty officers (E-4 or above) on active duty in the Regular Navy or Naval Reserve, may qualify for four years of college under the Navy's Enlisted Scientific Education Program. There are no marital restrictions for this program. See BuPers Inst. 1510.69 series.

#### OCS

Active duty enlisted men and women holding a baccalaureate degree or higher with a minimum of 120 semester hours may apply for officer candidate training at Newport, R. I. There are no marital restrictions. The age and physical requirements vary. See BuPers Inst. 1120.35 series.

#### NAVCAD

Unmarried male enlisted personnel between ages 18 and 25 who have successfully completed 60 semester hours or have 30 semester hours and a combined GCT-ARI score of 120 and MECH of 58. (Satisfactory completion of the GED test at the college level will be accepted in lieu of 30 semester hours.) See BuPers Inst. 1120.35 series.

#### INTEGRATION

Men and women applicants must be between ages 19 and 25 (up to age 30 for certain women), have 30 semester hours of college or be high school graduates and have GCT or ARI scores of 60 or above. Normally three years of continuous active duty in the Navy is required. See BuPers Inst. 1120.18 series.

#### AOC and NAOA

Pilot training—Male personnel between ages 19 and 26 who possess a college degree and are qualified in all other respects may become Navy pilots through the Aviation Officer Candidate Program. There are no marital restrictions. See BuPers Inst. 1120.35 series.

In addition, there is also an NAOA (1355) program which leads to a commission in Aviation (other than pilots) for qualified personnel who are between the ages of 19 and 27 and possess a baccalaureate degree. See BuPers Inst. 1120.35 series.

#### OCAN

Qualifications are same as for the NavCad Program except that applicants may receive constructive service credit up to 36 months for earlier active duty. Provides 13 months of naval aviation observer training.

#### MSC and NEP

Two programs provide advancement opportunities in the medical category. The Medical Service Corps program is open to HMs and DTs, with and without college degrees. See BuPers Inst. 1120.15 series. The Nursing Education Program provides four years of nursing training for women and a commission in the Navy Nurse Corps. See BuPers Inst. 1120.35 series.

## how to earn a commission

Continued from page 47

chief petty officers of no specified age were eligible in 1963 only.

- If enlisted, you must not have had any court-martial or civil court convictions (other than minor traffic violations) for the two-year period preceding 1 July of application year.

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

The LDO selection board (which meets annually) considers the applicant's Officer Selection Battery Test scores and service record, with the record receiving at least equal emphasis. It certainly helps if the record shows you have taken correspondence courses, evening classes, or have done other work to prepare yourself.

Generally, you should apply for the LDO category in your normal path of advancement. When you try for selection in a different category, you will be compared with other men who probably have much more experience in the field than you do. This, in itself, will hurt your chance for selection.

HMs and DTs, however, have no normal path of advancement to LDO. Although they may apply for any category in which they feel they are qualified, they are encouraged to apply for commissions in the Medical Service Corps, rather than in the LDO field. The problem of competing with more experienced men also applies here.

Personnel selected for the LDO program undergo naval orientation at Officer Candidate School. They are appointed ensigns, U. S. Navy (Temporary) before attending OCS. Limited duty officers receive permanent appointment upon being promoted to the grade of lieutenant commander.

### Integration Program

The Integration program offers the opportunity for appointment to commissioned status, in the unrestricted line and staff corps of the Regular Navy, to outstanding junior enlisted personnel, both men and women. This program is restricted to a small, select group (about 50



a year), and selectees compete throughout their careers with Regular Navy officers from all sources.

Competition is exceptionally keen, and on-the-job technical training and specialized training through schools and correspondence courses should be sought by all potential candidates. If otherwise qualified and recommended, candidates take the Officer Selection Battery Tests, and these scores—plus complete applications and service records—go before a selection board. Candidates who are selected undergo 16 weeks of training at OCS before being commissioned.

Prospective applicants must submit special requests to their commanding officers by 1 August to be considered for this program. The current BuPers Inst. 1120.18 series has the details, but here's a rundown:

- **Requirements**—Eligible to apply are personnel who:



- Are warrant officers or enlisted personnel in pay grade E-4 or above in the Regular Navy;

- Are at least 19 and under 25 as of 1 July of the calendar year in which application is made (men), or at least 20 and under 25 (women), although requests for waivers will be considered for exceptionally well-qualified women up to 30 years of age upon the recommendation of the commanding officer.

- Normally, three years' continuous active service in the Regular Navy is required.

- Applicants must not have any conviction by court-martial or civil court (other than for minor traffic violations) for two years preceding 1 July of application year.

- Applicants must be physically qualified in accordance with standards contained in the *Manual of the Medical Department*.

- Educational requirements are that an applicant have (1) Successfully completed 30 semester hours of work at an accredited college or university, or have the service-accepted equivalent, or (2) Be a high school graduate or the equivalent, and have a GCT or ARI score of 60 or above, or (3)—if applying for the Civil Engineer Corps—have completed three years of college credits toward an engineering degree at an accredited engineering school.

### MSC Program

The Medical Service Corps (MSC) program provides an opportunity for certain college graduates and non-graduates serving as hospital corpsmen and dental technicians to receive appointment in the Medical Service Corps. There are several categories within the MSC to which appointments may be requested, including the Supply and Administration Section, Optometry and Pharmacy Section, and the Medical Allied Sciences Section, which includes 17 specialized categories.

Eligible candidates for this program are considered by the Naval Examining Board at the Naval Medical School, Bethesda, Md. All appointments will be determined according to the needs of the service.

All enlisted personnel applying for the MSC are required to take the Officer Selection Battery Test. A

satisfactory score on the OSB is a prerequisite to participation in the professional exam for the MSC.

Appointments to the Supply and Administration Section are tendered in either a permanent or temporary status. This section is open to men and women who have served within the hospital corpsman or dental technician rating as first class or above for a minimum period of one year prior to the date of the professional examination.

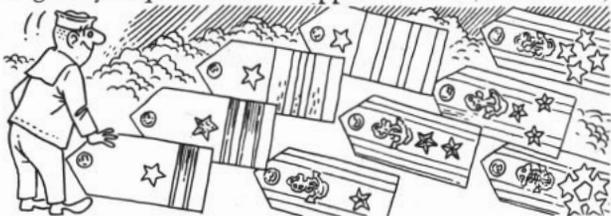
For permanent appointment, applicants must be between the ages of 21 and 32 on the date of appointment. Temporary appointees (men only) must be at least 21 and not have reached their 35th birthday as of 1 July of the year in which appointment can first be made.

• **Requirements**—Applicants must meet one of the following educational requirements for the Supply and Administration Section of the MSC:

Have successfully completed 30 semester hours of work at an accredited college or university or have the service-accepted equivalent.

Be a high school graduate or have the service-accepted equivalent, and have a GCT or ARI score of 60 or over.

For the Optometry, Pharmacy and Medical Allied Sciences Sections of the MSC, baccalaureates are specified in the eligibility requirements. However, a limited number of Regular Navy chief hospital corpsmen and hospital corpsmen first class, serving in professional specialties related to the medical allied sciences categories, who, except for the formal degree, meet all the eligibility requirements for appointment in this section,



and who have demonstrated outstanding aptitude for advanced training in an acceptable specialty, may be considered for waiver of the degree requirement.

Candidates applying under this exception must present evidence of successfully completing a minimum of 30 semester hours, applicable to a degree in the specialty applied for, at an accredited college or university.

Other eligibility requirements differ with the various sections within the MSC. Refer to BuPers Inst. 1120.15 series for detailed information.

### **Nursing Education Program**

The Nursing Education Program (NEP) provides an exceptional opportunity for enlisted women to obtain baccalaureates in nursing and commissions in the Navy Nurse Corps. Selected applicants are discharged from their present enlistment and are reenlisted in the Naval Reserve for six years as Officer Candidate Hospitalmen (pay grade E-3).

They are then enrolled in civilian schools of nursing designated by the Chief of the Bureau of Medicine and Surgery and ordered to active duty as students for the period of instruction required to attain the degree.

They draw pay and allowances (including subs and quarters) and are reimbursed up to \$50.00 a year for textbook costs. Tuition and fees are paid by the Navy.

During the final year of instruction enrollees apply for appointment in the grade of ensign, and, if selected, serve a minimum of one year of active commissioned



service for each year of training under the program.

Applications may be submitted to the commanding officer at any time; however, applications must reach BuPers by the first week of January to be considered by the selection board in February. A resume of eligibility requirements follows, but check the current BuPers Inst. 1120.27 series for complete details:

• **Requirements**—To be eligible for application, you must be of such age that upon expected completion of training, and appointment as Ensign, Nurse Corps, Naval Reserve, you will not have reached the age of 29.

Also, you must:

• Be unmarried at time of application and agree not to request discharge by reason of marriage during the period of training or active duty obligation.

• Be a high school graduate with academic standing in the upper half of your graduating class, or have a standard score of 50 or above on each of the five tests in the high school GED test battery and satisfy college entrance requirements.

• Meet the physical requirements for original appointment for women officers contained in the *Manual of the Medical Department*.

• Be an enlisted woman of the Regular Navy or Naval Reserve on active duty, who has been on active duty for a minimum of one year before submission of application.

• Have a clear record, free from any disciplinary action taken as non-judicial punishment or the result of a court-martial and free from any record of civil court conviction, except for minor traffic violations; be of good personal habits and character; be well motivated.

**I**F YOU'RE A COLLEGE GRADUATE on active duty with the Navy, and you're interested in becoming a commissioned officer, the following programs will be of interest to you. They fall into three categories—the Officer Candidate (OC), for both men and women; the Aviation Officer Candidate (AOC 1395); and the Naval Aviation Officer Candidate (NAOC 1355) programs.

### **OCS Program**

The Officer Candidate School program provides a course of training for selected college graduates leading to commissions as Reserve officers in the line, restricted line or staff corps. Selected enlisted applicants are designated officer candidates within their present pay grades, but not lower than E-2.

### **AOC 1395 Program**

The Aviation Officer Candidate (AOC 1395) pro-

## how to earn a commission

gram is geared for selected college graduates who meet the requirements for flight training. Enlisted applicants are designated as Aviation Officer Candidates within their present pay grades, but not lower than E-2. AOCs who successfully complete the four-month officer indoctrination course, if qualified, are commissioned as Reserve officers and, upon successful completion of flight training, are designated naval aviators.

### NAOC 1355 Program

The Naval Aviation Officer Candidate (NAOC 1355) program provides training for college graduates who meet the requirements for a Reserve commission in the line within the aviation billet structure. Purpose of this program is to prepare aviation officers as naval aviation observers (NAO), or for weapons systems, air intelligence and maintenance billets, in the categories of radar intercept operator, bombardier, navigator, bombardier/navigator, airborne early warning, antisubmarine warfare, ECM evaluation, maintenance, electronics maintenance, or ordnance. Selected enlisted applicants are designated NAOC 1355 within their present pay grade, but not lower than E-2. Candidates who successfully

complete the four-month officer indoctrination course, if qualified, are commissioned as Reserve officers.

- **Requirements**—To qualify, you must:
- Be physically qualified in accordance with standards contained in the *Medical Department Manual*.
- Be a graduate of an accredited college or university with a bachelor's degree.
- Be on active duty at a permanent duty station where you have been serving for at least two months. (Naval training centers for recruits and service schools two months or more in duration are considered permanent duty stations for these programs.)

This requirement does not apply to Naval Reservists whose applications were being processed at the time they were ordered from inactive duty to a training center for active duty. However, Naval Reservists who are ordered to a duty station other than a training center while applications are in process are advised to reapply.

- Have at least six months of obligated service remaining under current enlistment upon receipt of orders to school. If you have less than six months remaining, you are authorized to extend or re-extend your enlistment, but the agreement to extend must be executed before you are transferred to the school.

The current BuPers Inst. 1120.29 series has complete details on the above programs.

## facts on sea and shore duty



**I**F YOU LIKE YOUR JOB, chances are good you will do it well. When possible, the Navy tries to satisfy your job and duty requests.

In the course of your naval career, you may from time to time pull duty with ships or stations you don't request. If you're lucky, you'll breeze along from duty of choice to duty of choice.

In any event, you are ordered to a specific duty station because you are needed there. If you request duty with some ship or station that has need of your skills, if your normal rotation schedule permits, and if you are otherwise eligible, chances are always good that you'll receive duty of choice.

For a better understanding of the Navy's duty assignment procedures, it's necessary to take a look at the over-all picture, then see where you fit in.

More than half a million enlisted men and women, and 75,000 officers are needed to keep the Navy in operation. The Navy's military and diplomatic commitments throughout the world require the operation and maintenance of more than 3000 activities ashore and afloat, including ships, stations, squadrons, missions and other commands.

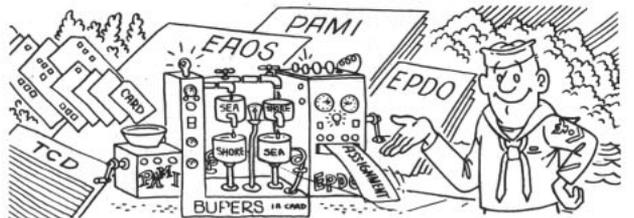
Assuring that each naval activity has the right man in the right job at the right time is a complicated task. For enlisted personnel, there are approximately 130,000 shore billets, 325,000 sea duty billets, and 24,000 over-seas billets.

Over-all, nearly three-quarters of a million Navy men and women are on active duty at present. This many people cannot be constantly shuffled from billet to billet. Stability—a key word in assignments—must

enter into the picture. It means placing you where you are needed, when you are needed, for a reasonable length of time. In this way, administrative functions and operations proceed with maximum continuity.

Most of the misunderstanding concerning Navy rotation procedures seems to be focused on Seavey-Shorvey, the personnel distribution program which governs most enlisted assignments. More Navy personnel receive—and misunderstand—Seavey-Shorvey assignments than any other kind. Therefore, this report is mainly concerned with Seavey-Shorvey. A brief discussion of the policies which govern rotation of officers, Waves, and certain enlisted ratings and special category personnel who do not come under the Seavey-Shorvey process, begins on page 58.

Rotation from sea to shore and back again is essential for most enlisted men. The well-rounded Navyman per-



forms a variety of jobs ashore and afloat. The operation of shore-based Fleet support activities, for example, requires men who have had experience at sea. And, instructor, recruiting, administration, maintenance, and operational billets are other shore jobs that need men with sea experience. The reasons are obvious.

For the most part, the length of your tour of shore or sea duty depends on the ratio of shore billets to sea billets for your rating. In ratings that have more shore billets than sea, the normal tour of shore duty is longer than the time spent at sea. If your rating has more sea billets than shore, you normally spend more time at sea.

To keep the half million enlisted sea and shore billets filled with the right men, and at the same time try to assign each man to duty of choice, the Navy has adopted Seavey-Shorvey, a systematic program of enlisted distribution which lets the Chief of Naval Personnel know at all times exactly where you are, how long you'll be there, and to which general type of duty you will be rotated next.

### **Shorvey—From Shore to Sea**

*Shorvey*, or shore duty survey, is the program under which you are ordered to sea duty after you've completed a tour ashore. The date you are assigned to sea duty depends on your rating and its prescribed period of shore duty. The Navy knows exactly when you, as determined by your rate, will be ready for transfer back to sea.

Approximately one year before you complete your tour ashore the Personnel Accounting Machine Installation (PAMI) responsible for your command prepares and mails to your commanding officer a rotation data card. You are interviewed and fill out a form, indicating your choice of sea duty.

This information is transposed to your rotation data card, which is then returned to the PAMI. Next, PAMI prepares a Shorvey data card from the information on your rotation data card and your individual status card. All this information is transmitted to the Chief of Naval Personnel for storage on a master magnetic tape for future use when a decision must be made on your assignment.

Normally, four months before your shore tour is completed, a BuPers distribution control officer "makes you available" to a Fleet Enlisted Personnel Distribution Office (EPDO) or to a BuPers detailee, with instructions to transfer you during the month your normal tour of shore duty is completed.

When BuPers has decided to which broad area you will be assigned (LANT, PAC, or Bureau controlled), it transmits a copy of the Shorvey IA card to your CO, confirming transfer month, the number of days you may spend on leave, and the sea duty distributional office which is handling your assignment. This notification normally arrives at your command three to four months before the transfer date.

Meanwhile, the EPDO or Bureau detailee, who also has received the information on your IA card, plus all your rotation data, is assigning you a new duty station within his jurisdiction. When your new duty station has been determined, an assignment card or letter is prepared and sent to your CO, directing him to transfer you to a specific sea activity for sea duty. At the same time, a copy is also forwarded to your prospective sea duty command, giving your new CO some advance notice so he'll be able to determine which job you should take over when you arrive. You should usually expect word of your ultimate assignment at least one month before transfer time.

### **Seavey—From Sea to Shore**

*Seavey*, or sea duty survey, governs your rotation



from sea to shore. Under the Seavey, all sea duty personnel are divided into three segments. Once each year, all ratings in each of the segments are surveyed, and a sea duty commencement cutoff date is established for each rating to determine which men should be rotated to shore duty. Your transfer is processed during the same time period as transfers of men of other ratings in the same segment. Those who have been at sea long enough to qualify for their rating's sea duty commencement cutoff dates are placed on the Seavey for transfer ashore.

If you qualify for the Seavey, you will fill out a rotation data card, indicating your choice of U. S. shore duty or, possibly, overseas shore duty, noting any information that may assist the distributor when he makes plans for your next duty station.

Meanwhile, as men are ordered to sea duty under Shorvey, a number of shore billets become vacant. To fill these vacancies, the distribution control officer for your segment selects the senior man of the required rating and pay grade on Seavey who has indicated a preference for the general area in which the vacancy will occur.

If you're the man selected, the IA card is mailed to your CO indicating the month you will be transferred,



## facts on sea and shore duty

the number of days' leave you may take between duty stations, and the naval district within which you are to be assigned. The EPDO controlling the general area to which you are going then assigns you to a specific duty station. In some cases, the Chief of Naval Personnel will retain authority to assign you himself to a Bureau controlled billet.

Just when you will be transferred by Seavey is determined by your sea duty commencement date (how long you've been at sea) and your active duty base date (how long you've been on active duty in the Navy).

Your sea duty commencement date is the main consideration in the early stages of the Seavey process. The cutoff date determines whether you will or will not be eligible for shore duty during a particular Seavey year.

Your active duty base date is important in later stages of the procedure. When actual assignments are made, men in your rating who have been on active duty longer than you will normally be transferred first.

Below is a roundup of standard overseas tour lengths. Time creditable on your overseas tour begins the month you depart the U. S. and ends when you return upon permanent change of station. Locations indicated by asterisks are areas in which dependents are not permitted. These tour lengths do not apply to attache personnel. Attache assignments are for 24 or 36 months, depending on the countries concerned. Complete listings may be found in BuPers Inst. 1300.26 series.



### Shore Completion Date

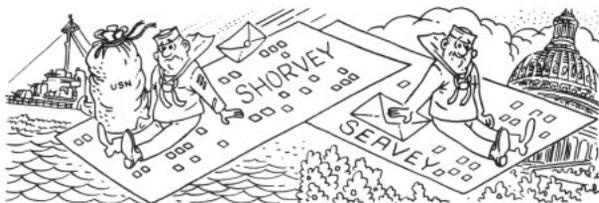
Of all the changes in Seavey-Shorvey over the years, the one that has generally been the least understood is the *shore tour completion date* process. It's important

Country or Area	Tour with Dependents (in Months)	Tour Without Dependents (in Months)	Country or Area	Tour with Dependents (in Months)	Tour Without Dependents (in Months)
<b>Africa and Middle East Area</b>			<b>Europe</b>		
Dahomey	24	12	Austria	36	24
Egypt	36	24	Belgium	36	24
Ethiopia (except below)	24	18	Crete	24	18
Eritrea (Asmara)	30	18	Corsica	*	18
Massaua	*	12	Denmark	36	24
Harrar	*	12	France	36	24
Iran (except Teheran)	24	12	Germany	36	24
Teheran	24	18	Greece	30	18
Iraq	24	18	Italy	36	24
Ivory Coast	24	12	Malta	24	12
Liberia	24	18	Netherlands	36	24
Libya (except Tripoli)	24	12	Norway	36	24
Tripoli	36	18	Portugal	36	24
Mali	24	12	Sicily, Sigonella	24	18
Morocco			Spain (except El Ferrol and Cartagena)	36	24
Ben Guerir Area	24	12	El Ferrol and Cartagena	24	18
Casablanca Area			United Kingdom		
including Nouasseur	36	24	(except Londonderry)	36	24
Marrakech Area	30	18	Londonderry	24	18
Port Lyautey Area including Boul Haut, Rabat and Rabat Sale	30	18	Yugoslavia	24	18
Sidi Slimane	24	12	<b>Far East and Pacific Area</b>		
Niger	24	12	Australia		
Pakistan (except Peshawar and Lahore)	24	18	(except Alice Springs)	36	24
Peshawar	24	15	Alice Springs	24	18
Lahore	*	15	Burma (except Rangoon)	24	12
Republic of Congo	24	12	Rangoon	24	14
Saudi Arabia	18	12	Cambodia	24	12
Senegal	24	12	Christmas Island	*	12
Turkey			Eniwetok	•	12
Ankara, Istanbul, and Izmir	30	18	Guam	24	18
Adana, Sile, Golcuk, and Karamousal	24	18	Hawaii	36	24
Derence, Iskenderum	*	18	Hong Kong	36	24
Trabzon, Samsun, and Diyarbakir	*	15	India	24	12
Other areas	*	12	Indonesia	24	14
Palestine, UN Truce Supervisory Organization	24	12	Iwo Jima	*	12
Upper Volta	24	12	Johnston Island	*	12
			Japan (except Wakkanai)	36	24
			Wakkanai	24	15
			Korea	24	13

that you understand this procedure when first reporting to shore duty.

Under the Shorvey, your tour of shore duty commences the day you report for duty to a shore command. Periods of training in naval schools are not counted as part of a shore tour unless you were already serving on shore duty.

Once your shore duty commencement date is established, the maximum tour for your rate or rating is



determined and a normal tour of shore duty is computed. Then, you are assigned a shore **Tour Completion Date (TCD)**. This is compared with your **Expiration of Active Obligated Service (EAOS)** date, and one of the

following situations will exist in your particular case.

- Your TCD and EAOS coincide. If this is the case, you have nothing else to do. Your personnel office will merely record the TCD in your service record and the personnel diary.

- Your EAOS exceeds the normal TCD by one to six months. When this happens, the normal shore tour will automatically be extended to coincide with the EAOS. Again, no action is required on your part.

- Your EAOS exceeds the TCD by seven to 11 months. In this case, you are allowed four months after reporting to shore duty to make a decision. You may reduce your shore tour so you will have one year of obligated service remaining beyond the TCD, or you may sign an agreement to extend your enlistment for the number of months necessary to allow you to complete your rating's normal shore tour and still have 12 months of obligated service beyond your TCD. If you elect to use the four-month period to make your decision, your personnel office will record your TCD as undetermined. However, a firm TCD must be recorded no later than four months after you report ashore.

Country or Area	Tour		Country or Area	Tour	
	Tour with Dependents (in Months)	Without Dependents (in Months)		Tour with Dependents (in Months)	Without Dependents (in Months)
Kwajalein	18	12	Newfoundland		
Laos	24	12	Argentina	24	18
Midway Islands	18	12	St. Johns	36	24
New Zealand	36	24	Stephenville	30	18
Republic of the Philippines (except below)	24	18	Other areas	24	12
Balanga area, Bataan, Mindanao, Laoag and Lubang	*	12	Greenland	24	12
Wallace Air Station	*	15	Iceland	24	12
Ryukyus Islands	30	18	Mexico	36	24
Saipan	24	18	<b>South America and Caribbean Area</b>		
Taiwan	24	15	Antigua	24	18
Thailand (except Bangkok)	24	12	Anguilla	24	18
Bangkok	24	18	Argentina	36	24
Vietnam	24	12	Aruba	24	18
Wake Island	18	12	Bermuda	36	24
<b>North America and North Atlantic</b>			Bolivia	24	18
Alaska			Brazil (except below)	36	24
Aleutian Peninsula and islands west of 162nd Meridian including Adak, Attu, and Dutch Harbor	18	12	Fortaleza	*	18
Anchorage area including Elmendorf AFB and Fort Richardson	36	24	Recife	24	18
Big Delta area including Eielson AFB, Ladd AFB and Ft. Wainwright	30	18	Salvador	24	18
Juneau area	24	18	Santa Cruz	24	18
Kenai-Whittier area including Wildwood Sta.	24	18	Chile	36	24
Fire Island	*	12	Colombia	36	24
Kodiak Island	24	12	Costa Rica	36	24
Murphy Dome	*	12	Cuba (Guantanamo)	24	18
Nome area	24	12	Dominican Republic	36	24
Point Barrow area	18	12	Ecuador	24	18
Azores	24	18	Eleuthera	24	18
Canada			El Salvador	36	24
Labrador (except Goose AFB)	24	12	Guatemala	36	24
Goose AFB	24	15	Haiti	36	24
Metropolitan areas	36	24	Honduras	24	18
			Nicaragua	24	18
			Panama including Canal Zone	36	24
			Paraguay	24	18
			Peru	36	24
			Puerto Rico	36	24
			Surinam	24	18
			St. Lucia	*	12
			Trinidad	24	18
			Uruguay	36	24
			Venezuela	36	24



- Your EAOS exceeds the TCD by 12 months or more. Once again, you have no action to take.

- Your TCD exceeds the EAOS date. In this situation, you must make a choice. You may have your shore tour reduced so that it coincides with your EAOS, or you may sign an agreement to extend your enlistment so that you will have sufficient obligated service to complete your full tour. You have four months to make your decision in this case also.

You may not agree to obligate your service for anything less than the maximum shore tour, and your EAOS after your extension goes into effect must either coincide with the TCD or give you a minimum of 12 months of obligated service beyond your TCD. Once the TCD has been established and recorded, it will normally not be changed.

But remember, the more time you give the distributors to consider your next assignment, the better the job they can do in giving you duty of choice.

If insufficient obligated service is ever an obstacle in considering you for assignment, you may increase your obligation by reenlisting or extending.

#### **Shore Requests**

Keep your areas of preference for shore duty as broad as possible.

Indicate your special qualifications and training.

If you follow these tips, the distribution officer has greater latitude in assigning you—thereby increasing your chances for early transfer—and you will be assigned to a billet which requires your special skills. Here's why:

Once you become eligible for a Seavey transfer and your rotation data card is processed, your name is placed on a list with all other men of your rate who are eligible for the same annual Seavey. For example, if you're a BM1, your name is placed on a list with other BM1s eligible for Seavey transfer during the same segment year.

Your position on the list is determined by your active duty base date—the BM1 who has been in the Navy the longest will be at the top of the list; the BM1 with the least total service will be at the bottom.

Meanwhile, a number of vacancies for BM1s are occurring ashore. At NAS Jacksonville, Fla., for ex-

ample, a BM1 on shore duty under the distributional control of EPDOCONUS is scheduled to rotate to sea under the Shorevey. NAS Jax is in the Sixth Naval District, so a BM1 shore requirement is generated for 6ND.

Which BM1 on the Seavey list will be picked to fill the Jax billet? The man at the top of the list? Not necessarily.

First, the distribution control officer makes sure there are no BM1s still remaining on a previous year's Seavey. If there are, one of these men will get the Jax assignment. If not, the control officer takes the current BM1 list, and, starting at the top, reviews each data file.

If the BM1 at the top of the list had indicated a preference for duty in 6ND, he would receive the assignment. Or, if he had indicated "Anywhere east of the Mississippi," or "Anywhere U. S." for his duty choice, his selection for 6ND would be justified. Had he indicated preference for any of these, he would receive the Jax assignment. Had he limited his shore duty choice to some specific naval district or station, other than Jax or 6ND, the assignment officer would work down the list until the senior person who had requested Jax, 6ND, anywhere east of the Mississippi, or anywhere U. S., could be found.

Thus, it's easy to see how a broad area of preference, such as "Anywhere east of the Mississippi," enhances early rotation from sea to shore. If you are anxious to be transferred ashore, don't limit your choice of duty to some specific locality.

#### **From Ship to Overseas Shore**

Many overseas shore duty billets could be promptly filled by men serving on shipboard sea duty who are eligible for Seavey transfer. The policy on overseas shore assignments amounts to this: Those on sea duty (Seavey) who request overseas shore duty will get first choice when overseas billets are available.

Many men who would like overseas shore duty assume they aren't eligible. Those on sea duty who request overseas duty are put on a waiting list if no appropriate billet is available immediately. Then, if nothing opens up within 12 months, those on the waiting list are transferred to general shore duty when possible.

#### **Obligated Service**

Many men who complete standard overseas tours do not understand why they receive 14-month extensions of duty. The explanation: Men on overseas tours and on



each new Seavey segment who do not have 12 months of obligated service from the month the overseas tour expires, will be extended on sea duty and may be reassigned. You should remember that you are usually considered for assignment four months before rotation date. If the required obligated service for a short tour is not indicated at that time, the 14-month extension is applied. This status does not change if the obligated service is later acquired. You may also be extended at

sea if no billet for your rate exists ashore during the month of your sea tour completion.

If you're on shore duty, you do not submit a rotation data card for transfer to sea unless you have 12 months of obligated service remaining after your tour completion date. If you intend to ship over or extend, you should make your intentions known and get your duty preferences into BuPers *as far in advance as possible*.

Orders to sea are normally issued four months before



transfer month. Those who are placed under orders with a shorter lead time do not get as much consideration of their preferences as those with normal lead time.

### Seavey - Shorvey Extensions

If, for some reason or other, you don't wish to be transferred, what are the chances you will be granted an extension of duty at your present command?

If you're on shore duty, an extension of your tour is considered on the basis of urgent manning or humanitarian problems. When you receive your Shorvey rotation data card you may request that your shore tour be extended for a specified period, but you must fully justify the request and your rotation data card must be completed and returned to the PAMI on schedule. If the extension is not granted, you will be notified by letter.

If you wish to extend your time at sea, your request should be based on a desire for arduous sea duty, or personal hardship. Your request for extension on the basis of personal hardship must include substantiating affidavits. And, you may request arduous sea duty if you have completed one year of your present shore tour, agree to obligate your service for 24 months from date of transfer, and such transfer is in the best interests of the Navy.

Often it becomes necessary to extend involuntarily the sea duty of some men. For example, if you are serving on overseas shore duty, you must be moved in the month your tour of overseas duty is completed. Since there are not always enough U. S. shore vacancies to accommodate all the men who complete overseas tours, it may be necessary to reassign you to sea duty—your time at sea being extended for 14 months. And, if you have insufficient obligated service for Seavey transfer, and you elect to leave your sea duty command when your hitch has been completed and reenlist at a receiving or recruiting station, you would be temporarily removed from Seavey and extended on sea duty until the next annual submission of rotation data cards for your segment.

Also, if you are transferred to a new construction ship, your time at sea would be extended to permit one year on board after the commissioning date. And, if you are a key man in your ship's organization and your transfer without relief would significantly affect your unit's operational capability, your commanding officer could request an "operational hold" for any period up to six

months. There must, however, be an urgent need for your continued services.

If you are assigned to overseas duty, you'll normally be expected to serve only the standard "with dependents" or "without dependents" tour for the area concerned (see overseas tour lengths, p. 54). Extensions are granted only in unusual and well substantiated cases which are deemed in the best interests of the Navy.

When extensions are granted, they are for a maximum of one year. Your CO must endorse your request, indicating you are psychologically and physically adapted for additional duty in his area. The Chief of Naval Personnel and appropriate Enlisted Personnel Distribution Office have the last word on your request.

One of the most important documents maintained by your ship or station is the monthly Enlisted Personnel Report, known as the 1080-14M. Among other things, this report lists your Seavey-Shorvey status, tells you where you stand for rotation purposes, and could be a valuable transfer status information tool.

Before you make an expensive telephone call to the Bureau for information, check this report. Often the Bureau cannot provide you with additional information. And, if you expect to be transferred but don't receive orders on schedule, check the 1080-14M for the reason. Perhaps you have insufficient obligated service. If you do, the report will so indicate.

*The Enlisted Transfer Manual* (NavPers 15909) is the official guide to the Seavey-Shorvey program, and explains in detail many points that may be peculiar to you or your rating. Assignment procedures for recruiting duty, instructor duty, overseas shore duty, submarine duty, service schools, and various special rotation policies are all spelled out in the *TransMan*.

### Other Assignments

Men in the CT, MA, MU, and TD ratings, AGC's, aviation pilots, TAR personnel, and those designated limited duty category L-5 and L-6, come under the direct rotational control of the Chief of Naval Personnel or CO, EPDOCONUS, and are not included in the Seavey-Shorvey procedure.

For the most part, men in these ratings and special categories are assigned on the basis of ship or station needs for the skills concerned. All have a chance to let their individual detailers know about the duty they desire. Every effort is made to assign these men to duty of choice, providing, of course, there is a need for their services at the ship or station requested, and other considerations such as special eligibility requirements for specific type of duty desired are met.



# facts on sea and shore duty

## Officer Assignment

**A**S A UNITED STATES naval officer, your duty assignment is based on your professional performance, billet requirements, individual preferences and qualifications and career needs. The chances you will be assigned to duty of choice are good providing, of course, you qualify by previous experience, and your professional performance warrants such an assignment.

General information concerning officer assignment and rotation can be found in the *Officer Fact Book* (NavPers 15898), a copy of which is available at all ships and stations. Below is some general information on normal rotation policies, with a more detailed look at the procedures used for assigning surface and aviation junior officers.

### Surface Officers (11XX)

Many doubts concerning the rotation/assignment of surface ensigns and lieutenants junior grade could be clarified by referring to the latest BuPers Inst. in the 1301.33 series. The current assignment procedure for LTJG and ENS is described in this directive.

Assignments for junior line officers are strongly influenced by the need for personnel qualified at sea. Thus, assignment to sea duty of all newly commissioned code 11XX officers is a practice followed to the greatest extent possible.

Exceptions to this rule sometimes occur, owing to the number of officers needed by shore activities, the number of officers on active duty for only two or three years, and the limited number of USN officers, particularly lieutenants. Many billets assigned to higher grades must be filled with LTJGs and ENSs.

- **LTJG, ENS (1100)**—If you're commissioned as a code 1100 officer, and not ordered initially to submarine or flight training, you should plan on approximately four years of shipboard duty at the outset. This gives you the maximum opportunity to gain experience, and helps you qualify for command at a future date. You normally spend about two years (standard tour length) on board your first ship.

Early assignment to a lieutenant's billet (department head, for example) is a professional advantage. If you become qualified for such a position of higher responsi-

bility, and a billet vacancy exists, your tour on board your first ship would be extended for an additional year. If no such vacancy exists you would probably be reassigned to another ship for two more years.

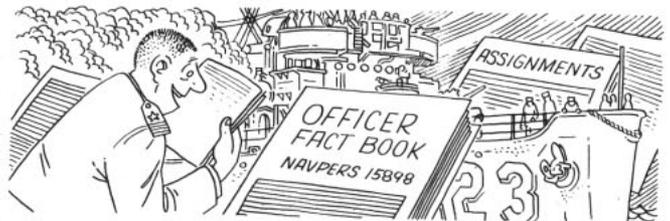
If you're serving your second tour afloat you could be ordered to an executive officer's billet in a smaller type ship, or to a staff billet afloat, including assignment as an aide.

If you wish to extend your first operational sea duty beyond five years, you may do so only if the Navy's needs permit no alternative. For example, there has been a shortage of LTs and LCDRs to fill shore vacancies.

As already pointed out, your first assignment at sea is normally for four years. However, if your professional performance warrants and you have served three years on the same ship, the last year being in a LT billet, and you are qualified as an OOD (Fleet), you may be eligible for duty as an NROTC or Naval Academy instructor, or possibly for aide duties or postgraduate school.

If you serve the full four- to five-year tour at sea, your first shore tour will be for two years. Postgraduate school, billets at training activities, duties in bureaus and offices of the Navy Department, and other shore billets are all possibilities. (Although your first shore tour is normally for two years, certain postgraduate training may extend it to three years.)

- **Submarine (11XX)**—During the early part of your



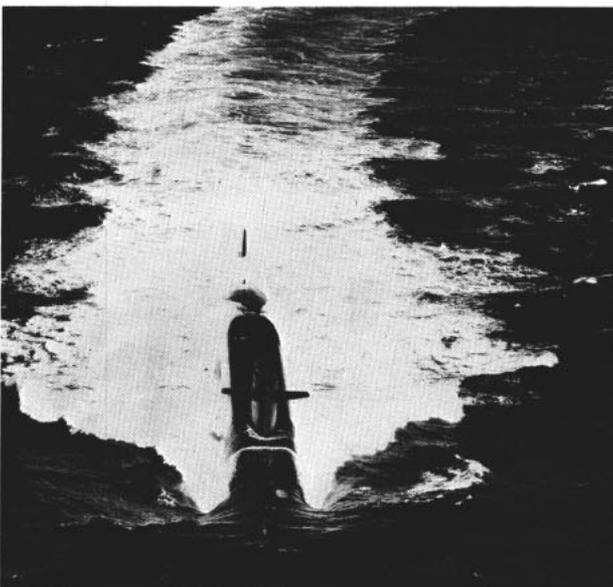
career you may request submarine training if qualified. You should remember that junior officers must have the academic background required for nuclear power training before they can be selected. Upon graduation from submarine school or nuclear power training you can expect at least three years on board subs. Submariners are normally eligible for shore duty after four and one-half years of commissioned service, or after completing three years in operating subs. As in the surface Navy, assignments are based on service needs and your professional performance, qualifications, and personal desires.

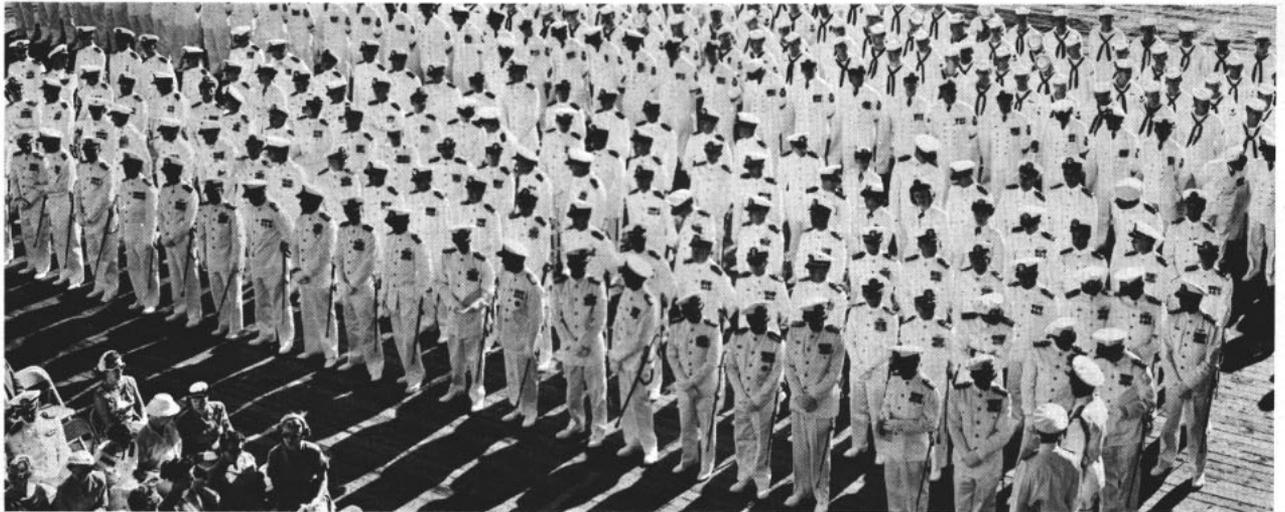
- **Surface Line (6XXX)**—Limited Duty Officers are assigned to ships and activities for duty in their specialties. The Navy attempts to assign LDOs to primary duties consistent with their technical ability and experience.

Surface line LDOs are normally assigned to unrestricted line billets. Since no billets are written specifically for LDOs, the prime consideration is the individual's qualification.

Normal rotation for an LDO is 24 to 36 months at sea and ashore, depending on the officer designator. In cases where the LDO works up to department head or some equally responsible staff billet, he may be toured an additional year.

- **LTJG, ENS (1105)**—Assignments for Reserve Offi-





cers are based on professional performance, requirements, special qualifications, individual preferences, and expressed career motivation.

If your first assignment is to sea duty and your obligation is for three years, you are tentatively scheduled to remain in the assignment for two years. Exceptions occur if you have attended special schools such as Communications, CIC, or DCA, and when you qualify for a LT billet or position of equal responsibility. If so, you can plan on a three-year tour in your initial assignment. (If you're qualified for a LT billet, but cannot fleet up on board your present ship, you would be reassigned to another ship of the same type, or to a shore or staff billet which requires sea experience and qualifications.)

If you're assigned to shore duty initially and desire sea duty, after one year at your shore station you may submit an official request, indicating your duty choice. If necessary, you should agree to extend for a normal two-year tour, upon completion of any schools en route to your next duty station. Such requests are usually granted to afford you the opportunity to qualify at sea.

- **Extension, Augmentation (LTJG, 1105)**—If you desire a career or the rotation of duties which would provide a background comparable to that of your USN contemporaries, you may, upon completing 18 months of active duty, apply for augmentation (BuPers Inst. 1120.12 series). Also, you may apply for an extension of your active duty after completing your obligated service. For assignment purposes, officers extending for sea billets or applying for augmentation are considered as code 1100 officers and assigned accordingly.

If you extend for shore duty after completing a two-year tour, you would not be considered "career," since your short time at sea would not allow for sufficient qualifications to compete with your contemporaries for career assignments. Reserve officers are considered for postgraduate education in accordance with their educational year group.

- **Obligated Service (1105)**—If you're USNR, and serving on basic obligated service, before you can be reassigned you must have sufficient obligated service to make the transfer economically feasible. For assignment to a ship, particularly one of a type in which you've never had experience you must normally have sufficient obligated service to complete two years on

board. This is in addition to any schooling that may be required before reporting.

For assignment overseas, you should have enough obligated service to complete the prescribed tour of duty for the area concerned (see p. 60). Any time you have insufficient obligated service for reassignment, you should include in your change of duty request, or indicate on your preference card, an agreement to extend for the required period of active duty if assigned as requested. Details concerning requests to remain on active duty beyond normal obligations may be found in BuPers Inst. 1926.1 series.

#### **Rotation Procedures (11XX-13XX)**

Rotation patterns are determined on the basis of billet location. The Chief of Naval Personnel attempts to provide all officers with maximum advance notice concerning new duty assignments.

Approximately four months before your normal re-assignment date your records are reviewed, your duty and school preferences are noted, and the officer situation in the particular ship or station is studied in detail. Special attention is placed on such items as your record



of performance, prospective losses and assignments, and operating schedules.

Only after all the factors are considered will your next

## First Sea Tours For Aviators

**H**ERE'S A ROUNDUP of overseas tour lengths and rotation schedules for first sea tour aviation officers assigned to squadrons homeported overseas.

All tours shown are in months. First tour aviators who are assigned to squadrons based in the continental U. S. may be rotated to an overseas squadron for the tour lengths indicated, provided the entire sea tour does not exceed three and one-half years and the officer remains in the same type of squadron he was first assigned.

Location	With/Dep	All Others	Rotate to
Hawaii (Except VW)	36	36	CONUS ShorDu
Hawaii (VW)			
a. Straight tour	36	36	CONUS ShorDu
b. Midway Rotation (accompanied by Dep)	18 to 24 Hawaii followed by 18 Midway	12 Hawaii followed by 12 Midway	With Dep: CONUS ShorDu Without Dep: CONUS sqd until RAD or completion appropriate sea tour
Japan	36	36	CONUS ShorDu
Okinawa	30	24	CONUS sqd until RAD or completion appropriate sea tour
Philippine Is.	24	24	CONUS sqd until RAD or completion appropriate sea tour
Guam	24	24	CONUS sqd until RAD or completion appropriate sea tour
Argentina, Nfld.	24	18	CONUS sqd until RAD or completion appropriate sea tour
Bermuda	36	36	CONUS ShorDu
Guantanamo Bay, Cuba	24	12	CONUS sqd until RAD or completion appropriate sea tour
Puerto Rico	36	36	CONUS ShorDu
UK, Italy, Spain	36	36	CONUS ShorDu

assignment be determined. Normally, you can expect word on your new duty station approximately two months before transfer date.

• **Preference Card (11XX-13XX)**—Whenever you expect reassignment you should advise the Bureau of Naval Personnel of your duty and location choices by means of the Officer Preference and Personal Information Card (NavPers 2774, latest revision).

This card is an important part of the detailing records maintained at the Bureau. No assignment is made without reference to it. With this card, your personal wishes and problems are brought to the attention of the appropriate assignment officer.

You should make a conscientious effort to fill out the card completely, and submit it promptly to the Bureau each time a change in conditions may affect your next assignment. Changes in duty preferences, dependency, additional education or schools completed, should all be reported. You should also indicate your desire for an additional tour on the NavPers 2774.

• **Courses of Instruction (11XX-13XX)**—As part of your career planning, and if called for by various factors, including the needs of your next duty station, LTJGs are ordered to various courses of instruction in fleet and other schools while en route. Since schools convene on specific dates, your availability and the school convening must be compatible. If you wish to be considered for certain courses of instruction between duty stations, it is appropriate to make your desires known in the "Remarks" section of your preference card.

## Aviation Officers

The policy on assignment and rotation of aviation officers is described in BuPers Inst. 1301.35 series. This directive also lists revised aviation officer tour lengths.

Upon completion of flight training, or training for any job you perform as an aviator, you will normally be assigned to a squadron in which your qualifications are required.

You can plan on staying with your first seagoing squadron for a full three years after CRAG type training, with modifications if it is an overseas squadron.

Aviation officers initially assigned to land-based non-ASW squadrons (VW, VR, VQ, VU, HU) can expect a three and one-half year tour, modified as required by overseas tours. However, you may request rotation to another type squadron after a minimum of two years in your first assignment, or upon completion of an overseas tour, whichever comes first. The following tour is normally for two years, upon completion of en route training, but the total sea tour does not normally exceed five years.

Requests for rotation during your first sea tour should be forwarded to the Chief of Naval Personnel via your commanding officer and appropriate type commander. If you're in a VR squadron, your request should be forwarded via the type commander of the squadron being requested.

Your transfer request should be reasonable. For example, you should not expect transfer to a jet squadron if you have had no jet training or experience. Requests are considered on the basis of your aircraft qualifications and performance record, plus the effect of the transfer on operational readiness, availability of billet requested, and training necessary to fill the billet requirement.

Thereafter, sea tours for aviators through the grade of LCDR are approximately four and one-half years. This tour is split between a billet on a ship, staff, or overseas, and a squadron.

Shore tours for aviators in grades LT and LCDR are normally three years in length. Exceptions to this may occur when you attend certain schools, including undergraduate, service college, or postgraduate training.

Commanders and above are rotated between sea and shore as required to satisfy Navy needs and the professional development of individual officers.

After your first sea tour, an assignment to a squadron based overseas will normally be for the same tour period specified for first tour aviation officers (see Aviator Rotation table, p. 60). Such tours, however, are usually not less than the tour lengths "with dependents" for any particular area. BuPers Inst. 1300.26 series outlines the tour lengths for activities other than aviation squadrons based overseas, and gives the guidelines for rotation, including overseas movement of dependents and household effects. Deviation from this policy is made by the Chief of Naval Personnel as service needs and career interests dictate.

If you're coming from an isolated overseas location where the tour length is two years or less, you will normally be assigned to a Fleet activity homeported in the continental U. S. before rotation ashore.

Incidentally, it is not the policy to order an officer to a tour at an isolated overseas location immediately after he has completed a three-year tour with an operational squadron. You could, however, request such duty. The Chief of Naval Personnel often approves such requests.



## assignment of waves

### Assignment of Waves

Enlisted women are assigned primarily to stations within the continental United States, though some are assigned overseas in selected locations which have suitable quarters. Except for a few Bureau controlled billets



afloat on dependent-carrying ships of the Military Sea Transportation Service, enlisted women are not assigned to sea duty, and are not subject to sea-shore rotation policies.

Each enlisted woman is given the opportunity to make clear her choices for duty assignment. Requests for specific stations and areas are often granted. A billet vacancy must exist at the station requested, of course, and the Wave concerned must have sufficient obligated service and otherwise be eligible.

Three years is the normal tour of duty for Waves in one naval district, river command or Fleet shore activity within the continental U. S., except in special assignments. (Those on their first four-year enlistment, or extended three-year enlistment, may request reassignment within the same river command or naval district after completing 24 months of a normal tour.)

Enlisted women stationed overseas serve the standard area tours that apply to enlisted men. Those assigned to MSTS ships normally serve 24-month tours.

Each time a Wave completes a normal tour of duty, she is reported on the "Wavevey" for transfer if she has sufficient obligated service. Wavevey is the term used to identify the administrative procedure under which women completing tours of duty are reported for assignment. The Wavevey gives every woman an opportunity for a fair share of the duty she considers desirable, and allows for planned reassignment. Waves are rotated between naval districts, geographical areas and types of activities in order to provide them with experience and training. (Certain rates, ratings and categories of enlisted women are not included in the Wavevey procedure. These include AC, CT, MA, TD,

## assignment of waves

AGC, and certain USNR personnel serving on active duty.)

With the exception of the TD and MA ratings, which are controlled by the Enlisted Personnel Distribution Office, continental U. S., all assignments for enlisted women are controlled by the Chief of Naval Personnel.

For reassignment, Waves serving overseas and on board MSTS ships must have one year of obligated service after their tour completion date (TCD).

Ashore, the TCD is automatically established as three years from date of reporting to the shore activity, provided you have at least 12 months' obligated service beyond the normal TCD. If you have less than 12 months' obligated service beyond the normal tour, your



TCD is recorded at the same date your enlistment expires.

The TCD for overseas or special duty tours is established according to the length of the tour prescribed for the duty and area in question. Those on overseas duty with less than four months' obligated service beyond the normal tour are assigned a TCD that coincides with the expiration of active obligated service (EAOS).

Women must normally have minimum periods of obligated service at time of transfer, or agree to extend or reenlist to gain the necessary obligation, as follows: 12 months for duty within CONUS commands and Fleet activities; 24 months for general overseas duty and MSTS duty afloat; and 24 to 36 months for attache duty.

If you have insufficient obligated service for transfer, and your TCD is within the time period under survey, you may agree to reenlist or extend.

The tour of your CONUS shore duty may be extended for one year if you have at least that much obligated service remaining after completing the tour as extended. However, once a routine transfer is ordered, extension will not normally be granted. Therefore, your request for extension should be submitted as early as possible to insure its processing before a transfer directive is issued.

Usually extensions beyond a normal tour of overseas duty are not authorized, owing to the small number of such billets available, and the large number of Waves who have requested assignment to this type of duty.

In any event, approximately nine to 12 months before your tour completion date the PAMI responsible for your activity prepares a rotation data card for you if your obligated service is sufficient for transfer. You are interviewed and fill out the card, indicating your duty preferences.

If you are found to be eligible for rotation, you are recorded on the Wavevey. Then, four to six months before rotation month, you are told whether you have been made available for assignment to EPDOCONUS, EPDOLANT, EPDOPAC or BuPers, and the month of transfer and amount of leave you may take en route to your new duty station. The EPDO or BuPers detailer then assigns you to some specific activity.

The following types of special duty assignments are available to enlisted women:

- *Overseas duty in Europe*—Billets for petty officers only (24-month tours).
- *Hawaii*—24-month tours for all.
- *Attache*—Two- to three-year tours for YN, DK, and SK personnel in grade E-6 and above.
- *MSTS duty afloat*—Hospital corpsmen only, grade E-6 and below (24-month tours).
- *Recruiting duty* at main recruiting stations—Petty officers of all ratings (36-month tours).
- *Recruit Training Center (W)*, Bainbridge, Md.—All ratings (24-month tours).
- *Wave Barracks Master-at-Arms*—Petty officers E-5 and above in all ratings (24-month tours).

For all special assignments, Waves must meet specific eligibility requirements listed in Chapter 14 of the *Enlisted Transfer Manual*.

Every attempt is being made to assign each Wave petty officer to one tour of duty in the field of supervision and training sometime during her career, as service needs permit. Such "leadership" billets include master at arms, recruiter, and staff, recruit training command (women). Petty officers who have not been assigned such duty in the past are automatically considered for leadership billets upon completion of normal tours. Preferences for the type of leadership duty you desire should be indicated on both the rotation data card and the Enlisted Evaluation Report.

Waves in ratings not included on the Wavevey should review Chapter 14 of the *Enlisted Transfer Manual* (particularly paragraphs 14.52 and 14.53) before submitting preferences for leadership billets.



# education and training



**P**EOPLE IN ALL walks of life, Navy or otherwise, usually get ahead when they take advantage of their educational opportunities. These opportunities are plentiful in the Navy.

Whether you're a boot recruit or a CPO, a brand new ensign or a high ranking naval officer, there are Navy schools, courses, and on-the-job training programs that will further both your education and your naval career.

For a brief look at the educational opportunities available to the Navyman, read on.

## Educational Opportunities for Enlisted Men

Recruit training, the first step taken by a new Navyman, gives a basic knowledge of naval subjects such as



seamanship, terminology, discipline and regulations.

No matter whether the training comes from books, salty company commanders, or your own experience, it may be listed as education. In about nine short weeks at a Naval Training Center you have been transformed from civilian to sailor.

Let's assume that you go from boot camp to a ship. After reporting on board you will begin to learn how your ship is organized and some of the finer points of shipboard life. One of your first assignments will be a study of the watch, quarter and station bill and the ship's organization chart.

After a few weeks, you will become accustomed to shipboard routine and start studying for Seaman. When you have successfully passed this test, you can decide what rating you want to strike for and start studying for third class.

## Navy Training Courses

By the time you are ready to go up for third class you will have become acquainted with Navy Training Courses. You will already have studied the one titled *Seaman or Fireman*, or a similar course. These are comprehensive, compact, paper-backed books written as training aids for the rate you hope to earn.

The Chief of Naval Personnel has a group of writers and technical specialists to prepare courses for new ratings and keep the courses up to date.

These Navy Training Courses may also be studied in connection with Enlisted Correspondence Courses, which provide a study program enabling you to keep up with your rating and to qualify for advancement.

## Naval Schools

Throughout the Naval Establishment there are many specialized schools and courses to meet the Navy's demands for men trained in diverse skills and occupations.

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

There are several hundred naval schools scattered throughout the United States. Here are some of the personnel they train: Disbursing clerks, drivers, electronics technicians, enginemen, opticalmen and instrumentmen, journalists, personnelmen, radiomen, steelworkers, commissarymen, instructors, deep sea divers, sonarman, minemen, hospital corpsmen, dental technicians, aviation electronics technicians, aviation ordnancemen, and aviation electrician's mates.

Naval schools also teach such subjects as teletype maintenance, welding and guided missiles. They are divided into several classes:

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

- **Class B schools** are set up to provide the advanced technical knowledges and skills required to prepare personnel for the higher petty officer rates.

- **Class C schools** and courses are designed to train enlisted personnel in a particular skill or technique.

- **Functional schools** provide training, often in a group or team situation, in the performance of specialized tasks or functions which are not usually taught to enlisted men or officers in the course of their professional training. In addition, these schools provide training on weapons of new or advanced design which have not reached widespread Fleet usage.

- **Factory training** provides instruction at the civilian factory in new technical material for both operators and maintenance personnel.

- **Fleet schools** provide refresher and team training, usually to members of ships' companies.

- **The Navy Enlisted Scientific Education Program (NESEP)**, for active duty enlisted men and women under 25 (E-4 and above), qualifies you for an un-



## education and training

restricted line commission after an uninterrupted four-year education in a designated college or university (see page 46). You earn a baccalaureate in one of the fields of science or engineering, after which you are ordered to Officer Candidate School or Pre-Flight School for training leading to a commission in the Regular Navy. Potential for a successful career as a commissioned officer is the primary consideration in the processing, interviewing, recommendation and selection of candidates for NESEP.

Your selection for a Navy service school depends upon many factors—your rate and rating, your time in service and the school you want to attend. For more detailed information on service schools, check with the personnel office for a look at the *Catalog of U. S. Naval Training Activities and Courses* (NavPers 91769-F), *The Naval Air Technical Training Bulletin*, and BuPers Instructions in the 1500.25 series (which contain convening dates for classes). These are available from your ship's office, the training officer, or the I & E officer at your duty station.

### Other Training is Available

Once you have decided that you are going to make the Navy a career, you can look forward to going up for PO1 and chief. Because the competition gets tougher then, the thing to do is be better prepared than those with whom you are competing. But, you may decide that you want to do more than study for promotion. You'll find that you can finish your high school education or even go to college without leaving your ship or station. To do this you start out by talking things over with your I & E officer and filling out an application.

The application goes to the United States Armed Forces Institute, an organization keyed to the serviceman's needs. USAFI has scores of high school and college correspondence courses available to military men. The institute also has a working agreement with certain colleges and universities to supply courses to servicemen.

### U. S. Armed Forces Institute

Here is a general summary of what USAFI offers Navymen:

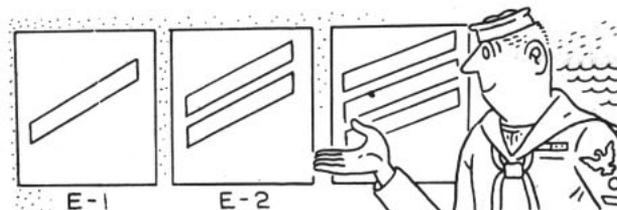
- **USAFI Correspondence Courses**—For correspondence course study USAFI will provide text material, a

study guide, and a supply of paper and envelopes. After you study the text, you prepare a series of lessons to be mailed to the nearest USAFI. An instructor grades each lesson and offers suggestions or guidance to help you over the rough spots in the course. With few exceptions, all correspondence courses have end-of-course tests to be taken when you have finished the lessons.

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

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

The list of courses available through USAFI is too long to publish here, but your I & E officer has all the information and necessary application blanks. Just to give you an idea of the diversity of the courses, here



are a few picked at random: Business Management, Aeronautics, Beginning French, Industrial Electricity, Blueprint Reading, Journalism, English Literature, Fundamentals of Radio, Sheet Metal Drafting, Psychology, Refrigeration and Physics.

### High School and College Credits

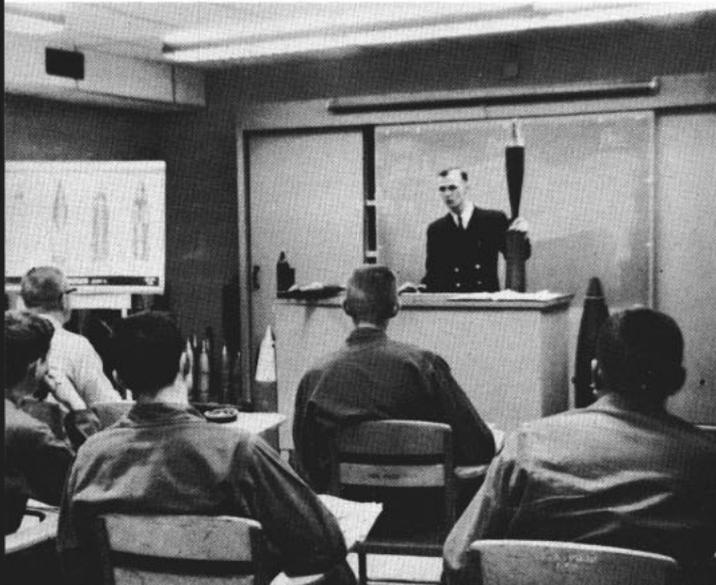
It is possible for you to receive high school or college credits for your Navy training and experience.

For example, in addition to the end-of-course tests for courses mentioned above, USAFI offers a testing service for: Comprehensive examinations for the measurement of general education development (high school and college level GED tests); achievement tests for the elementary grades; and subject standardized tests.

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

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

Regardless of the course you take, the Navy recognizes all USAFI courses and tests for credit as recom-



mended by CASE. Also, your service record contains a running account of your educational accomplishments.

The Navy uses your educational record in much the same way as any other employer would—settling placement problems, selecting further training you will receive, and deciding on promotions (particularly from enlisted to officer) on the basis of your education and experience.

USAFI courses, texts and examinations can be very helpful in preparing for officer selection exams and for specific training programs. For example, certain USAFI courses are recommended for study in connection with the Integration, LDO, Warrant Officer and NESEP selection examinations, the preliminary examinations for the Naval Preparatory School, and for individuals assigned to the Nuclear Power School. If you're preparing for an officer selection exam, your I & E officer can help you decide whether a review of several USAFI texts might be the best procedure, or whether it would be advisable for you to enroll in a specific USAFI course.

The USAFI enrollment fee is reasonable—only \$5. You must be USN or USNR on at least 120 days' active duty. Initial enrollment is limited to one course; upon satisfactory completion you may enroll in a maximum of two courses at a time without additional charges. No



restriction is placed on the number of courses you may take. So, the door is open. All you have to do is walk in.

studying Navy Training Courses. Individual commands have the authority to examine a man on his Navy Training Course and to certify that he has completed it. He is not required to complete a correspondence course. If you want to take a course (and are on active duty) see your division officer or your education officer and ask for Form NavPers 992, *Application for Enrollment in Correspondence Course*. If the course is to be graded by the local command, apply on Form NavPers 231.

These applications should then be sent to the U. S. Naval Correspondence Course Center, Naval Supply Depot, Scotia 2, N. Y., via your CO.



## training for officers

**A**LTHOUGH IT'S GREAT to have experience, the modern Navy can't run on experience alone. Many training programs and numerous schools have been set up by the Navy to give officers the training they need to supplement experience. From ensign to admiral there are schools to attend and lessons to learn.

The number of courses and schools available to officers is much too great to permit listing each of them. However, here's a brief description of the various types of courses and schools. The educational opportunities mentioned above, concerning *Armed Forces Institute* (USAFI) courses and facilities and the Tuition Aid Program are also available to officers.

### Functional Training Courses

Functional schools are available for the training of officers, often in a group or team situation, in the performance of specialized tasks. They also provide training in the use of weapons of new or advanced design which have not reached universal Fleet usage.

Some examples are: the Advanced Underseas Weapons School, Damage Control School, Nuclear Power School, Explosive Ordnance Disposal School, and Mine Warfare School.

Schools which provide operational training ashore for personnel assigned directly from units of the forces afloat are maintained under the administration of Fleet commanders. Among these are: The Destroyer School, Submarine School, Fleet Sonar Schools, Amphibious Schools, Nuclear Weapons Training Centers, and Fleet Anti-Air Warfare Training Centers.

### Tuition Aid Program

For naval personnel (officer or enlisted) stationed near accredited colleges, universities or junior colleges, or having access to branches of such institutions, the Navy will pay three-quarters of the cost of tuition (up to a limit of \$13.50 per semester hour) for courses taken in off-duty time at one of these schools.

Courses for which financial assistance is provided are limited (with some exceptions) to seven semester hours per semester. They must also contribute to the improved performance of duty, or the professional capabilities of the individual or to the qualifications for a baccalaureate, or to his foreign language proficiency. Officers who participate must agree to serve in the Navy for two years after completion of the course. For more info see your educational officer or BuPers Inst. 1560.10 series.

### Enlisted Correspondence Courses

Should you decide that instead of college credit you want more knowledge about the Navy, you can turn to a Navy outfit, the U. S. Naval Correspondence Course Center. The center has hundreds of courses that you may take, either within your rating, or for general information.

All enlisted personnel, whether on active or inactive duty, may apply for the courses, which are intended to help a man prepare for his job and for advancement in rating. Successful completion of a Correspondence Course is only one way of meeting the requirement for

# training for officers

## Staff Corps Schools

Naval schools for the training of Supply Corps officers are: Naval Supply Corps School, Athens, Ga.; Naval School, Freight Transportation, Oakland, Calif.

Courses for newly commissioned Civil Engineer Corps officers are conducted at the Naval School, CEC Officers, Port Hueneme, Calif.

The training of Medical Department personnel, including officers of the Medical Corps, Dental Corps, Medical Service Corps, Nurse Corps, Hospital Corps, and enlisted members of the Hospital Corps, is the responsibility of the Chief of the Bureau of Medicine and Surgery. Announcements of scheduled training are made by him.

## Naval Postgraduate School

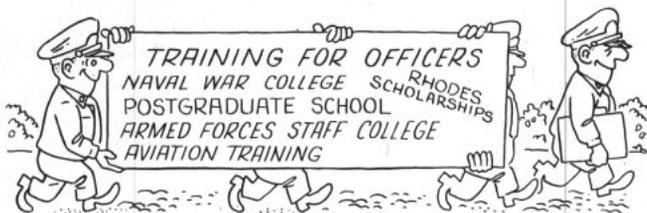
The U. S. Naval Postgraduate School at Monterey, Calif., has recently combined its schools of Engineering, Navy Management and General Line into one postgraduate school.

Here is a brief summary of the curricula:

- Engineering—The curriculum available, conditions of eligibility and other pertinent data are published annually in Bureau directives. Detailed information is given in the annual *Postgraduate School Catalog*.

Available courses, which include a variety of professional, technical and non-technical subjects are: Advanced Science, Aeronautical Engineering, Civil Engineering, Communications Engineering, Engineering Electronics, Metallurgical Engineering, Naval Architecture, Naval Construction and Engineering, Naval Engineering, Nuclear Engineering, Operations Analysis, Petroleum Engineering, Science, and Weapons Systems.

- Navy Management—The curriculum includes Business Administration, Financial Management, Elements of Management, Industrial Management, Management and Industrial Engineering, Navy Management, Petro-



leum Management, Retailing and Transportation Management.

- The Naval Postgraduate Program offers courses in International Relations, Advanced Training for Judge Advocate Officers, Personnel Administration and Training, Petroleum Administration and Management, and Religion.

## Naval War College

The courses available at the Naval War College are designed for officers in the more senior grades. The mission of the college is to further an understanding of the fundamentals of warfare, international relations, and interservice operations, with emphasis on their application to future naval warfare. Subjects include: the Naval Warfare, Command and Staff and Reserve Officers Courses. (For a report see ALL HANDS, Feb. '63, p. 58).

## National War College

The National War College prepares selected personnel of the armed forces and other government departments for the exercise of joint high-level policy, command and staff functions, and for the planning of national strategy.

Naval officers must have 16 to 25 years of commissioned service to be eligible. Student quotas are established by the Joint Chiefs of Staff. The Navy quota is allotted by CNO and administered by BuPers. Applications for attendance at the National War College are not required but may be submitted if an officer particularly desires to attend.

## Industrial College of the Armed Forces

The Industrial College of the Armed Forces prepares officers of the armed forces for important command, staff and planning assignments in the Department of Defense and prepares selected civilians for important industrial mobilization planning assignments in any governmental agency.

The course is 10 months long. Eligibility for the Navy quota is limited to officers with 16 to 25 years of commissioned service.

## Armed Forces Staff College

The Armed Forces Staff College trains selected officers of the armed forces in joint operations.

To attend the Armed Forces Staff College, naval officers must have 10 to 16 years' commissioned service.

## Rhodes Scholarships

A commissioned officer, Naval Academy midshipman or NROTC student may apply for permission to enter Rhodes Scholarship competition. Navy sponsorship enables him to apply to the Rhodes Scholarship Committee in his state with the understanding that, if he is awarded a scholarship, the Chief of Naval Personnel will order him to duty at Oxford University, Oxford, England, in an active duty status until he has completed his studies there. These scholarships afford an opportunity for the broadening experience of foreign study



and provide a firm educational foundation for future assignments in the military fields of foreign affairs and politics.

Complete rules and procedures for these scholarships are published in BuPers Instructions in the 1520.61 series.

## Aviation Training

One course of flight training is available for officers. This is the heavier-than-air course. Selections of officers for flight training are made by the Chief of Naval Personnel from officers who make application and are physically qualified.

Detailed eligibility and application information is published in the Navy Directives System.

Naval aviator qualifications are described in Article C-7301 of *BuPers Manual*, available at your station.

Naval Aviation Observer qualifications are listed in Article C-7302.

### Submarine Training

Classes for submarine training are assembled quarterly at Groton, Conn., and are six months long. Officers with high grades are eligible for direct assignment to nuclear power training.

Any unrestricted line officer, serving in the grade of ensign or lieutenant (junior grade) may apply. Prospective unrestricted line officers may apply, provided they will receive their commissions in time to meet the convening date of the class that has been requested.

Detailed information concerning sub training may be found in the latest BuPers Instruction of the 1520.6 series and in Article C-7303 of the *BuPers Manual*.

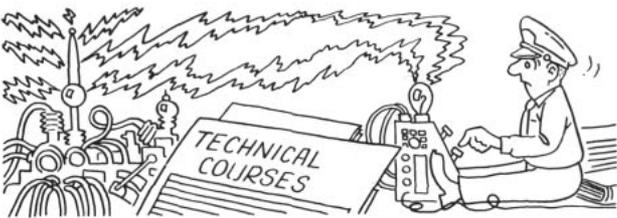
### Officer Correspondence Courses

Officer correspondence courses—nearly a hundred of them—are offered by the U. S. Naval Correspondence Course Center at Scotia, N. Y., and by certain other activities. They provide specialist training, to give Regular and Reserve naval personnel the opportunity to increase their knowledge and understanding of the Navy, and at the same time, prepare themselves for professional advancement.

The Officer Correspondence Courses are designed to instruct commissioned officers and warrant officers, and are also open to chief petty officers. In addition, enlisted personnel of lower ratings are eligible if they are recommended for enrollment by their commanding officers.

The courses range in subject from Arctic Operations and Meteorology to Diesel Engines and Cold Weather Engineering.

In addition to the courses administered by the Naval Correspondence Course Center there are a number of courses administered by the Naval Medical School, Naval Dental School, Naval Security Group Headquarters, Naval Submarine School, Naval War College, and the Industrial College.



Applications for Naval Correspondence Center officer courses, made by personnel on active duty, must be submitted, via commanding officer, on NavPers Form 992.

A catalog of all the courses available from the Correspondence Course Center is contained in the *List of Training Manuals and Correspondence Courses*, NavPers 10061 series.

### Undergraduate Educational Program

The Bachelor of Science or Bachelor of Arts curriculum provides an opportunity for some unrestricted line and Supply Corps officers, who have been augmented or integrated into the Regular Navy after 1 Jan 1949 to earn a baccalaureate from the U. S. Naval Postgraduate School in Monterey, Calif.



U. S. Naval War College, Newport, R. I.

To be eligible, an officer must have an advanced undergraduate standing of at least 45 semester hours from an accredited educational institution and must have maintained at least a C average. Previous undergraduate education must have included mathematics through college algebra.

Applications should be submitted in accordance with current BuPers Notice 1520 series.

### Technical Courses

Officer technical courses are conducted to provide special instruction (normally for junior officers) and refresher training in various technical specialties to meet the needs of the service.

All of the technical courses are six months or less in duration—with the exception of a one-year course at the Naval School, Electronics Officers, Great Lakes, Ill., and another one-year course at the Electronic Technical Officers School, NATTC, Memphis, Tenn. The number and variety of the technical courses are subject to change to meet new requirements and technological developments. The following courses or schools are typical of those which may be found in the *Catalog of U. S. Naval Training Activities and Courses* (NavPers 91769 series).

*Nuclear, Biological, Chemical Warfare Defense Course*

*Damage Control School*

*Instructor Training School*

*Photographic Interpretation Course*

*Torpedo Course*

In addition there are many aviation courses available. Details on these can be found in the latest *Bulletin of Schools and Courses* issued annually by the Naval Air Technical Training Command. Some of the subjects offered are:

Aviation Ordnance, Photography, Aviation Electronics, Combat Information Center, Aircraft Maintenance, Training leading to designation as a Naval Aviation Observer, Ground Controlled Approach and Catapult and Arresting Gear.

# sports and recreation



**T**HE NAVY TAKES CARE of its own—even after working hours. Sports, hobby shops, entertainment programs, recreational facilities, enlisted men's clubs and officers' clubs are an integral part of the Navy way of life. The Special Services Division of the Bureau of Naval Personnel devotes its energy and time to insure that you have plenty of afterhours diversions in the form of sports and recreational facilities. This indicates that the Navy is interested in you not only as a fighting man but as an individual.

Good morale and good physical condition are both military factors, so the sports and recreation program benefits not only you—and your dependents—but also the Navy and the entire nation. Here's what goes into the program.

## Navy Sports Program

The Navy and Sports Program consists of voluntary off-duty participation by you and your shipmates in organized competitions. The program includes the major sports at intramural, intra-district, intra-area and All-Navy levels.

Aboard your ship or station, there are usually intramural leagues in basketball, softball, touch football, volleyball and bowling. And if you're on a shore station, maybe you'll have an opportunity to play such games as squash, handball and badminton, or even to learn judo.

There will be, of course, some men in your outfit who are better-than-average athletes. If you are one of these, you'll want to join the station team which will compete in district, area and Fleet competitions, and maybe even give you a crack at All-Navy and interservice contests.

Also, there are different methods by which you, a Navyman, can wind up as a member of the U. S. contingent in international competition. Public Law 11, enacted by the 84th Congress, authorized the Secretary of each service to provide an opportunity for armed

forces personnel to train for competition in authorized international sports events. This means that if you can prove, through citation of past performance, that you're an amateur athlete of international caliber, you can apply to the Navy for the special training and coaching you need if you are to have a chance to make the U. S. squad. Subsequent selection could enable you to appear in, for example, the Pan-American Games, CISM competition, or even the Olympics.

"A sport for every man" is the motto of the Navy's sport program. Just because you're not of Olympic caliber in athletic abilities, there is no reason to believe that the Navy has left you out of its sports program.

Depending on where you're on duty, the Navy offers the following sports: Boxing, baseball, football, basketball, golf, swimming, track and field, hunting, fishing, squash, handball, archery, tennis, badminton, softball, boating, bowling, fencing, gymnastics, soccer, weightlifting, judo, lacrosse, touch football, table tennis, shuffleboard, billiards, volleyball, wrestling and water polo. Some bases even have sport parachute jumping clubs and flying clubs. You won't, of course, find all of these at any one place. The sports program at any one activity is determined by the requests of the men there, and is usually influenced by the size of the activity.

## Motion Picture Service

Nightly movies will form a big part of your entertainment, especially if you're serving at sea. The Navy has an organization that is solely concerned with obtaining movies for your ship. The Navy Fleet Motion Picture Service provides 16-mm entertainment motion picture films for exhibition without charge aboard ships and at most stations located outside the continental U. S.

The lists of latest released films are published monthly in *ALL HANDS*. These movies are available to your ship at Fleet Motion Picture Exchanges.

The films, distributed under the Fleet Motion Picture Plan, are leased from the movie industry and are distributed at no cost to ships and overseas activities. Films leased under this plan are paid for by the BuPers Central Recreation Fund.

In addition to the Fleet Motion Picture Service, another program, the Navy-Marine Corps Motion Picture Plan, provides films for your entertainment at most stations in the continental U. S. and Hawaii. Arrangements for the distribution of these films are made by the respective naval district commandants.

## Library Program

Navy men are some of the biggest readers in the U. S. Collectively, you and your shipmates tackle nearly two million new books a year—with subjects ranging from science fiction and natural history to "who-dunits" and "how to do it." The Navy's Library Services is continually trying to fill book requirements for professional and general information, to supplement formal training and for leisure-time reading.

Each ship and station has its own library for the



Navyman's information, education and recreation. Additional books for your ship and station libraries are bought through the Library Services Branch of the Bureau of Naval Personnel. This unit selects many new titles each month from advance copies sent out by publishers. Virtually every book published or marketed in the U. S., which seems likely to interest you and your shipmates, is reviewed.

### Hobby Craft Program

Are you a "do-it-yourself" man? If you like to build such things as furniture, model ships and aircraft, do leatherwork, or even make repairs on your automobile, the Navy's Hobby Craft Program is for you. Besides the space to work, the hobby shops usually provide the tools to do the job. They are equipped with leather-working tools, mechanics' tools and even power wood-working equipment such as band saws, circular saws, sanders, routers and lathes.

At most places, the hobby shop has for sale, at reduced prices, a reasonable supply of such items as lumber, model kits, leather, lacquer, varnishes, sandpaper and paint brushes. Also, qualified instructors are available to help you in planning your project and overcoming problems. There are also some guides published to help you. These hobby craft pamphlets can be purchased by your recreation fund. Booklets covering various hobbies can be obtained by writing to the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

### Officers' and Petty Officers' Messes and Enlisted Men's Clubs

Commissioned Officers' Messes, both Open and Closed, have been established to provide lodging, dining, social and recreational facilities for commissioned and warrant officers. Chief Petty Officers' Messes and First and Second Class Petty Officers' Messes, as well as other Enlisted Men's Clubs, have as their primary mission the job of providing meals, refreshments and recreational facilities for you and your guests. No dues are charged and these clubs are open to active duty and retired personnel of appropriate rates.

### Where Your Recreation Funds Come From

There are several types of funds to pay for your Special Services functions. Although different, each gets almost all of its cash from the same place: Profits made from sales to you and your dependents at Navy Exchanges and ship's stores. Briefly, these funds are:

- **Unit Recreation Fund**—This is the fund in which you will probably be most interested, since it is the recreation fund of your ship or station. It finances your ship or station's athletic program, stage shows, movies, all-hands parties, station newspapers, games and recreational equipment for enlisted messes, and supplements your library facilities. From this fund, too, comes the money to buy flowers for your chapel on Sundays, and for magazines and newspapers.

- **Composite Recreation Fund**—The Composite Recreation Fund is similar to the Unit Recreation Fund. It serves personnel from several naval activities grouped closely together, where only one set of basic recreation facilities is available.

The administration of this fund, like the unit fund, is by the CO of the station where the major source of revenue is located. The CO is aided by the Recreation Council, made up of officers from each participating



activity, and the Recreation Committee, composed of enlisted representatives of each participating activity.

- **Command Recreation Fund**—This fund is established and maintained at command level, such as a naval district or river command, air training command, type command or naval force command.

The Command Recreation Fund is used for loans or grants for recreational purposes to units and activities within the command, to pay approved obligations for financing command-wide special services programs.

- **BuPers Central Recreation Fund**—The Bureau of Naval Personnel Central Recreation Fund is the "helping hand" fund.

It supports the recreation program of the entire Navy by financing such activities as the Fleet Motion Picture Program, the building of new facilities, and supplementing various recreation funds of the Navy.

The Central Recreation Fund consists of a share of the profits of the Navy Exchanges and ship's stores, balances remaining in the recreation funds of decommissioned or disestablished naval activities and gifts or donations accepted by the Navy Department for the recreation of naval personnel.

If your unit has no ship's store or Navy Exchange, your recreation money comes from your type command recreation fund. If the Command Recreation Fund is unable to finance your activity's request, the command fund administrator may forward the request to the Chief



## sports and recreation

of Naval Personnel with the recommendation that the money be allocated from the BuPers Central Recreation Fund.

### Recreation Committee and Recreation Council

You should know something about the Recreation Committee for two reasons: Its members might be able to do you some good; and you may be appointed a member of one some day.

The Recreation Committee aboard your ship or station, like all similar committees, was formed on the authority of Articles 1220, 1225.1 and 1225.2 of the *Special Services Manual*. Each ship or station has a committee composed of enlisted personnel to help improve and expand the recreation facilities for the men aboard.

Next in the recreation chain of command is the Recreation Council, which is composed of three or more officers. The council considers suggestions from the Recreation Committee and passes them on to the CO with its recommendations.

The recreation committee meets sometime before the meeting of the recreation council. In this meeting, the division representatives discuss projects in progress and future possibilities, and put their suggestions in writing to the council.

For example, say your shipmates want to stage a ship's dance. The idea originates in the recreation committee. The committee then begins the necessary "leg work" to find out where a dance can be held, the cost of renting a hall, the approximate cost of food, refreshments, etc. It then presents the request, along with a full report on the estimated cost, to the recreation council, which then submits its recommendations to the skipper.

The commanding officer, by regulation, is responsible for the expenditures of all funds. Therefore, he indicates his approval or disapproval of this request, and of all other requests to spend recreation funds.

You may want to request money for equipment, awards for the winners, payment of officials and other expenses to run a league. The necessary money can be authorized from the recreation fund. "Rec" money can also be used to sponsor picnics and buy magazine subscriptions, radios and television sets for recreation rooms.

Another little known function of your recreation fund is non-interest-bearing emergency loans to you and your

shipmates. If, after investigation, your commanding officer finds that a real emergency exists, he may approve such a loan, provided that the services of Navy Relief, the Red Cross, or other similar relief organizations are not readily available.

### Who Can Use Facilities?

The many facilities mentioned above are only as good as your use of them. Your ship or station may have a tremendous hobby shop or well-equipped athletic gear locker, but they won't be worth the space they take up unless you use them. But in many cases, other personnel are also eligible to use your ship or station's recreational facilities and equipment. The final decision is up to your CO, but here are the people who normally are entitled to use them:

- Active duty military personnel and their dependents.
- Naval Reservists on active duty for training in excess of 72 hours, and their dependents.
- Members of Selected Reserve components, while



on inactive duty training, at installations where training is being performed.

Provided facilities are adequate and subject to such restrictions as the commanding officer deems necessary, the following are also authorized to use the facilities and equipment, and to participate in the programs supported by recreation funds:

- Civilian employees of the Department of Defense traveling on official authorization and quartered on the station.
  - Civilian employees of the Department of Defense and their dependents and other civilian personnel associated with DOD (if afforded Exchange privileges other than Exchange food service privileges).
  - Red Cross uniformed paid personnel.
  - Patients hospitalized in Naval hospitals.
  - Military personnel of foreign nations.
  - Fleet Reserve and retired military personnel and their dependents.
  - Unremarried widows of military personnel, and their dependents.
  - Members of Reserve components during periods of inactive duty training.
  - Occasional guests of military personnel, on a limited basis as authorized by the commanding officer.
- Fraternal and charitable groups or organizations, which do not practice discrimination on the basis of race, color or national origin, may be permitted to use recreation facilities on an occasional basis, and civilians in the community may attend special services events subject to the following:
- Attendance does not compete with similar entertainment in the community.
  - Attendance does not interfere with attendance by authorized participants.
  - Seating shall be on a desegregated basis.



# Taxes - exemptions and deductions



IT TAKES MONEY to keep our country running smoothly, and servicemen like all other U. S. residents are called upon to help foot the bill. We make our contribution through taxes. Unless we have enough dependents or other deductions to take us out of the taxable income brackets, a certain amount of our pay will be withheld each month so that we can meet our federal income tax obligation on Navy pay each year by the 15 April deadline.

By law you—and every person whose yearly gross income is \$600 or more (\$1,200 if 65 or older)—must file an income tax return, even if deductions will exempt you from paying any tax. So, when your disbursing office passes out the “W-2 Forms” (statement of wages paid you and taxes withheld), you might as well snag a copy of Form 1040 or 1040A and get busy. Not only are there penalties for not filing, but that’s the only way you can get any refund which may be due you.

Filing a correct return isn’t difficult if you know what you’re doing, and one of the best sources for the straight scoop on your tax rights, benefits and obligations is the JAG pamphlet *Federal Income Tax Information For Service Personnel* (NAVEXOS P-1983). This handy booklet contains the latest information and is reprinted each year and distributed to all ships and stations in ample time for you to use a copy in preparing your return. Below in very brief form are the main points you should know to file a correct return. *Some may change before the time for the next filing*, so be sure to check the 1964 (or current) booklet before completing your return.

- **Who Must File**—Practically every individual citizen, single or married (including minors), whose gross income is \$600 or more. Aliens who receive income from U. S. sources must also file. There are exceptions based on age and self-employment; these may be found in the JAG pamphlet.

- **When to File**—Income tax returns based on the calendar year normally must be filed on or before 15 April. However, if you are living or traveling outside the 50 states or Puerto Rico, you are allowed an automatic extension of two months to file your return (but, you will be charged interest on the unpaid tax). In addition, the Director of Internal Revenue for the district in which you file returns may, upon written application from you, grant an extension of as much as six months (more if you are abroad).

- **How To Prepare Returns**—Broadly speaking, your income tax is based upon your “gross income” minus “business expenses” and “allowable deductions” multiplied by the tax rates and minus “credits.” In other words, certain specified expenses are subtracted from gross income to find “adjusted gross income;” deductions are subtracted from adjusted gross income to find “taxable” income; and the appropriate tax rate is applied to the taxable income to find the amount of tax you owe. Credits for the taxes withheld by your disbursing officer, payments on estimated tax—or the retirement income credit and so forth—are then subtracted

from the tax you owe. If the total amount withheld is smaller than the amount you owe, then you must pay the difference; if the amount withheld is larger than the amount of your tax—you’ll get a refund.

In order to figure your gross income, adjusted gross income, your exemptions and your taxable income, here is what you—as a Navyman—include in each category:

## Income That Must Be Reported

- Gross income includes gains, profits and income derived from salaries, wages, compensation for personal service, interest, dividends, or rents of whatever kind and in whatever form paid—in short, payments in money or in kind from almost any source, except gift or inheritance. The following items from naval sources, to the extent that they are not reduced by allowable business expenses, should be reported as gross income:

- Basic pay for active duty, training duty, summer cruises, and drills; incentive pay for hazardous duty; special pay for physicians, dentists and veterinarians; special pay for diving duty and sea and foreign duty; proficiency pay; reenlistment bonuses; pay for accrued leave on separation; reenlistment allowances; battle efficiency prizes; and credits for back pay; less amounts forfeited by courts-martial.

- Retired pay, if retired for other than physical disability resulting from active service.

- Retainer pay of enlisted members transferred to the Fleet Reserve.

- Pay of midshipmen and cadets, and retainer pay of \$50 and \$100 per month of students enrolled in the Armed Forces Officers Training Corps and aviation college programs.

- Compensation for employment in officers’ clubs, messes, post and station theaters, etc.

- Mileage and per diem—If your allowances exceed your travel and transportation expenses, the excess,

A Navy tax deduction



## Taxes - exemptions and deductions

labeled "Excess Reimbursements," must be entered as wages on line one, page one of Form 1040 after checking the appropriate questions on page two relating to expense accounts. Itemization of expenses is not required.

- Interest received on deposits of enlisted men.
- Interest on Armed Forces leave bonds, or on payments for leave.
- Lump sum severance pay other than disability severance pay.
- Lump sum readjustment and contract cancellation pay to Reservists.
- Lump sum payment of \$2000 received by Navy and Marine Corps officers not recommended for continuation on active list under so-called Hump Act.

### Navy Income That Need Not Be Reported

The following items received from the Navy are excluded from gross income, and need not be reported:

- Basic allowance for quarters; quarters, heat and light furnished in kind; cash difference for inadequate quarters; and housing outside the U. S. whether furnished by the U. S. or a foreign government.
- Basic allowance for subsistence.
- Cost to government for transportation of dependents and household effects.
- Rations furnished in kind to enlisted men.
- Uniform gratuity or clothing allowance for officer and enlisted.
- Disability severance pay, and disability retired pay or portion thereof, computed on percentage of disability.
- Uniforms furnished in kind to enlisted men.
- Death gratuities.
- Personal money allowances received by fleet admirals, admirals and vice admirals.
- Money received by naval attaches for entertaining and exceptional expenses, if spent solely in connection with official duties.
- Mustering out pay.
- State bonus payments for services rendered to the United States.
- Sick pay. During periods of illness or hospitalization you may (under certain circumstances) be entitled to exclude your pay (up to a total of \$100 weekly). To support a claim for this exclusion, however, you may be required by the Internal Revenue Service to furnish a statement from the attending physician, the hospital, or your employer, or other acceptable evidence of absence and illness. You may not exclude the first seven calendar days of such a period unless the absence is a result of injury or you are hospitalized at least one day during the sickness. Use Form 2440 to compute the sick pay exclusion.

### Deductible Items

Deducting any applicable items in the following list from your gross income will give you your adjusted gross income. The following are deductible items:

- **Mess Bills Afloat** — an officer with or without dependents, who is assigned permanent duty afloat, may deduct mess bills for any periods during which his ship is away from its home port for longer than an ordinary

work day (and the same principle applies to air personnel away from a squadron's home base).

- **Travel Expenses** — the actual excess expenses may be deducted if you're traveling on TAD in a mileage or per diem status (but not on a change of station).

- **One-way Transportation Expenses** — may be deducted by Reserve personnel if incurred while going from work to authorized drills under competent orders, if they do not receive reimbursement for such travel or transportation in kind. Round trip expenses may be deductible if the Reservist must travel out of town and out of his general area to place of duty.

- Expenses attributable to rents and royalties are deductible on the rental income and expense schedule (but not on page 2 of Form 1040).

- Losses from sale or exchange of business property



are deductible items in computing your taxable income.

Once you have found your adjusted gross income you make deductions for the following items to which you are entitled.

If you plan to use the short form (Form 1040A) you need not bother with these deductions, since that form makes use of a standard deduction amounting to about 10 per cent of the adjusted gross income. Here are the deductions allowed if you use the long form (Form 1040) and itemize your deductions:

- Contributions paid during the taxable year for exclusively public use (churches, United Fund, Red Cross, Navy Relief, USO, etc.).

- Interest on personal indebtedness, such as mortgage on real estate or, under certain circumstances and to a limited extent, carrying charges on installment purchases of personal property.

- As a general rule, state and local taxes are deductible by the person upon whom they are imposed by law. However, federal excise taxes (luxury taxes), federal income and most foreign taxes are not deductible.

- Extraordinary medical and dental care in excess of one per cent of drugs and three per cent of other expenses. Special rules apply for old people.

- Child and disabled dependent care, a deduction limited to \$600, is allowed working widows, (and in some cases deserted wives), widowers as well as men who are legally separated or divorced, for the expense of caring for certain of their dependents in order that the taxpayer may be gainfully employed.

- Losses. For example, a loss occasioned by damage to your automobile is deductible to the extent that it is not covered by insurance, unless it is the result of willful negligence on your part. No loss is deductible for the damage you did to the other car, however.

- Miscellaneous deductible items include uniform equipment (insignia of rank, corps, etc., but not the uniform itself unless an inactive duty Reservist); amount of reenlistment bonus refunded by reason of

termination of enlistment; alimony payments, if included in the wife's gross income; dues to professional societies, etc.

Items which are not deductible from your adjusted gross income include the following: (a) Personal living or family expenses other than the exceptions noted above; (b) cost of moving and shipping household goods; (c) cost of transportation of dependents; (d) premiums paid on life insurance policies; (e) expense of visiting home while on furlough, leave or liberty; and (f) amounts paid for United States Savings Bonds.

**Exemptions**—Exemptions for you and your dependents are treated as deductions from adjusted gross income in arriving at taxable income. The amount of an exemption is \$600 and exemptions are allowed for the following:

- You, the taxpayer.
- Your spouse.
- Additional exemption is allowed a taxpayer or spouse if blind or 65 or older.
- Each dependent. The taxpayer can claim credit only for persons who meet all of the dependency requirements listed in the instructions accompanying Forms 1040 and 1040A. Your children under 19 or "students" may be claimed by you even if they earn over \$600 provided they otherwise qualify.

An individual receiving support from two or more persons, none of whom furnishes more than half, may be claimed as a dependent under certain circumstances. The conditions are listed in the instructions.

Citizens of foreign countries will not qualify as de-

pendents unless they are residents of either the U. S., Canada, Mexico, Canal Zone or the Republic of Panama at some time during the taxable year or legally adopted by a U. S. citizen taxpayer.

A child born or legally adopted in the Philippine Islands before 1 Jan 1956 may be claimed as the dependent of its parent if the parent was a member of the U. S. armed forces at the time the child was born or adopted and the child is a resident of the Philippine Islands during the taxable year.

### State Taxes

You should also be aware that many states, territories and possessions (and some communities) of the U. S. have income tax laws, and, unless your legal home state makes an exception for members of the armed forces, you are not excused from these taxes merely because you are on active duty outside the boundaries of your home state. The Soldiers' and Sailors' Relief Act does not exempt you from the income tax and personal property taxes imposed by your home state, either.

That Act, as amended, *does prevent taxing of your military pay or personal property by any state in which you are living solely by reason of naval or military duty orders.* But the law does not exempt retired and retainer pay, separate income earned by your spouse or family (or personal property owned by them), income from business, investments, rents and other non-military sources, or the taxing of "real" property (a house, for instance) which you buy in the state where you're pulling duty. Check 'ALL HANDS' periodic state tax roundups.

## saving in the navy

**T**HIS YEAR a sizeable group of money-wise Navymen and women, who are saving money in the Navy's Savings Deposit Program, will earn almost \$200,000 in interest on their deposits of almost \$5,000,000.

Thousands of others are setting aside money each month toward the purchase of U. S. Government Savings Bonds. In seven years and nine months these Navymen will receive \$4 for each \$3 they invest.

These two programs offer you a safe and easy method of setting aside a part of your earnings each month for the future. Dollars invested in either program earn at a good rate of interest, yet the money is readily available if an emergency arises.

### Navy Savings Deposit Program

If you want to deposit money by allotment in the Navy Savings Deposit Program your first (and last) stop is your disbursing office, to file an allotment authorization. On the allotment form you will specify how much you want to deposit each month (in full dollar amounts of not less than five dollars) and how long you wish the allotment to remain in effect.

Your savings will be automatic—each month your pay will be checked, your money will be deposited and will earn interest at the rate of *four per cent yearly*, based on a year of 360 days.

With systematic savings, your nest egg will grow rapidly. If you begin to invest in Navy Savings De-

posits when you first enter the Navy, by filling out an allotment for \$20 per month, your savings will have grown to about \$7080 by the time you are eligible to join the Fleet Reserve. It is interesting to note that the first \$20 you invested will have grown to \$41.18 in the 20-year period.

It's not necessary, however, that you make all (or



## saving in the navy

any) of your deposits by allotment. If you desire, you may deposit cash with your disbursing officer for your savings account.

The money you invest in the Navy Savings Deposit Program may be withdrawn at the time of your release from active duty (or when you reenlist). In case of an emergency it can be withdrawn upon approval of your commanding officer.

### Savings Bonds

Series E Savings Bonds are another method of laying away money for the future. They're profitable, as well—interest is three and three-fourths per cent per annum compounded semiannually, when held to maturity.

You begin your Savings Bond program by visiting the disbursing office and filling out an *allotment authorization* (NavCompt Form 545), specifying the amount you wish to invest each month.

Bonds may be purchased by allotment under two plans, the *bond-a-month* and the *bond-a-quarter* plans.

The bond-a-month plan permits you to purchase a savings bond each month by allotting \$18.75 per month for the purchase of a \$25 bond, \$37.50 for a \$50 bond, or \$75 for a \$100 bond. The bond-a-quarter plan permits you to purchase a \$25 bond every three months by allotting \$6.25 per month, \$12.50 for a \$50 bond a



quarter or \$50 per month for a \$200 bond a quarter. Larger bonds are also available.

The bonds you buy will be delivered to you at government risk or will be held for safekeeping, whichever you prefer.

If you chose the bond-a-month plan, and allotted \$18.75 each month for a period of 17 years and 9 months, you will have purchased a total of 213 bonds worth \$5,587, for which you will have paid \$3,993.75 and have received interest in the amount of \$1,593.25.

## retirement - plan it, enjoy it



**Y**OU AS A NAVYMAN and other members of the U. S. Armed Forces are the beneficiaries of one of the best retirement systems in the world.

In addition to providing you with cash, it also may include medical coverage, travel and commissary and exchange privileges and other benefits which later may come in handy.

As you know, a Navyman's retirement check ceases upon his death. However, if you have elected coverage under the Retired Serviceman's Family Protection plan, your dependents will continue to receive a monthly annuity after your death. Your widow and dependent children will still be entitled to the same privileges at a military installation. A retired person will be entitled to burial in a national cemetery with a headstone pro-



vided. Reimbursement for burial expenses (not to exceed \$250) and other survivor's benefits may be payable by the Veterans Administration.

Although your retirement benefits are undoubtedly sizable, you may not consider the cash you receive after retirement sufficient to maintain the standard of living you desire. And chances are that you will still feel too young to go into complete retirement.

For example, the retirement system permits enlisted men to join the Fleet Reserve after 20 years of service,

if they wish, regardless of age. For most Navy men, this means nominal retirement comes in their late thirties or early forties.

Therefore, you and other Navy men will be thinking probably in terms of not one but two careers.

### Your Second Career

If you get another job after you retire, you will be smart if you start thinking of the kind of job you want some time before.

To be ready for your second career, you should start planning as long as five years before they pipe you over the side. Information on the types of employees needed is provided in the *Bureau of Labor Statistics Occupational Outlook*. You can get copies of various occupational projections by writing to the Department of Labor, Bureau of Labor Statistics, Washington, D. C. 20390.

Compare prospective jobs and their educational requirements with the education you have. If you are lacking in any of the qualifications, you may still have time to improve them before you retire.

Compare jobs and salaries. You may find you need less preparation in one field than in another. Some jobs are higher in prestige, some have better working conditions, others afford better salaries.

The key word in the employment market is *specialization*. Employers are not on the lookout for applicants who, for example, want a "managerial position." They want to know in what *specific managerial field* the applicant specializes.

There are several publications which are available through Navy supply sources to Navy men who want tips on job hunting and retirement, in general. Among them are *Your New Career* (NavPers 19895-B) which

gives some pointers on how to go about getting a job in civilian life. Another is *Reference Guide to Employment Activities of Retired Naval Personnel* (NavExos P-1778, 5-63).

Still another is *Navy Guide for Retired Personnel and their Families* (NavPers 15891A) which is a manual of general information for retired Navy families. For those interested in entering the education field, there is *Teaching: A Second Career* (NavPers 92828).

You should bear in mind that competition for jobs is going to be tough. Retired servicemen haven't been a great factor in the United States labor market until now.

However, this fiscal year alone an estimated 58,000 servicemen will retire and will presumably enter the labor market.

By 1980 the retired military population of the United States is expected to be more than one million. Of this number, about 800,000 will have retired as enlisted men.

The retirement benefits you receive from the Navy, the Veterans Administration, and other federal and state agencies will help you to live a better life. Here is a brief roundup of the various types of retirement and the current procedures and directives concerning persons now being retired from the naval service.

#### Fleet Reserve and Enlisted Retirement

Any person whose permanent status is enlisted is eligible for transfer to the Fleet Reserve when certain active duty service requirements have been met.

While there are several classes of Fleet Reservists, nearly all men now on duty will be eligible for transfer only to class F-6 which requires a minimum of 20 years of active duty.

Upon transfer to the Fleet Reserve, class F-6, you will be entitled to receive retainer pay computed at the rate of two and one-half per cent of your enlisted basic pay multiplied by the number of years of active federal service.

Navy men retire in different pay grades with varying lengths of service, however, a good portion of enlisted personnel transfer into the Fleet Reserve on 20 as chief petty officers in pay grade E-7.

A sample of the basic monthly retainer pay for a CPO's grade is given below. The figures shown are subject to upward revision to match increases in the Labor Department's Consumer Price Index, under provisions of the new military pay bill.

#### Sample Retainer/Retired Pay for a Chief Petty Officer

Years of Active Service	*Monthly Pay (does not include credit for inactive service)
20	\$187.50
21	196.88
22	220.00
23	230.00
24	240.00
25	250.00
26	292.50
27	303.75
28	315.00
29	326.25
30	337.50

**Note:** Monthly retainer and retired pay before any deletions for dual compensation, Retired Servicemen's Family Protection Plan, withholding tax or allotments.

For further information concerning transfer to the Fleet Reserve and pay in connection with it, refer to *BuPers Manual*, Chapter 13 and *BuPers Instruction* 1830.1 series.

After completing 30 years of combined active duty and inactive service, you are transferred to the Retired



List. At that time you are advanced, if appropriate, to the highest temporary officer grade in which you served satisfactorily.

Your pay is then computed on the basis of two and one-half per cent of the basic pay of the highest grade or rank so held, multiplied by the number of years of active duty.

Although the regulations governing the retirement of enlisted men are comparatively simple, the laws and directives regulating the retirement of officer personnel are numerous and complicated.

#### Officer Retirement

Since officer retirement is not a vested right (they serve at the pleasure of the President), officers contemplating retirement should check the regulations pertaining to their particular circumstances before requesting retirement.

The ground rules for the voluntary retirement of commissioned and warrant officers of the Regular Navy are laid down in *SecNav Inst.* 1811.3 series. *BuPers Inst.* 1811.1 series goes into more detail and lists the various laws on which retirements are based.

Twenty years of completed active duty is the main eligibility requirement for your voluntary retirement. All active duty, including active duty for training, as a commissioned officer, warrant officer, enlisted man or



# retirement - plan it, enjoy it

aviation cadet (appointed or enlisted), in the Navy, Marine Corps, Army, Air Force or Coast Guard, or in Reserve components, is creditable.

Time spent on inactive duty as a Reservist does not count toward the 20 years.

As a general rule, the retirement eligibility policy outlined in SecNav Inst. 1811.3 series will apply. But you do not automatically have an indisputable right to retire at any time you choose, simply because you've completed 20 years of active duty. Your retirement may be delayed for some time depending upon the circumstances.

A delay may be encountered if you are in a key billet that can't be filled by someone else at the drop of your hat. You might have special skills or background the Navy needs and, if you have received transfer orders or are under a payback obligation, you can reasonably expect your request for retirement to be deferred until you complete your normal tour of duty or satisfy any service obligations.

In any such case, an effective date later than the one you requested will be specified by the Secretary of the Navy.

## Favorable Consideration

Although a majority of retirement requests are considered on the basis of service needs, you can expect approval if you are in one of the following categories:

- Other than flag officer with 30 years of active service.
- Flag officer with 30 years of active service and at least five years as flag officer.
- Captain with at least two years' service in grade.
- Officer who has twice failed selection for promotion.
- Officer whose assignability is limited. (Over-age in grade, deteriorated health, etc.)
- Officer who has hardships of compassionate or un-



usual financial nature which would definitely be alleviated by retirement.

Otherwise, your retirement request will be considered solely on the basis of service needs. Final approval rests with the Secretary of the Navy.

## Request for Officer Retirement

If you qualify for voluntary retirement under the provisions of SecNav Inst. 1811.3 series and BuPers Inst. 1811.1 series, you may submit your request to the Secretary of the Navy via your chain of command and the Chief of Naval Personnel. Your request should be submitted to reach the Bureau of Naval Personnel at least three months in advance of the desired date of retirement to allow plenty of time for processing.

If a contact relief is required, your request should

be submitted approximately six months in advance.

Don't submit your request for voluntary retirement contingent on some other administrative procedure, such as the action of a continuation board. It will serve only to confuse the issue and delay processing.

All retirements (except for disability) become effective on the first day of a month.

Sample wording for your request is contained in BuPers Inst. 1811.1 series. When your CO affixes his endorsement, he will express your command's position with regard to a relief or any other factors that mean orderly retirement from the command standpoint.

Your request is forwarded to the Active Non-Disability Retirement Branch of the Bureau of Naval Personnel (Pers B85) which notifies the detail officer re-



sponsible for your case. (The Officer Records Section of the Bureau provides a statement of your service.)

After the review, your detailer recommends that your request be processed for a specific retirement date. You are informed by letter that your request is being processed for that date and why. An endorsement by the Chief of Naval Personnel is prepared, and your request is routed to SecNav for final approval.

**The Physical**—You should note that your request cannot be forwarded to SecNav until you are eligible in all respects including submission of a report of physical examination.

It is important that you receive a complete physical far enough in advance to permit correction of minor physical defects, or, if major defects are found, to permit completion of disability retirement proceedings before the retirement date otherwise scheduled. However, the exam must be conducted within six months of the specified retirement date.

It's possible to be forced into statutory non-disability retirement while disability proceedings are still in progress. A number of procedures have been established to forestall the necessity of canceling your voluntary retirement and afford you the opportunity to obtain disability retirement, if qualified, before your statutory retirement date.

**Retirement Approved**—When the Chief of Naval Personnel receives SecNav approval for your retirement, orders are cut showing the effective date, detachment date, laws under which retired and grade in which retirement is to be effected.

If you are outside the continental limits of the U. S., you will be ordered to the nearest continental port of debarkation for separation, unless you specifically request separation outside CONUS at your overseas duty station.

If you're inside CONUS, you will probably be separated by the activity to which you are attached, or by the nearest activity capable of effecting separation.

**Your Retired Grade**—As a general rule, you are retired in the grade in which you served at the time of

your retirement. However, if you had served in a higher temporary grade previously and the Secretary of the Navy determines your service in such grade was satisfactory, you will be advanced on the Retired List to the higher grade.

Your pay account is closed out upon retirement and forwarded to the Navy Finance Center, Cleveland 14, Ohio. Any inquiry concerning your retired pay should be addressed directly to the Finance Center.

Unless you specify otherwise, the Finance Center will automatically continue to take care of all insurance allotments after your transfer to the retired list. Other allotments are stopped.

Your non-disability retired pay will be subject to income tax; the Finance Center will automatically withhold the tax.

### Computing Retired Pay

If you voluntarily retire under laws cited in BuPers Inst. 1811.1 series which require 30 or more years of active service, you will be entitled to retired pay at the rate of 75 per cent of the basic pay you received while on active duty in the grade in which you retire, or to which you are advanced on the retired list.

If you voluntarily retire under laws which require more than 20 but less than 30 years of active service (see BuPers Inst. 1811.1 series, you will be entitled to retired pay at the rate of two and one-half per cent of the basic pay to which you would be entitled if serving on active duty in the grade in which retired (or to which you are advanced on the retired list) multiplied by the total of the following:

- Total years of service creditable for basic pay purposes as of 31 May 1958.
- Total years of active service, including active duty for training, performed after 31 May 1958.
- Years of constructive service credited for basic pay purposes, not included in total years of service creditable for basic pay purposes as of 31 May 1958. (This clause applies only to officers of the Medical and Dental Corps.)
- One day's credit for each retirement point earned



as a member of a Reserve component after 31 May 1958 through authorized attendance at drills, periods of equivalent instruction or appropriate duty performed as authorized by a naval district commandant or the Chief of Naval Personnel, completion of correspondence courses, and the 15 points per year gratuitous credit for Reserve membership. (Maximum: 60 days' credit for any one year.)

In no case may retired pay exceed 75 per cent of the basic pay on which it is computed. Warrant officers who retire under any law cited in BuPers Inst. 1811.1 series will receive retired pay based upon the applicable monthly basic pay of the grade in which retired, or to which advanced on the retired list, unless the basic pay of the grade to which advanced is less than that of any



warrant grade satisfactorily held on active duty. In that case, the retired pay will be based on the higher pay.

### Physical Disability Retirement

The basis of the physical disability retirement of naval personnel is provided for in Chapter 61, Title 10, U. S. Code (formerly Title IV of the Career Compensation Act of 1949).

Eligibility is based on a combination of the degree of disability and the number of years of service. A summary of basic provisions of the physical disability retirement law, as it applies to naval personnel who have not previously been retired, is given below.

A member of the active list of the Navy may be retired for physical reasons if *all* the following conditions have been met:

- He has been determined unfit to perform his duties by reason of physical disability incurred while entitled to receive basic pay.
- The disability is not due to intentional misconduct or willful neglect, and the disability was not incurred during a period of unauthorized absence.
- The disability is 30 per cent or more disabling. If it is less than 30 per cent, he is not entitled to any disability retirement pay but he may be separated for physical disability with severance pay computed in an amount equal to two months' basic pay for the appropriate rank, grade, or rating for each year of service, not to exceed two years' basic pay. One exception: A member with 20 or more years of active service, and whose disability is less than 30 per cent will be retired.
- The disability was the proximate result of the performance of active duty. In this connection, any disability shown to have been incurred in the line of duty during a period of active service in time of war or national emergency will be considered valid.
- If accepted medical principles indicate the disability *is* of a permanent nature, he will be permanently retired. If accepted medical principles indicate the disability *may* be of a permanent nature, he will be transferred to the Temporary Disability Retired List. If retired either permanently or temporarily for physical reasons, he is entitled to receive disability retirement pay computed either by multiplying his basic pay by:

1. The number of years of the individual's active



service multiplied by two and one-half per cent; or  
 2. The percentage of physical disability as of the time his name is placed on the list.

While on the temporary disability retired list, he will receive at least 50 per cent of his basic pay.

If you are permanently retired without first having been placed on the temporary disability retired list—and if permanently retired from the temporary retired list—you are entitled to receive disability retirement pay computed as above, except that if the second option is used, the percentage of disability will be determined as of the date you are permanently retired.

If you have satisfactorily held a temporary rank or rate higher than that in which serving at the time of your placement on the temporary disability retired list—or at the time of your permanent retirement—your disability retirement pay will be based on the basic pay of the higher rank or rate provided it is determined by the Secretary of the Navy that such service was satisfactory.

If the physical disability entitling you to disability retirement pay is found to exist as a result of a physical examination given in connection with effecting a permanent promotion (or a temporary promotion where eligibility for it was based on cumulative years of service, or years of service in rank), your retirement pay will be based upon the basic pay of the rank to which you would have been promoted. In no case will disability retirement pay exceed 75 per cent of your basic pay.

If you are placed on the temporary disability retired list, you will be given periodic physical examinations to determine whether your disability has changed.

If, as a result of such an examination—or at the end of a period of five years from the date of being placed on the temporary list—it is determined that the disability is permanent and 30 per cent or more disabling, you will be permanently retired. (Minimum 30 per cent not required if you have 20 years of active service.)

If, as a result of this physical exam, you are found to be physically fit, you may (subject to your consent) be called to active duty and be reappointed or reenlisted. Should you be found physically fit, but do not give your consent to reappointment or reenlistment, your status on the temporary disability retired list—and your disability retirement pay—will come to an end.

If, as a result of this exam, you are found physically

disqualified, but the percentage of disability has been reduced to below 30 per cent, you will be discharged from the temporary disability retired list, with severance pay, unless you have completed 20 years' service.

That's the basic story so far as retirement eligibility is concerned.

### Retirement Benefits

Here is a brief summary of the privileges and obligations of retired members of the Regular Navy. In addition, "rights and benefits" offered by veterans' legislation and administered by the Veterans Administration and other federal and state government agencies are discussed elsewhere in this issue.

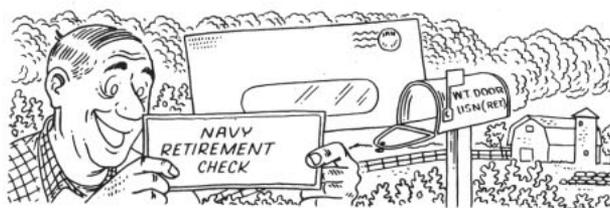
- **Orders to active duty**—Retired officers and enlisted men are not required to hold themselves in readiness for active service although they may, at the discretion of SecNav, be ordered to active duty in time of war or national emergency. In time of peace they may not be ordered to active duty without their consent.

- **Military Law**—Members retired with pay continue to be subject to the Uniform Code of Military Justice.

- **Uniform**—Retired personnel are entitled to wear the prescribed uniform of the rank or rate held on the retired list when the wearing is appropriate. They are prohibited from wearing the uniform in connection with non-military, personal or civilian enterprises, or activities of civilian nature. Retired personnel in a foreign country may not wear the uniform except when attending, by formal invitation, ceremonies or social functions at which the wearing of the uniform is required by the terms of the invitation, or by the regulations or customs of the country.

- **Use of Titles**—Retired persons are permitted (subject to certain restrictions and good judgment) to use their military titles in connection with commercial enterprises.

- **Commissary, Exchange and Officers' Messes**—Navy men retired with pay may be accorded the privileges of armed forces commissary stores and Exchanges as well as Navy clothing and small stores and ship's



stores. Privileges of Commissioned Officers' Messes Open are available to officers retired with pay, subject to the limitation of facilities.

- **Hospitalization**—Members of the naval service receiving retired pay (except members of the Naval Reserve with less than 8 years of active service who are retired under 10 USC 1331) may be hospitalized in naval and uniformed services medical facilities for most ailments except blindness, neuropsychiatric disorders, tuberculosis and other chronic disorders. Members with these conditions must obtain hospitalization from the VA if hospitalization at government expense is desired.

Retired members entitled to hospital care are also eligible for dental care, subject to the availability of dental facilities. Now, check your benefits as a veteran.

## veterans' benefits

AS THE YEARS ROLL ON, separating Navymen from World War II and the Korean conflict, the subject of veterans' benefits becomes dim and, in many instances, almost forgotten by many Navymen (both active and retired) who frequently overlook the fact that they may have acquired veteran status.

As veterans, they are entitled to many benefits. Some assume that the receipt of retired pay (or active duty pay) is, in itself, a bar to most veterans' benefits or, at least, to the financial compensations which accompany veterans' benefits. Some VA benefits accrue to survivors of veterans and, in most cases, survivors of active duty and retired Navymen may be eligible. Other veterans' benefits (for example, homestead rights) may not be taken advantage of until the Navyman retires from active duty. Still other benefits have deadlines. Actually, the VA doesn't consider retired or retainer pay as "income," and such pay is not taken into consideration in establishing eligibility or in computing the extent of veterans' benefits.

Here is a rundown on unexpired advantages offered principally by federal legislation for peacetime Navymen and those who served in wartime.

- **Employment**—You are entitled to make use of the specialized counseling and placement service provided for all veterans by federal and state law. When you retire, you may register with the appropriate state or local employment office, or you may contact the veterans' employment representative assigned to your locality.

Non-disabled war veterans are entitled to a five-point preference in addition to their earned ratings in Civil Service examinations. Disabled veterans are entitled to 10 points. Certain widows and certain mothers may also be granted veterans' preference.

Retired enlisted personnel are not limited in obtaining federal employment. Retired officers, however, are subject to dual compensation laws.

These laws are under study by Congress and may be changed. Now, however, most retired officers (except those of the Naval Reserve) are prohibited from holding a civilian position or office with the federal government where either the retired pay or compensation amounts to \$2500 annually, unless (1) they are elected to the position, (2) are appointed by the President with the advice and consent of the Senate, or (3) are retired for injuries received in battle or for injury or incapacity incurred in line of duty.

The total income (retired pay plus civilian compensation) of a retired officer who is eligible for and accepts employment in a federal civilian position under one of the above exceptions is limited to \$10,000 annually unless he was retired for disability incurred in combat with an enemy or caused by an instrumentality of war.

- **Home and Farm Loans**—The loan benefits under both World War II and Korean G. I. Bills are identical, since loan guaranty benefits authorized for Korean veterans are simply an extension of those provided for veterans of World War II.

The VA may guarantee loans made by private lenders

for the purpose of (1) buying, building or improving a home (see page 18), (2) buying a farm or farm supplies and equipment, (3) buying a business or otherwise enabling the undertaking of a legitimate venture.

You must make your own arrangements for financing through the usual channels, such as banks, building and loan associations, public and private lending agencies or individuals.

The VA makes some direct loans to veterans to buy or build a home up to a maximum of \$15,000 in rural areas, small cities and towns designated by VA as "housing credit shortage areas."

The length of time a veteran remains eligible for



G. I. loan benefits is determined by the Veterans Administration in accordance with a formula contained in the governing law. It depends on the date of the veteran's last discharge from a period of active wartime duty and the number of months spent on active wartime duty.

No World War II veteran can have eligibility beyond 25 July 1967. No Korean veteran's entitlement will end before 31 January 1965 nor extend beyond 31 January 1975.

For further information about G. I. loans, ask your local VA office for a copy of VA pamphlet 26-4 entitled "Questions and Answers on Guaranteed and Direct Loans for Veterans."

- **Unemployment compensation**—Some retired persons and other veterans now being separated are eligible for the special unemployment compensation benefits provided under the Korean G. I. Bill. However, to be eligible for payments, veterans must comply with the requirements of their state unemployment compensation laws.

- **Education and Training**—There are limited educational benefits still available for some veterans of the Korean conflict. Payments of allowances are made directly to the individual rather than to educational institutions.

Under the Korean G. I. bill, a veteran must start his



## veterans' benefits

education within three years after his first unconditional discharge or release from active service after 31 Jan 1955.

Eligible veterans should be sure to note, however, that *all* educational benefits are void after 31 Jan 1965. Any schooling the veteran receives after that date will be at his own expense.

• **Vocational Rehabilitation**—Any Navyman retired for



disability, who is in need of vocational rehabilitation because of the handicap of a service-connected disability, may apply to the VA for training.

• **Homestead Preference**—Veterans must have an hon-

orable discharge and at least 90 days' war service. Information concerning public lands may be obtained from any Federal Land Regional Office or the Bureau of Land Management, Department of the Interior, Washington 25, D. C.

• **U. S. Naval Home**—A retired Navyman who is old and infirm may be admitted by the Secretary of the Navy to the U. S. Naval Home, Philadelphia, Pa., for domiciliary care. Relinquishment of retired pay is not a requirement for admission.

• **Burial Rights**—Burial in a national cemetery may be authorized for both the retired Navyman and his wife and minor children (see page 91).

• **Benefits for Veterans with Disabilities** — There are many additional benefits for veterans who have disabilities resulting from injuries or illness.

These vary according to the specific case and include medical and domiciliary benefits, medical examinations and treatment, prosthetic appliances, vocational rehabilitation, cars for disabled veterans, wheelchair homes, and in some cases, disability compensation and pension.

For complete information on this subject, contact the nearest VA branch office.

## retired family protection



**N**AVY WIVES, like their civilian sisters, frequently live longer than their husbands. This quirk in the vital statistics table presents the Navyman with the problem of how his surviving wife and children will pay the rent and obtain the necessities of life when he is no longer around to provide them.

Almost every Navyman knows that, *if he dies while on active duty*, his widow will receive six months' death gratuity and will, in many cases, be eligible for VA compensation.

His widow may also be eligible for social security benefits, United States Government Life Insurance (USGLI) or National Service Life Insurance (NSLI) payment (if her husband held a policy under either of these plans) plus any civilian insurance he might have carried.

If a Navy widow can collect most of these benefits,

she will, depending upon her financial obligations, be reasonably well off for a while—at least long enough to make arrangements for earning a living to replace her husband's income.

This is all well and good *so long as you are on active duty*. Whatever continuing income your family will receive if you die *in retirement* (other than Social Security) depends largely upon what you elect to provide for them under the Retired Serviceman's Family Protection Plan. The plan applies both to officer and enlisted personnel.

This plan was renamed in Public Law 381 of the 87th Congress in October 1961. It replaces the Uniformed Services Contingency Option Act of 1953 (Public Law 239 of the 83rd Congress).

### Retired Serviceman's Family Protection Plan

To be brief, this plan provides for *an annuity to be paid to your widow or your children or to both your widow and children if you die after you retire*.

If you want to participate in the program, you should elect to do so *before you complete your 18th year of service* for pay purposes.

The law, as it now stands, *also provides for enrollment in the plan after your 18th year of service*. HOWEVER, if you wait until later to elect participation, three years of service are required before the first day on which you will be entitled to receive retired pay. The same requirement applies if you change or revoke your election after your 18th year of service—you must complete three years of service after the change is made.

Since most Navyman retire on 20, this may add at least one additional year of service before you can take off for the old fishing hole.

The Family Protection Plan operates on a sound



**ALL HANDS**

actuarial basis. The additional service requirement prevents deathbed elections of the plan which would result in added costs to all participants and be unfair to those who signed up early.

Single men are also eligible to participate in the plan under the assumption that they will marry before they retire. If they are still single when they retire, their election is voided and their retired pay is not reduced under the program.

A married man who elects the plan and retires cannot withdraw from the plan after his retirement unless it is under the terms of option four below or unless the Secretary of the Navy rules that his participation in the plan causes him undue financial hardship. There is one exception—A Navyman placed on the temporary disability retired list, and later returned to active duty, may be allowed to revoke his election if three years elapse before he is again entitled to retired pay.

#### Four Possible Options

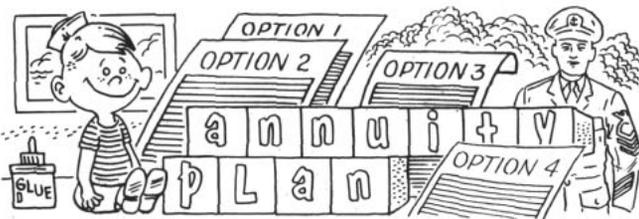
The plan, which is non-profit and has its overhead costs absorbed by the government, offers three survivor annuity options for participants and an escape clause which is listed here as option four. Here they are:

- **Option 1** provides a monthly annuity payment to your widow (who was your lawful wife on the date of your retirement) until her remarriage or death.

- **Option 2** provides equal monthly payments to (or for) your eligible children (including stepchildren and adopted children) until they reach 18 years of age or marry.

This annuity continues after age 18 for mentally or physically handicapped children so long as they remain incapacitated or unmarried, provided the incapacity existed before their 18th birthday.

- **Option 3** provides a monthly annuity payment to your widow until her remarriage or death, at which time the monthly payments are made in equal shares to your eligible children as specified in option two.



- **Option 4** can be elected at the time you make your choice among the three annuity options listed above but it is not properly a survivor benefit option. It is an extra (at extra cost) which provides for ending your retired pay deduction in the event your wife and children named as beneficiaries die or cease to be eligible while you are still on retired pay.

Depending upon your choice of any one or combination of the available options, you can provide your widow and/or eligible surviving children an income of one-half, one-fourth, or one-eighth of your reduced retired pay.

The cost of the program is based on the rates in effect at the time you actually retire. These rates will not necessarily be those in effect when you elected to participate in the plan.

On retirement, regardless of whether or not retired



pay increases or decreases, you will have the same deduction made from your retired pay (if you elect a survivor benefit option) and the amount of the annuity will remain the same as was in effect the first day you collected retirement pay.

Your personnel or insurance officer can give you advice on whether or not enrollment in the plan is to your best interests.

He will have available to him NavPers 15945 which contains conversion tables and tables of percentage reduction of retired pay which would apply to the survivor benefit option which you decide best meets your needs. You can also check BuPers Inst. 1750.1 series and NavPers 15926A which explains the plan in more detail.

If you decide the Annuity Plan is what you need to provide security for your wife and children after you retire, your personnel or insurance officer will help you apply for it.

#### How Annuity Plan Works for Enlisted Personnel

Here are some hypothetical figures which will provide a basis for comparing relative benefits under the Retired Serviceman's Family Protection Plan.

The computations are based on one-half the serviceman's annuity being paid to his survivor or survivors. They are for a chief petty officer who joins the Fleet Reserve when he is 40 years old and his wife is 38. They have two children who are eight and 10 years old.

The chief has selected options 1 and 4 (or 3 and 4).

The chief will (for the sake of this example) receive a retainer pay before deductions of \$200.00

The cost of the plan will be (based on a factor of .0849 times \$200.00) (Factor obtained from NavPers 15945A) 16.98

His reduced retainer pay will be 183.02

If the chief's wife survives him, under option 1 she would receive \$91.51 per month until her death or remarriage. Under option 3, an annuity in the same amount would pass to her children upon her death, provided they were under 18 years of age and unmarried. The annuity would continue to be paid until the youngest child reached 18 or married, whichever came first.

Had the chief elected options 2 and 4 at one-half annuity to his surviving children, the cost of the plan

## retired family protection

would have been \$1.52 per month and an annuity of \$89.24 per month would be paid until the youngest child became 18 or married, whichever occurred first.

### How Annuity Plan Works for Officers

The method of computing benefits under the Family Protection Plan is the same for an officer as for an enlisted man. For example, a commander who retires at 45 has a wife who is 42 and two children aged 15 and 10.

The commander selects options 1 and 4 (or 3 and 4) at one-half annuity for his surviving widow.

Let's assume, for this example, that the commander's monthly retired pay, before deductions, is .....\$440.00

The cost of the Plan is based on a factor of .1060 times \$440.00. (Factor obtained from NavPers 15945A) ..... 46.64

His reduced retired pay is ..... 393.36

If the commander's wife survives him, under option

1 she will receive \$196.68 per month until she dies or remarries. Under option 3, the annuity would pass to her surviving children, provided they had not reached the age 18 or married. The annuity would continue to be paid until her youngest child reached age 18 or married, whichever came first.



Had the commander elected options 2 and 4 at one-half annuity to his surviving children, the cost of the Plan would have been \$4.53 per month and an annuity of \$217.73 per month would be paid until the youngest child became 18 or married, whichever occurred first. Check the advantages of this program now.

## social security benefits



IF YOU ARE A CAREER Navyman you may receive not one, but two, monthly checks when you reach age 62. One check, of course, will be your retired pay from the Navy. The other check will come from Social Security.

Social Security not only makes your future look brighter, but protects your family's security today. If you were to become disabled or die you and your dependents would receive Social Security benefits in addition to those to which you are entitled as a Navyman.

Basically, Social Security is life, disability and old age insurance, backed by the United States Government. Navyman have been eligible to receive Social Security benefits since 1957. These benefits include:

- Monthly payments to you and your dependents when you retire at age 62 or later.
- Monthly payments to you and your dependents, regardless of your age, if you become so severely disabled that you cannot do any substantial work.
- Monthly payments to your dependents when you die.
- A lump sum death payment to your widow (or widower) or toward your burial expenses.

### Extent of Coverage Governs Eligibility

Your eligibility to receive Social Security benefits depends on the extent of your coverage: Whether you are CURRENTLY INSURED or FULLY INSURED. Here's what those two phrases mean:

- You are CURRENTLY INSURED if you have Social Security credit for at least six quarters in the last three years. A quarter is a three-month period beginning on 1 January, 1 April, 1 July or 1 October. You will have earned a quarter of coverage for each quarter in which you pay Social Security tax on \$50 or more of earnings. All Navyman now on active duty who have been in service more than 18 consecutive months are currently insured under the Social Security law.

- The number of quarters of coverage you must

earn to be FULLY INSURED depends on the year you will become 65 (62 if a woman). In the case of survivors' benefits, the number is determined by the year of your death.

The following table shows how many credits you will need to be fully insured:

TO BE FULLY INSURED			
If you reach age 65 (62 for women) or die in	you will need credit for no more than this number of quarters	If you reach age 65 (62 for women) or die in	you will need credit for no more than this number of quarters
1963	12	1970	19
1964	13	1971	20
1965	14	1975	24
1966	15	1979	28
1967	16	1983	32
1968	17	1987	36
1969	18	1991 or later	40

The number of quarters of coverage you have determines only your eligibility, not the amount of benefits. Computation of the amount of monthly payments is based on average annual earnings and will be explained later.

### Survivors' Benefits

In case of your death, survivors' benefits may be payable to:

- **Your widow**—If you are fully insured at the time of death your widow would also be eligible to receive Social Security monthly benefits at the age of 62. HOWEVER, you need only be currently insured at the time of death in order for your widow to receive monthly benefits if she is caring for your dependent child under 18. She will be entitled to receive monthly payments (even though under age 62) only so long as your children are under 18 years of age and unmarried.

Your divorced wife will also be eligible for Social Security benefits if she is caring for your child who is entitled to benefits and if before your death she was

dependent on you for her support according to a court order or agreement.

- **Your surviving children**—If you were either fully or currently insured at the time of death, your children would be eligible for Social Security benefits until they reach the age of 18 or marry, whichever is earlier, or beyond that age if totally disabled.

- **Your dependent parents**—If you are fully insured at the time of your death, your dependent parents may be eligible for benefits at the age of 65 (62 for women).

Your parents must establish proof of dependency with the Social Security Administration within two years of your death in order to claim Social Security benefits.

- **Lump-sum payment**—Your survivors may be eligible for a *lump-sum death payment* in addition to other benefits if you are either fully or currently insured under Social Security at the time of your death. The size of the lump-sum payment depends on your average earnings and is listed on the chart on page 84.

### Old Age Benefits for You and Your DEPENDENTS

You will be entitled to *old age benefit payments* when you meet all of the following requirements:

- You reach age 65 (62 for women).
- You are fully insured (see page 82 for definition).
- You apply for monthly benefits.

Men may apply for reduced benefit payments at age 62. If you do, the amount of your monthly Social Security payments will be lowered proportionally. (If you apply for Social Security payments at age 62, your monthly checks would be about 80 per cent of your full retirement Social Security payments.) If you begin receiving payments at any age between 62 and 65 you will be ahead financially for about the first 15 years.

If you choose to begin receiving payments at an age under 65, your decision will be final and you will receive the reduced monthly benefits until your death. In case of your death, the rate of survivors' benefits for your dependents would not be lowered by your choice.

You may work and receive all your Social Security old age payments PROVIDED you do not earn more than \$1200 per year. For each *two dollars* you earn over \$1200 but under \$1700, one dollar is withheld from your or your family's benefit payments. For every *dollar* earned over \$1700, a dollar is withheld.

It is important to remember that *retirement pay, interest payments* and *insurance premiums* are not considered earnings under the Social Security laws. Limitation placed on the amount you may earn applies only to wages paid for work actually performed and not other sources of income, no matter how large.

Regardless of your total earnings, benefits will be payable for any month in which you neither earn wages of more than \$100 nor perform substantial services in self-employment.

When you reach *age 72* you may earn ANY amount and still receive the full Social Security benefits to which you would otherwise be entitled.

When you begin to receive old age Social Security benefits, your family may also be entitled to claim Social Security compensation:

- If your wife is 65 when you begin to collect old age compensation, she will also be entitled to monthly



benefits. She may begin to collect reduced benefits at age 62 if she chooses, but if she does her decision, like yours, will be irrevocable.

In the event of your death your wife's benefits will increase and will not be affected by her previous decision to collect reduced benefits. If your wife dies before you do, the amount of your payments will not change.

- If you have dependent children under 18 years of age or totally disabled children over that age when you become eligible for old age compensation, they, too, will be entitled to benefits. The total sum payable to any one family, however, is limited by law according to your average earnings. This limit is shown on the chart on page 84.

### Disability Payments

If you become *disabled* before reaching age 65, you and your family may qualify for monthly disability payments. To be eligible you must have Social Security credit for at least 20 quarters in the 10-year period ending with your disablement.

The amount of disability payments is equal to the amount payable to you and your family if you retired at age 65.

You are not covered for partial disability under the Social Security laws. To be found disabled you must have a condition so severe that you are unable to engage in any substantial gainful activity. In other words, if you can't do your regular work, but can still find other substantial gainful employment, you will not be considered disabled and will not be eligible for Social Security disability payments.

### When to Contact Social Security Office

If you die while on active duty from service-connected causes, it will not be necessary for your survivors

# social security benefits

to apply for their Social Security benefits. This is because the application for VA Indemnity and Death Compensation (see page 00) is a joint application which takes care of both VA and Social Security payments.

In all other cases you, your eligible dependents or your survivors must apply for benefits by contacting the Social Security Administration.

Your application must be made as soon as possible. Back payments may be made if the application is filed after the first month for which benefits are payable, but back payments cannot be made for more than 12 months. Application for the lump-sum death payment must be made within two years after death.

There are four times when you should contact the Social Security office nearest you and claim any benefits to which you or your family may be entitled. They are:

- When a worker in your family dies.
- When a worker in your family becomes disabled.
- Just before you reach retirement age.
- When you reach age 72.

## Computing the Amount of Benefits

How much you and your dependents would receive from Social Security in any instance is governed by your average monthly earnings. Although exact amounts cannot be computed until you actually apply for benefits, you can arrive at an approximate figure by using the steps listed below (the procedure looks and is complicated, but it was set up this way in your best interests):

• **Step 1:** Count the years after 1955 and up to the year you reach 65 (62 if a woman). If you reached age 26 after 1955 instead of following the above procedure, count from the year you reached age 26. (If the result is

less than five, increase it to five.)

• **Step 2:** Now that you have the total arrived at in step one, select an equal number of years after 1950, in which your earnings were highest. The purpose here is to select the most productive years in computing your benefits. However, do not count more than \$3600 a year for 1951-54; \$4200 a year for 1955-58; \$4800 a year for 1959 and after.

Your earnings as a serviceman prior to 1957 did not



fall under the Social Security laws. Under a provision of the Servicemen's and Veterans' Survivor Benefits Act of 1956, however, you may count \$160 per month for years you were in the service between 1950 to 1957.

• **Step 3:** Get the average of your earnings by adding up your annual income in the selected years and dividing that total by the number you arrived at in step one. Next, see the chart on this page to estimate your benefits in any situation, according to your average yearly income.

When computing the amount of monthly payments, don't forget that the maximum amount payable to your family group (one wage earner) is limited by law, depending on your average income. The limit is listed at the bottom of the same chart showing the benefit amounts.

## How You Are Taxed

Social Security tax is shared equally by you and your employer, the U. S. Government. Your portion is

## Social Security Benefits

### Examples of Monthly Payments

Average yearly earnings after 1950	\$800 or less	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200	\$4,800
<b>RETIREMENT</b>								
Retirement at 65 or later.....	\$40.00	\$59.00	\$73.00	\$84.00	\$95.00	\$105.00	\$116.00	\$127.00
Disability benefits .....								
Retirement at 64 .....	37.40	55.10	68.20	78.40	88.70	98.00	108.30	118.60
Retirement at 63 .....	34.70	51.20	63.30	72.80	82.40	91.00	100.60	110.10
Retirement at 62 .....	32.00	47.20	58.40	67.20	76.00	84.00	92.80	101.60
Wife's benefit at 65 or with child in her care .....	20.00	29.50	36.50	42.00	47.50	52.50	58.00	63.50
Wife's benefit at 64 .....	18.40	27.10	33.50	38.50	43.60	48.20	53.20	58.30
Wife's benefit at 63 .....	16.70	24.60	30.50	35.00	39.60	43.80	48.40	53.00
Wife's benefit at 62 .....	15.00	22.20	27.40	31.50	35.70	39.40	43.50	47.70
<b>SURVIVORS</b>								
Widow 62 or over .....	40.00	48.70	60.30	69.30	78.40	86.70	95.70	104.80
Widow under 62 and 1 child .....	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Widow under 62 and 2 children .....	60.00	88.50	120.00	161.60	202.40	236.40	254.00	254.00
One surviving child .....	40.00	44.30	54.80	63.00	71.30	78.80	87.00	95.30
Two surviving children .....	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Maximum family payment .....	60.00	88.50	120.00	161.60	202.40	240.00	254.00	254.00
Lump sum death payment .....	120.00	177.00	219.00	252.00	255.00	255.00	255.00	255.00

deducted from your base pay each payday, is added to the government's share, and sent to the Director of Internal Revenue.

You only pay Social Security tax on the first \$4800 you earn each year. Social Security taxes presently total three and five-eighths per cent of your taxable income (\$4800), plus the equal sum paid by your employer. In 1966 this tax is scheduled to rise to four and one-eighth per cent and to four and five-eighths percent in 1968. After 1968, no rise is scheduled.

If too much tax is withheld from your pay because you have more than one employer, you may claim a refund on your income tax for that year.

You will pay Social Security tax as long as you are employed by a covered employer, even though you are fully insured or even drawing Social Security benefits.

### Events That Stop Social Security Payments

Social Security payments to a wife or dependent husband stop when a divorce is granted. In the case of sur-

vivors' benefits, payment to a widow or widower cease upon remarriage, with the children's benefits remaining unaffected.

Payments to dependent children are usually stopped when the child marries or reaches age 18. If the child is mentally or physically disabled before reaching 18, the payments may continue.

Payments to a child stop if the child is later adopted by a person other than his stepparent, grandparent, aunt or uncle.

When any person receiving Social Security benefits dies, payments stop effective with the month of death.

If a person receiving disability payments recovers or returns to work his payments and payments to his dependents will continue until he has had a chance to test his ability to work. If a beneficiary goes to work despite a severe handicap, he can continue to be paid Social Security benefits for as long as 12 months. If a disabled person recovers, his disability payments will continue to be paid for a period of three months.

## your insurance



**Y**OU DON'T HAVE to be an expert on the subject of insurance to be a policyholder. You should, however, understand your own life insurance policy, if you now have one, and know how to go about selecting the right policy if you don't.

A surprising number of Navymen do not have life insurance. Many have insurance that does not suit their individual needs. It is important that you select the type of insurance best suited for you and your family.

As a Navyman, the government will provide many benefits for your next of kin (see the section on survivors' benefits). However, these benefits are usually only enough to tide your dependents over until they can make other arrangements to supplement their income.

If you're one of the many Navymen who have no life insurance, you could probably ease a financial strain on your dependents in the event of your death by investing in a good life insurance plan now.

What exactly is insurance? How much do you need? What kind should you acquire?

Basically, life insurance is simply a cooperative, risk-sharing plan through which you are able to set aside part of your income regularly during your earning years in order to provide for the time when your income decreases or stops because of death, retirement, or declining health in old age.

It is relatively easy for you to meet these uncertainties when you have a life insurance plan that fits your individual needs.

### Types of Insurance

Basically, there are four kinds of life insurance—Straight Life, Term, Limited Payment, and Endowment, each of which has several variations. Before deciding which plan is best for you, review the benefits of each.

*Straight Life* is the most widely used of all insurance

plans, probably because it provides lifetime protection with relatively low premiums. It can be good, all-purpose insurance which meets many different needs and family situations.

You usually continue paying level premiums on a straight life plan for the rest of your life. However, if you reach a time when you no longer wish to continue the policy, you can take the cash value as a lump sum payment, you can continue receiving the policy's full protection for a given number of years without further cost, or you can receive continued protection for a lesser amount for the rest of your life.

As the cash value of a straight life policy builds up year after year, you can usually borrow against the policy whenever you need a loan—a useful feature.



## Your insurance

When would straight life be your best buy? Suppose you're stationed overseas and your wife and children live with your mother back home. Your wife works, and your mother, who's a widow, let's say, takes care of the children. If you should die, your service benefits would take care of the wife and kids, but how about your widowed mother? To protect her, you might buy a straight life policy with her as beneficiary and your wife as contingent beneficiary.

Most likely, though, your mother would die before you or your wife, in which case the protection shifts to your wife. She'd need more protection than anyway, especially if you are no longer in the Navy.

**Limited Payment Life** is a popular variation of the straight life plan. This also provides lifetime protection, but limits the payment of premiums to a specific period such as 10, 20, or 30 years, or up to a certain age, usually 60 or 65.

The limited payment premium rates are higher than those for straight life, but the higher premiums build higher cash values.

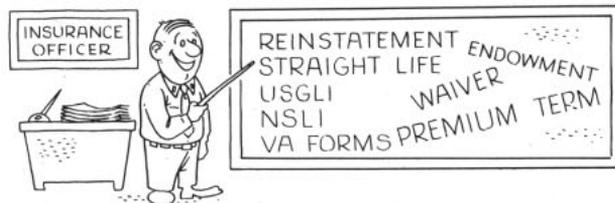
If you desire lifetime protection, but wish to limit premium payments to a definite period of time—the years your earning power is greatest, for instance—the limited payment life may be just what you are looking for. However, the high premiums may tend to limit the amount of protection you can afford.

**Term insurance** gives you temporary protection. The face value of a term policy is payable to your beneficiary if your death occurs during the term of the policy, which is usually anywhere from one to 15 years.

While you're young, the cost of term insurance is

the lowest for any life insurance plan yet devised. While it is well adapted to many short term needs, however, it is not so well suited to a long haul family protection job. A term policy has no cash value, which means you've nothing to fall back on if you can't meet a premium. Also, the premium goes up each time the policy is renewed (if it's the renewable type).

If you choose term, your best bet might be a policy that is convertible—one you can exchange later on for



a permanent form of insurance at a higher premium. Not all term policies have this privilege.

Renewal and conversion privileges are important, as they give you the right to continue the protection later on, even though you might not otherwise be able to qualify because of sickness.

Term insurance would probably be your best buy if you want to provide additional protection on your life while your children are growing up. During such periods, you usually need maximum insurance protection at a minimum of premium outlay. Another typical use of a term policy is to guarantee the repayment of a mortgage on your home if you should not live to do so yourself.

**Endowment** policies, which are essentially insured savings plans, provide for the payment of the policy's face value to you, at a future date selected by you, or, if you die before that date, to a person named by you.

Premiums for endowment policies are higher than those for any other basic type of insurance. Therefore, because of its emphasis on savings, an endowment plan gives less protection per premium dollar than any other type.

An endowment policy might be just what you need if you're in your late thirties or early forties, and your children are fairly well grown. You would receive some protection, and at the same time would be building an income for retirement.

A younger man, however, probably needs protection more than savings, so one of the other three types of policies may be better suited.

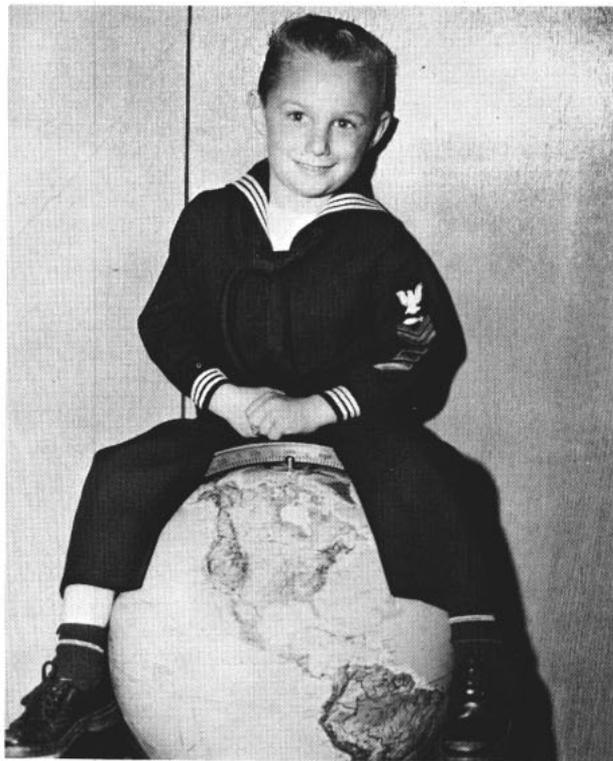
### Which Type for You?

There are many variations of these four basic types of insurance. Many policies have been developed to meet special needs. All special purpose policies are combinations of two or more of the basic policies with, perhaps, an annuity element added.

For example, if you have large family protection needs and a limited income, a term policy may not be the answer, even with its low premium rate. Your protection needs continue for life, and the term policy doesn't.

On the other hand, a straight life policy would provide permanent protection, but you probably couldn't afford enough of this type to do the job.

In such a case you should consider a Family Income



or a Family Protection policy, both of which usually combine, in slightly different ways, the permanent protection of straight life with the cheaper, temporary protection of term.

The permanent portion of most family plans runs for life. The term portion usually lasts for 10, 15, or 20 years, and covers the period when your children are still growing and your protection needs are the greatest. The term insurance in these policies costs less than if you bought it separately.

Nearly all life insurance policies state that the policy benefit (face value) will be paid as a lump sum of money. However, you or your beneficiary may find it wiser to choose one of many settlement options, under the terms of which the proceeds of the policy at maturity will be held by the company, which then begins paying a regular income in place of the lump sum. The use of the option eliminates the danger that the proceeds, if paid in one large bundle of money, might be poorly handled or misspent by the beneficiary.

Option payments may be arranged on an annual, semiannual, quarterly, or even monthly basis. You should insist that your insurance agent spell out all the variations of option settlements under the policy you select.

### Your Insurance Officer

Before deciding on the type of insurance best suited for you and your family, it would be wise to visit your Insurance Officer. He will not tell you what type of policy to buy, but he can pass on to you some of his business knowledge of insurance matters.

Your Insurance Officer's helpfulness in selecting an agent or company is limited because, frankly, he is not authorized to recommend a specific commercial concern. He will probably tell you to select your company and agent by making inquiries among your family and friends.

Or, he may point out that membership in a non-profit organization, which provides group life insurance for servicemen and their families at low premium rates, may be a good bet.

In any case, you should make sure your insurance agent is the kind of man you can consider a trusted adviser. A good agent has been given extensive training by his company, must hold a state license to practice his profession, and in many states must pass a written exam before he can qualify.

Your agent should represent a sound, reputable company. One way to learn important facts about a company is to obtain from the agent or the home office a copy of the latest annual report to policyholders. Reports generally cover such subjects as the varied activities of management, the company's objectives, its problems, its accomplishments, and a record of its financial results.

### How Much Insurance?

Exactly how much insurance you need is for you to decide. Your Insurance Officer can go over your financial status with you and advise you as to how much you could afford to pay for insurance each year.

Obviously, if you're a married man with several children, your insurance needs would be greater than those of an unmarried Navyman who would not leave behind someone who was dependent on him. Therefore, your

insurance requirements will vary as your family grows.

Many insurance agents will tell you there's no limit to the amount of insurance you should have. However, there is usually a definite limit to the amount of premiums you can afford to pay each year, and you shouldn't be in the category of "insurance poor," as are some Navyman who each month pay a good share of their pay check to insurance companies. This, of course, is neither wise nor advisable.

Any insurance money you leave your family after your death is in addition to the benefits they receive



from the U. S. government. You aren't expected to leave behind a widow who is rich on your insurance—just comfortable.

Don't, however, let the money side of insurance buying influence you to the extreme that you choose one policy over another simply because it's cheaper. The important consideration is to select the policy that best fits your needs and pocketbook. Your Insurance Officer can help by explaining how you should go about comparing the cost of policies in different companies.

Another point to remember in selecting insurance is, of course, to read the fine print. Many policies, for example, contain clauses which state the policy will not pay off should you die in an aircraft accident or are

## Your insurance

killed in a war. If you're an airframe, a policy with an aviation clause is obviously not designed to suit your needs.

Finally, even though the Navy permits you to pay your insurance premiums under the allotment procedure, and allows life insurance companies to present their policies to you at your station, this should in no way influence your selection of a company or agent.

### Government Insurance

Selecting the right kind of commercial insurance may be unnecessary if you hold one of three types of government coverage which have been issued at different times, none of which is now being written. Individual servicemen may have retained one or another type of policy.

**U. S. Government Life Insurance (USGLI)**, issued during World War I, was discontinued in 1940. A few old-timers still have it.

**National Service Life Insurance (NSLI)** took up where USGLI left off, and was available to Navy men and women who served during World War II. In 1951 it was replaced by the Servicemen's Indemnity program which provided \$10,000 worth of free insurance. This was discontinued at the end of 1956.

Today you have the benefits provided by the Servicemen's and Veterans' Survivor Benefits Act which has been in effect since January 1957. Therefore, except for service-connected disability insurance, and the renewal and replacement of certain NSLI and USGLI policies, the government does not enter into any new contracts.

If you *once held* an NSLI policy, you CANNOT renew or reinstate it IF your policy was not in force on or after 25 Apr 1951, or if you:

- Let your policy lapse during a break in service of more than 120 days.
- Surrendered your policy for cash, but failed to re-

new or reinstate it during a break in service of more than 120 days.

- Had a term policy under waivers, but failed to resume premium payments during a break in service of more than 120 days.

If you have an NSLI policy which is classed "Five Year Level Premium Term," you may be interested in knowing that if you started your policy at age 35 and should live to age 94, trying to keep your term insurance all the way, the total premiums you'd have to pay on a \$10,000 policy would add up to almost \$74,000.

That's why your Insurance Officer would probably advise you to convert your term insurance to a permanent plan under which you pay a fixed monthly premium for the rest of your life, rather than what appears to be a low premium to start with, but in later years increases as you renew your term plan.

Incidentally, if you're a GI life insurance policyholder and haven't kept the Veteran's Administration informed of your address, you are urged to do so by writing the VA Insurance Center, 5000 Wissahickon Ave., Philadelphia 1, Pa. Give your name, serial number, VA insurance number, and current mailing address. As a policyholder, the VA wants to know where you are at all times. And, the VA has thousands of NSLI and USGLI life insurance dividends on hand that can't be mailed out to policyholders because of invalid addresses.

### Don't Let it Lapse

Another tip from the VA: Don't put off making monthly insurance payments until "next payday" if you can avoid it. Thousands of Navymen have learned the hard way that a habit of using the 31-day grace period as an excuse to delay payment can mean a lapse in insurance.

Too many men forget their payment deadlines, allowing their policies to lapse, often at a time their dependents need the protection the most.

VA officials advise you to make up any monthly payment that may be overdue, and, if you must use the grace period, don't delay payment so long that you forget it.

This warning could also apply to any commercial insurance you have, which probably has a similar grace period for payment of premiums.

### Check That Waiver

You are urged to keep a constant check on the status of your government insurance, particularly in regard to waiver clauses. If you are a permanent plan NSLI or USGLI policyholder, are paying premiums by allotment, and have not notified the VA to terminate your in-service waiver of premiums, the financial future of your family might be at stake in the event of your death. Also, your family might be affected if you still have term insurance under in-service waiver of premiums.

*What does it mean when you have your government insurance under waiver?* It means that, in the case of term insurance, the insurance is still in effect, even though you are not paying premiums on it. It will remain in effect until you cancel it, or leave the service. In the case of permanent government insurance, it means the government is paying the "pure insurance risk" portion of your premium, and you may be entitled to a refund. This may sound fine to you, but it also means something else, which is very important.





When you have your NSLI or USGLI insurance under waiver *it means you are giving up the benefits of the Survivor Benefits Act.*

The Servicemen's and Veterans' Survivor Benefits Act, which went into effect on 1 Jan 1957, established a new system of compensation for death resulting from a disease or injury incurred or aggravated in line of duty. This is Dependency and Indemnity Compensation.

Before that time, NSLI and USGLI Permanent policyholders were paying only a portion of their insurance premiums, and the government was paying the balance. Term insurance holders were having their entire policies paid by the government.

Under the new law, each policyholder was given an option either to continue his policy as it was, or cancel his in-service waiver and commence paying his own premiums.

**What many don't realize is that under law, if you die while you have NSLI or USGLI in force under in-service waiver of premiums, no dependency and indemnity compensation under the Survivor Benefits Act will be paid to your family. You would come under the old law, and this could mean a substantial loss to your widow, children, or both.**

For the most part, married Navymen can provide better for their survivors by canceling their in-service waivers and resuming payment on their NSLI or USGLI policies. In this way, survivors are eligible for full benefits under the Survivor Benefits Act, and for the NSLI or USGLI insurance on which you have been paying premiums.

In the case of term insurance, if you register an allotment for payment of premiums, the in-service waiver of premiums will be canceled automatically. *If you are not paying premiums on term insurance, and if you have not canceled the in-service waiver of premiums, your policy is still in effect, but under waiver.*

If there's any doubt, the best thing to do is write to the VA Insurance Center and ask them to terminate the waiver, and you then may resume the premium payments. Only in this way will your dependents get the full benefits of both NSLI (or USGLI) and the Survivor Benefits Act.

If you write to terminate the waiver, but don't resume

premium payments, the policy would lapse automatically. In such a case your dependents would be covered by the Survivor Benefits Act, but not by NSLI or USGLI.

*Be sure to ask the VA Insurance Center about your reinstatement rights when you cancel your waiver. Each case can be different, but basically, if you have been on active duty continuously since 1 Jan 1957, you may acquire a new policy based on your present age any time before 120 days after separation.*

In the case of permanent plan insurance, even if you have an allotment for payment, your insurance may still be under waiver. This would be the case if your allotment does not cover the full premium, only part of it.

Many permanent plan policyholders paying premiums by allotment figure that no further action is necessary to terminate waiver. This is not true. If you wish to cancel your waiver on a permanent plan policy, submit a request in writing to the VA to "Cancel Section 622 waiver."

As always, when writing to the VA, make sure you include your full name, present and previous service or file number, date of birth, policy number (or numbers) if known, and permanent mailing address.

Additional information concerning in-service waiver of premiums is contained in NavPers 15947. Your Insurance Officer probably has a copy. And, if you have five or more children, you might check with your Insurance Officer about additional benefits under the old and new laws.

In any event, whenever you're confronted with an insurance problem, see your Insurance Officer. He's with your command to help you. Now is a good time.



# survivors' benefits



SECURITY



**W**HAT WOULD YOUR FAMILY do should something happen to you? Funeral expenses? Bills? Medical care? Who would provide for them?

You should know that, as a Navyman, in case of death in the line of duty your family's security will be provided by the United States Government.

It isn't necessary for a Navyman's family to know how to cope with all the inevitable red tape in case of death but, as a matter of course, the proper documents should be on hand.

The Navy recognizes the likelihood that, should you become a casualty, your dependents would not be emotionally capable of facing the immediate paperwork necessary to assure the receipt of benefits to which they are entitled. For this reason the Navy has instituted the Casualty Assistance Calls Program (CACAP).

In the event of a Navyman's death, whether on board a ship or naval station, the Navy would notify his next-of-kin by message. The message would convey the sympathy of the Navy as well as the notification of death.

If a Navyman dies while on leave or at home, it is important for his wife or dependents to notify, if possible, his commanding officer. If the survivors cannot contact his commanding officer, the nearest naval activity should be notified of the man's name, rank or rate, service number, home address and any available details concerning his death.

If neither the commanding officer nor the nearest naval activity can be contacted, dependents should notify the Chief of Naval Personnel, Casualty Branch, Navy Department, Washington, D. C., 20370, by collect telegram.

Within 24 hours after the receipt of the death message, or after the Navy has been notified, a Casualty Assistance Calls Officer (a commissioned officer, often a Navy chaplain) will call on the wife of the deceased Navyman. From this point on, the officer will assist her in any way possible, including (but not limited to):

or authorized liberty, his death would probably be considered service-connected. However, if his death resulted from his own misconduct (recklessness or driving while intoxicated, for example) his dependents might not be entitled to Dependency and Indemnity Compensation and other benefits.

If a Navyman dies while on active duty, and death is service-connected, his dependents would be entitled to:

- Death gratuity.
- Unpaid pay and allowances (arrears in pay).
- Government transportation to a place of his wife's choice.
- Shipment of household effects from his last duty station.
- Dependency and Indemnity Compensation (DIC).
- Defrayment of funeral expenses.
- Medical care and commissary and exchange privileges (if the Navyman leaves a widow).
- Preference in federal employment (in some cases).

Now let's take a closer look at these benefits.

## Six-Month Death Gratuity

The death gratuity is a lump sum equal to six months of the Navyman's basic pay at the time of death (plus special, incentive and proficiency pay, but not including any allowances). The law specifies that the death gratuity will not be less than \$800 nor more than \$3000.

For example, a man in pay grade E-5 with more than three years in service but less than four, dies. His wife would receive a death gratuity of \$1320 (basic monthly pay of \$220 multiplied by six).

If the Navyman's wife is residing with him at the time of death, the death gratuity payment will probably come within 24 hours. In any case, since this payment is intended to meet emergency needs, it will be paid as soon as possible.

Dependents of servicemen are eligible to receive the death gratuity if the serviceman dies of service-connected causes while on active duty, active duty for training, or within 120 days after separation from military service.

## Unpaid Pay and Allowances (Arrears in Pay)

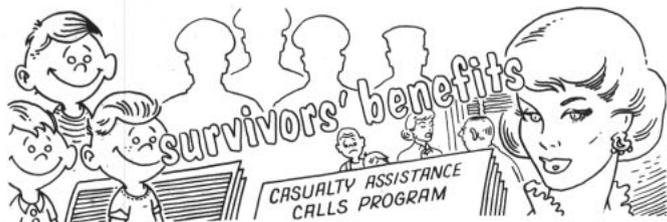
This is money due on a serviceman's pay account, and will be paid to the *beneficiary listed on the Emergency Data Record* (NavPers 601-2—is yours correct?). Arrears in pay include allowances for travel, per diem and savings deposits due at the time of death.

The pay of a serviceman would stop the day he is determined to be dead, of course, but under certain circumstances the evidence of death may be inconclusive, in which case the individual will be continued in a missing status. During this period his pay and allowances accrue and may amount to a large sum.

Settlement for back pay can be expected to take about a month after a serviceman is determined dead.

## Burial Expenses

The Navy will defray all or part of a Navyman's burial expenses, depending on the type of arrangements made. If the next-of-kin wish the Navy to arrange for



arranging transportation, child care, and submitting the proper claims. Chances are, as far as paperwork is concerned, the Navyman's wife will have to do little more than sign her name.

Although the CACO will handle the paperwork, you and your wife should understand the benefits due to the family of a Navyman dying as a result of service-connected causes.

**What is a service-connected death?** Usually, when a Navyman dies while on active duty, his death is considered service-connected. For instance, should he die of an automobile accident or an illness while on leave

undertaking services, then all expenses will be paid by the government.

Regardless of whether arrangements are made privately or through the military, the government will pay for funeral and interment expenses as follows:

- When remains are consigned directly to a national cemetery, the government will pay up to \$75.
- When remains are consigned to a funeral director before interment in a national cemetery, an amount not to exceed \$125 will be paid.
- When interment is made in a private cemetery, the government will pay an amount not to exceed \$200.

Whether interment is in a national or private cemetery, a *headstone* will be furnished, but if interment is in a private cemetery, a request must be made. A *flag*—the U. S. national ensign—may also be provided to drape the casket and is later presented to the next-of-kin.

Burial in a *national cemetery* is a privilege of all Navy men who have served in peace or war providing



their last service terminated honorably. An unmarried widow, husband or minor dependent may also be buried there if space is available.

### Dependency and Indemnity Compensation

The unmarried widow of a serviceman, under the Survivors' Benefits Act, will be eligible for monthly compensation provided his death is *service-connected* (see page 90).

The amount paid each month to the widow totals \$120 plus 12 percent of the Navyman's basic pay at time of death. (When military pay is altered the new scales usually apply, depending on his rank or rate and longevity at the time of death.)

For example: A man in pay grade E-6, with over 4 years' service and less than 6, dies while on active duty. His monthly basic pay was \$260. His widow will receive \$120 plus \$32 (12 percent of his basic pay, rounded to the next highest dollar), a total of \$152 per month for the rest of her life or until she remarries. This compensation is tax free.

However, here's an important point for some military personnel: *If you ever held U. S. Government Life Insurance or National Service Life Insurance and if you executed a waiver so you could obtain free premiums, you must have discontinued your waiver before your death to qualify your survivors for the usually higher death compensation rates under the Survivors' Benefits Act* (see the section on insurance).

The same monthly payment of Dependency and Indemnity Compensation may be made to survivors of *veterans who die of a service-connected cause*. The death compensation will also be made whether the deceased servicemember was USN or USNR, and whether the death was during peacetime or wartime.

### Compensation for Children

If a Navyman's widow is eligible for Dependency and Indemnity Compensation, no extra payment will be

added for children except when attending college. (Social Security payments for dependent children, however, *may* be available—see page 83.)

However, when a child is NOT residing with the widow, who is eligible to receive Dependency and Indemnity Compensation, an amount will be paid monthly to the child's custodian and the widow will receive a reduced amount.

When there is no widow eligible for DIC (for instance if wife is divorced, deceased or has remarried), it is payable to the children on the following basis:

- One child ..... \$77 per month
- Two children ..... \$110 per month
- Three children ..... \$143 per month
- More than three children, \$143 per month plus \$28 per month for each additional child.

When payment is made to children, the total is divided equally among them. Compensation normally stops when a child reaches the age of 18, but may be continued to 21 if he is in school, or in some instances, as long as the child is helpless.

A Navyman's parents may also be eligible for Dependency and Indemnity Compensation. (DIC may be paid concurrently to both the widow and parents. Payments to a parent or parents will be computed on the basis of their annual income.) Parents may become eligible for Dependency and Indemnity Compensation regardless of whether or not they were dependent on the serviceman at the time of his death, and they may begin to collect DIC at such time as their annual income falls below specific amounts. For example a single parent whose income is slightly less than \$1000 would be eligible for a monthly DIC payment of \$60.

### Medical Care, Commissary & Exchange Privileges

If a Navyman dies on active duty his unmarried widow will be eligible for commissary and exchange privileges. She will also be entitled to medical care in uniformed services medical activities where facilities are available. (See *MEDICARE*, this issue, page 13.)

### Government Transportation for Dependents

Dependents will be eligible for government transportation from the place where the death notice was received to any place they may designate. This travel is not limited to your official home of record.

If survivors perform the travel at their own expense,



they may be reimbursed at the regular rates for dependents' travel.

### Transportation of Household Goods

Dependents of the deceased serviceman would also be eligible to ship their household goods to their new home, provided: Shipment takes place within one year of receipt of the death notice; and shipment is from his last duty station or the place the Navyman's goods are stored.

In addition to household goods, one privately owned automobile may be shipped to the same destination as the household effects, provided the auto is located out-

## survivors' benefits

side the continental United States at the time of death. The Navy will also pay for as much as six months' storage of household effects in connection with the shipment.

### Preference in Federal Employment

If a man served honorably during a war period or during the period 28 April 1952 through 1 July 1955, his unmarried widow will be eligible for preference in federal employment. Preference in federal employment includes an addition of 10 points to her earned rating in Civil Service examinations and may include preference in appointments and reinstatements.

Under certain circumstances, a mother of a Navyman who dies in the service may also be entitled to prefer-

ence. Further information may be obtained from any U. S. Civil Service Office or post office.

### Other Survivors' Benefits

Benefits not yet mentioned include certain Social Security benefits (see SOCIAL SECURITY, this issue) and homestead privileges.

Homestead rights (preference in staking claims to government land for purposes of establishing a home) may be available to a serviceman's unmarried widow if he dies on active duty or is an eligible veteran. Further information may be obtained from the Bureau of Land Management, Department of the Interior, Washington 25, D. C.

Should a Navyman die on active duty, his personal effects would, of course, be sent to his next-of-kin, heir, or legal representative. If these personal effects are lost or damaged in connection with naval service, a claim for reimbursement may be submitted.

## important papers



RECENTLY A commanding officer of a typical U. S. Navy activity conducted a study of the after-death financial arrangements his men had made for their dependents. He uncovered some startling facts. For example:

- Of 13 deaths which occurred within the activity over a one-year period, 12 were abrupt. Only one was the result of a long illness during which the man had time to make financial and legal arrangements.
- Only one had made a will.
- Only four of the 13 carried commercial life insurance.

These men could, and should, have done much more to ease the legal and financial burdens with which their dependents were suddenly saddled. In most of these cases, for example, the men had not established

joint ownership of property with the right of survivorship. The property of the few who had done so was soon passed to their wives, and not tied up pending probate of the remainder of the estate.

*Don't wait for a more convenient time* to make financial and legal arrangements to meet your family responsibilities in the event of a fatal accident. A better time than now will never come.

The importance of keeping your affairs in order—and on record—can't be overemphasized. Do you know where all your important papers are? Does your wife? Are they in a safe place? If you or your wife are involved in an accident, or should become seriously ill, would these documents be readily available to the other? Have you taken the necessary legal steps to safeguard your interests?

The Navy doesn't want to meddle in an individual's personal affairs. However, certain courses of action are suggested for your consideration to avoid extra hardships for your dependents in the event of your death.

### Have You Made A Will?

Your property, in your opinion, may be of little value. At the moment you may have only two nickels in your pocket. But this situation could change. After reviewing your individual needs, your legal officer might suggest that you execute a will. You could then rest assured that your two nickels, plus the odds and ends you later accumulate, will go to the person you designate, rather than be disbursed according to the state law of descent and distribution.

A will is simply a written declaration of your wishes. Normally it names the person or institution (executor) who will see to it that your possessions are distributed as you wish. If children are involved, the will should also name a guardian to care for them in the event the serviceman's wife dies before him, or if both parents should meet death in a common disaster.

Some legal authorities do not recommend use of a standardized will form, such as the one on page 94. Others believe that a standard form will is better than



no will at all. See your Legal Assistance Officer to determine whether or not the form will satisfy your particular needs.

In any case, your will should be prepared in accordance with your wishes and the laws of your state of residence. Preparation or revision of a will should be done only with the advice of an attorney or your legal assistance officer. Don't be a do-it-yourselfer in this matter.

Many Navymen have wills that were drawn up during World War II or the Korean conflict. If your will was made some time ago, you should review it to make sure it still expresses your wishes. Don't let it get out of date. But, don't change your will by scratching out, writing over, or adding in any way unless you have legal supervision.

And, remember these points:

- Don't write a will yourself. Act only with professional guidance, available at your legal assistance office.
- Sign only one copy of your will.
- Designate a trust company or someone with good business sense as executor. Don't choose your executor as a sentimental gesture.
- Be sure you review your will when moving. Laws vary from state to state.
- If you consult a lawyer, don't hesitate to ask about the cost of drawing up a will.

### Personal Affairs Record

As important as your will is, the need to let your survivors know of other arrangements you have made cannot be overemphasized. The simplest way to accomplish this is to make your own personal affairs record (see sample, p. 96), or better yet, ask your legal assistance officer for a personal affairs record form.

Your wife probably knows your service number, place and date of birth, and other general facts, but it would be most helpful if you assembled all this information into one neat package. Then, facts about you will be readily available in the event several different agencies ask for information. The personal affairs record should also include the name and address of your lawyer, or a trusted friend who may be consulted about your personal or business matters.

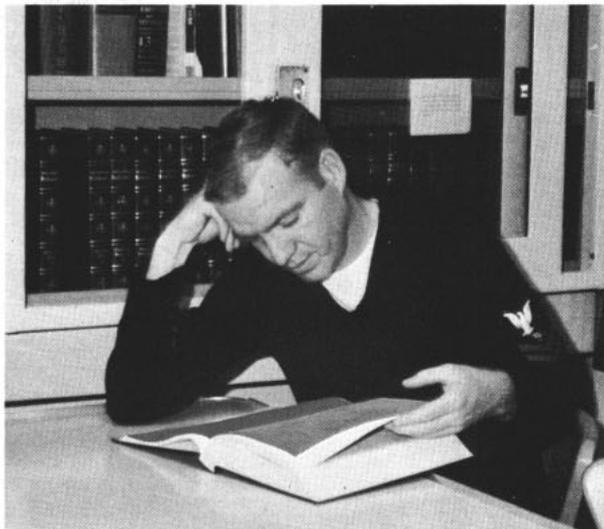
### Military Records

It's also wise to maintain a permanent file of all records pertaining to your naval service. Save copies of orders, papers showing dates on which you received medical attention, discharges, and other data about your military history. Information from these records is often required for VA forms, and having such data on file may help you or your survivor expedite claims or receive benefits.

### Record of Emergency Data

Is your NavPers Form 601-2 (formerly DD Form 93-1) up to date? It's up to you to keep it accurate. The purpose of this form is to insure current information for use in the event of death or serious illness or injury. It becomes part of your record when you first enter the Navy, and is one of the most important papers you will be required to complete during your career. The NavPers 601-2 provides information concerning:

- Person to be notified in case of emergency.
- Person to receive death gratuity or unpaid pay and allowances.
- Person to receive special allotment if you become



missing in action, or are in any way prevented from returning to naval jurisdiction.

- Your commercial insurance companies, which will automatically be furnished certification of your death.

If your NavPers 601-2 is not current and accurate, notification of the persons who should receive emergency information could be delayed, quite possibly with tragic results. For example, immediate payment of the death gratuity might be made to a person not legally entitled, or, if no widow or children survive, to someone other than the person of your choice. Settlement of unpaid pay and allowances might be made to other than your current next of kin. If you are missing,



# important papers

your funds might not be handled as you would desire.

Births, deaths, marriage, divorce, remarriage, change of address—these are just some of the items which could make your Record of Emergency Data obsolete, no matter how recently you've filled one out. So, if any changes have affected your situation, see your Personnel Officer. It may be time for a new NavPers 601-2.

## Power of Attorney

A power of attorney is a legal document in which you give another person the power to act as your agent, either for some particular purpose or for the transaction of your business in general.

The power of attorney may be very useful, particu-

larly while you are overseas or stationed on board ship. But you should remember that the agent who holds such power has—within the limits granted—full author-



ity to deal with your property without consulting you. You should give a power of attorney only to someone who is completely trustworthy.

Be sure to consult your legal assistance officer before issuing a power of attorney. Then, notify your next of

## LAST WILL AND TESTAMENT OF

(Name)

I, \_\_\_\_\_, (Name)  
a member of the naval service and a legal resident of the State of \_\_\_\_\_, being over 21 years

(State)  
of age and of sound and disposing mind and memory, do hereby make, publish, and declare this instrument to be my last Will and Testament, hereby expressly revoking all former wills and codicils by me heretofore made.

FIRST: I hereby appoint my wife \_\_\_\_\_, (Name of wife)

as my sole executrix of this my last Will and Testament, to serve without bond. In the event of the death of my wife, prior to my decease, I hereby appoint \_\_\_\_\_, (Name of substitute executor)

\_\_\_\_\_, (Address of substitute executor) as my executor of this my last Will and Testament, to serve without bond.

SECOND: It is my will that all my just debts and funeral expenses be fully paid.

THIRD: I give, devise, and bequeath all my property, real, personal, and mixed, whatsoever and wheresoever located, to my wife, \_\_\_\_\_, (Name of wife)

to have and to hold as her property absolutely.

FOURTH: In the event that my wife, \_\_\_\_\_, (Name of wife)

does not survive me, or if she and I should die simultaneously as a result of a common disaster, I give, devise, and bequeath all my property, real, personal, and mixed, whatsoever and wheresoever located, to my children, \_\_\_\_\_, (Names of children)

or any child or children hereinafter born of our union, equally, share and share alike, and in such event, I appoint \_\_\_\_\_, (Name and address of guardian)

as guardian of my children. In the event any such child dies in my lifetime or before attainment of age 21, without leaving issue, I bequeath and devise the share, hereinbefore bequeathed and devised, to the survivors, equally, share and share alike. In the event any child dies in my lifetime, or before attainment of age 21, leaving issue, I bequeath and devise the share, hereinbefore bequeathed and devised, to such issue equally, share and share alike.

FIFTH: In the event of entitlement of any child or children to a share of my estate as set forth in the above paragraph who shall not at my death have attained the age of twenty-one years, then I give, devise, and bequeath the share of such child or children to \_\_\_\_\_, (Name and address of trustee)

hereinafter called my trustee, to take, hold, receive, man-

age, invest, and reinvest the same, and to apply such part thereof, including income and principal, as such trustee deems fit for the education, support, and benefit of such child until he or she shall attain the age of 21 years, at which time there shall be transferred to him or her their principal sum and accumulated income so held in trust.

SIXTH: My trustee in addition to and not in limitation of any power he possesses by law, shall have the following powers:

(a) To sell any real estate which may at any time form part of the trust fund for such prices, upon such terms, in such way, and for such interests and estates as the trustee deems best, and to make deeds therefor to the purchasers without obligations on the purchaser's part to see to the application of the purchase money.

(b) To repair, alter, or improve real estate.

(c) To invest and reinvest, from time to time, at discretion, not being confined to what are known as "legal investments," any statute to the contrary notwithstanding; this power includes the power to invest in common and preferred stock.

(d) To purchase investments at a premium and to charge the premium to principal or income, or partly to principal and partly to income, as the trustee deems best.

(e) To sell my securities or other personal property which may at any time form part of the trust fund for such prices, upon such terms, and in any such way as the trustee deems best, and to make transfers and assignments therefor to the purchasers, without obligation on their part, to see to the application of the purchase money.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_

(Name of testator)

The foregoing instrument, consisting of \_\_\_\_\_ (Number of pages)

pages, was on this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, subscribed at the end thereof by \_\_\_\_\_ (Name of testator)

the above named testator, and by him signed, sealed, published, and declared to be his last Will and Testament, in the presence of us and each of us, who thereupon, at his request, in his presence, and in the presence of each other, have hereunto subscribed our names as attesting witnesses thereto.

(Witness)

(Address)

(Witness)

(Address)

(Witness)

(Address)

kin. Such information should also appear on your Personal Affairs Record. (For more details on power of attorney, see sample form which appears below.)



### Important Papers You Should Have

It is suggested that you have readily available to your wife, or some other trustworthy person, such as the executor of your estate or a bank, the following documents and other papers important to your family.

- Birth certificates. One for each member of your immediate family.
- Naturalization papers (if not born in the U. S.).
- Marriage certificates (including former marriages of you or your wife).
- Court orders. Any that pertain to support and custody of your legal dependents.
- Divorce decrees.
- Death certificates (of children, former wife, or former husband of your wife).
- Deeds and mortgage documents.
- Insurance policies.
- Bank accounts. Also savings bonds and securities.
- Wills.
- Power of attorney.
- Proof of service and other important Navy documents.

### Power of Attorney (sample)

KNOW ALL MEN BY THESE PRESENTS, That I, .....,  
 rate or rank ..... presently on  
 active duty in the U. S. Navy, residing in the city  
 of ..... County of .....,  
 State of ..... do hereby constitute  
 and appoint ..... of .....,  
 my true and lawful attorney for me and in my name,  
 place and stead:

To lease, let, take possession, bargain, sell, assign, convey, pledge, mortgage and encumber, repair, insure and generally manage, any and all property, both real and personal, which I own, or may hereafter acquire from any source; to sign, execute and deliver any and all legal documents in connection therewith, and in all ways and in every way to deal with all property real and personal which I may at any time hereafter own, and with all rights or interest at any time owned or possessed by me with respect to any such property, and with all or any part of such property, rights, and interests, in every and all lawful ways in which I could myself deal with such property, rights, and interests, and each part thereof. To convey, waive, release and relinquish all and every dower rights, all and every homestead estates, and all and every rights under and by virtue of the homestead exemption laws. To deposit any monies received from any source whatever for me, and in my name with any bank, and to draw and deliver checks in my name against said monies and any other monies there deposited in my name or to my credit; to endorse, discount, sell, assign, negotiate and extend upon such terms as my attorney may deem best, all checks, drafts, notes, bills of exchange, trade and bankers' acceptances, and other negotiable or non negotiable papers, payable to me or to my order; and to accept and pay any note, draft, check trade acceptances or bills of exchange drawn upon me in relation to said matters; to sell, transfer, and assign all and any stock, or certificates thereof, standing in my name, and to collect all dividends, coupons and interest on any stock, bonds, or other securities now or hereafter owned by me; to ask, demand, sue for, recover, collect, settle, compound, compromise and adjust, by payment or otherwise, any and all debts, claims or demands due or become due to me or against me, and to make, give and execute full release, acquittance or other discharge for the same, whether under seal or otherwise; to execute vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States; to take possession and order the removal and shipment of any of my property from

any post, warehouse, depot, dock or other place of storage or safekeeping, government or private; to execute any forms which may be necessary to affect an allotment of or deduction from my pay and allowances, to execute any form which I may be required to execute in connection with obtaining dependency allowances under any authority statutory or otherwise; to do all things necessary concerning any insurance policies, including the right to change beneficiary.

I do hereby give full power to perform all and every act and thing whatsoever requisite and necessary to be done in and about my affairs as full to all intents and purposes as I might or could do if personally present at the doing thereof, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney substitute shall lawfully do or cause to be done by virtue hereof:

I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney, shall be binding on myself and my heirs, assigns, legal and personal representatives. I hereby ratify all that my attorney may do in the premise by virtue of this Power of Attorney, which shall remain in full force and effect until written notice of its revocation, signed by me, shall have been received by the grantee herein.

IT IS MY FURTHER INTENTION that all express words and terms, used herein granting powers and rights be construed in their broadest sense to include all synonymous terms and implied powers thereunder.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this ..... day of ....., A. D., 19.....  
 ..... (SEAL)

IN THE PRESENCE OF:

.....  
 .....  
 ss.

STATE OF  
 COUNTY OF

BE IT REMEMBERED, that on the .....  
 day of ..... A. D., 19.....  
 personally came before me the above-named .....

....., to me known to be the person who executed the foregoing letter of attorney, and acknowledged the same to be his free and voluntary act and deed, for the uses and purposes therein mentioned.

Notary Public for

MY COMMISSION EXPIRES



### Keep Your Papers Safe

Are your important papers stowed away in a safe place? A safety deposit box, with the right of entry given to your wife or other trusted individual, is one of the safest places to keep vital documents.

However, make sure your next of kin has easy access to these papers. If they are stored in a safety vault, for

example, and your wife doesn't have right of entry, your after-death arrangements may grind to a halt pending court order to open the vault.

Make every effort to retain the original of all these documents. Further, it's advisable to have plenty of photostatic copies certified by the custodian of the records. (Photostatic copies may not be made of naturalization papers. If you are a naturalized citizen and must verify your citizenship to some state or federal agency, such verification may be obtained by applying to the Immigration and Naturalization Service. Do not give your original naturalization certificate to any other agency.)

Photostatic copies of the other documents will prove valuable. Many of the agencies to which a Navyman or his dependents apply must take simultaneous action, and cannot do so if they must wait until some needed document is released by another agency considering a separate claim.

These documents you should have may be obtained from various sources. If you are unable to procure them, your legal assistance officer will advise you as to what evidence may be substituted. Appropriate county clerks, or other such officials, can provide certificates of marriage, deeds, mortgages, and court orders. Adoption and birth certificates may be obtained from the Vital Statistics and Welfare Department of the state concerned.

Keep your records straight. Be sure your family knows where your important papers are stowed. Make sure they know what to do with them. Act now, and some one else won't have to guess at your intentions later.

Finally, good luck to you in your Navy career.

Personal Affairs Record				
Get a copy of this form from your Legal Assistance Officer				
(First)		(Middle)	(Last name)	
(Organization)		(Service number)		
Permanent or legal address:				
Personal data:		(No. and street)	(Town)	(County) (State)
1. Birth: (Town) (County) (State) (Month, day, year)				
2. Naturalization (if applicable): (Month, day, year)				
by (Designation and location of court granting naturalization)				
3. Parents:				
Father:		(First)	(Middle)	(Last name)
Mother:		(First)	(Middle)	(Maiden) (Last name)
4. Marriage: to whom (First) (Middle) (Last name)				
place and date		(Town)	(County)	(State) (Month, day, year)
5. Children (full name, place and date of birth)				
6. Personal lawyer or trusted friend who may be consulted regarding my personal or business affairs:				
(Full name)		(Street)	(Town)	(State)
Family records location:				
1. Birth certificate or other proof of date and place of birth of myself and each member of immediate family (Required by insurance companies and Social Security Administration)				
2. Naturalization papers of myself, spouse, children, if not born in United States				
3. Marriage certificate (Necessary in order to establish claims for certain payments and benefits and in connection with the will, also VA and Social Security benefits)				
4. Divorce papers (for certified copies) or death certificates				
5. Adoption papers (if applicable)				
Military Service Personal File Location (Discharge papers, orders, etc.):				
Other important papers:				
1. Will: a. I have not executed a will <input type="checkbox"/> b. I have executed a will: Location: Lawyer's name and address: Executor's name and address:				
2. Power of Attorney: a. I have not executed a Power of Attorney <input type="checkbox"/> b. I have executed a Power of Attorney dated (Month, day, year) naming (Agent or attorney in fact) (Address)				
3. Income tax: a. Copies of my Federal income tax returns and related papers are located at b. Copies of (Name of state) income tax returns and related papers are located at				
4. Copies of my (Property, local, etc.) tax returns and related papers are located at				
Insurance: My life is insured as follows:				
1. Type: Government Insurance Company		Commercial Policy No.	Amount	Both Payment Option
Policies are located at Premium receipts are located at				
2. Add in some manner pertinent information about property, accident, medical, liability, or other insurance protection you have.				
Social Security:				
1. Social Security Number Issued (Date) (Town and State)				
Social Security card or stub is located Social Security tax payments were made in (List years)				
2. Location of up-to-date employment record				
Property ownership or interest therein:				
1. Real estate consisting of located at The property is encumbered by a (Mortgage, trust, deed, etc.) held by Taxes on the property are paid through year Add as many other entries as may be required to complete the record for each piece of real estate in which you have an interest.				
2. Automobile: (Make, model and year) (State in which licensed)				
Automobile is insured with (Name insurance company) Insurance policy number Premiums paid to (Due date of next premium payment)				
Automobile papers are located at (Bill of sale, title, mortgage, insurance policy, registration)				
3. Personal property: List locations of pertinent papers relating to other large or expensive items of personal property such as a boat, machinery, livestock, goods in storage, jewelry, cameras, etc.				
Bank accounts:				
1. Type of account (Saving or checking—individual or joint) located in (Name and location of bank)				
2. Add as many similar entries as may be needed to show all bank accounts.				
Safe deposit box:				
1. Name of bank or trust company Its address				
2. Location of safe deposit box key United States War or Savings bonds, located at				
1. Person designated as (Co-owner)		(Beneficiary)		
2. List of War or Savings bonds by denomination, serial number, and location (necessary if lost bonds are to be replaced.)				
Stocks, bonds, and securities owned are located at Enter any additional data regarding insurance, allotments, military records, instructions to dependents, VA claim number, any former service or serial number, etc.				
Date (Use an extra sheet of plain paper, if needed)				
				Signature

## The United States Navy

### Guardian of our Country

The United States Navy is responsible for maintaining control of the sea and is a ready force on watch at home and overseas, capable of strong action to preserve the peace or of instant offensive action to win in war.

It is upon the maintenance of this control that our country's glorious future depends. The United States Navy exists to make it so.

### We Serve with Honor

Tradition, valor and victory are the Navy's heritage from the past. To these may be added dedication, discipline and vigilance as the watchwords of the present and future. At home or on distant stations, we serve with pride, confident in the respect of our country, our shipmates, and our families. Our responsibilities sober us; our adversities strengthen us.

Service to God and Country is our special privilege. We serve with honor.

### The Future of the Navy

The Navy will always employ new weapons, new techniques and greater power to protect and defend the United States on the sea, under the sea, and in the air.

Now and in the future, control of the sea gives the United States her greatest advantage for the maintenance of peace and for victory in war. Mobility, surprise, dispersal and offensive power are the keystones of the new Navy. The roots of the Navy lie in a strong belief in the future, in continued dedication to our tasks, and in reflection on our heritage from the past.

Never have our opportunities and our responsibilities been greater.

**ALL HANDS** The Bureau of Naval Personnel Career Publication, is published monthly by the Bureau of Naval Personnel for the information and interest of the naval service as a whole. The issuance of this publication was approved by the Secretary of the Navy on 27 June 1961. Opinions expressed are not necessarily those of the Navy Department. Reference to regulations, orders and directives is for information only and does not by publication herein constitute authority for action. All original material may be reprinted as desired if proper credit is given ALL HANDS. Original articles of general interest may be forwarded to the Editor. DISTRIBUTION: By Section 8-3203 of the Bureau of Naval Personnel Manual, the Bureau directs that appropriate steps be taken to insure that all hands have quick and convenient access to this magazine, and indicates that distribution should be effected on the basis of one copy for each 10 officers and enlisted personnel to accomplish the purpose of the magazine.

The Bureau invites requests for additional copies as necessary to comply with the basic directives. This magazine is intended for all hands and commanding officers should take necessary steps to make it available accordingly.

The Bureau should be kept informed of changes in the number of copies required.

The Bureau should also be advised if the full number of copies is not received regularly.

Normally copies for Navy activities are distributed only to those on the Standard Navy Distribution List in the expectation that such activities will make further distribution as necessary; where special circumstances warrant sending direct to sub-activities the Bureau should be informed.

Distribution to Marine Corps personnel is effected by the Commandant U.S. Marine Corps. Requests from Marine Activities should be addressed to the Commandant.

**PERSONAL COPIES:** This magazine is for sale by Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C. A single copy of ALL HANDS except for this special issue is 25 cents. This issue will cost 50 cents; subscription price \$2.50 a year, domestic (including FPO and APO address for overseas mail); \$3.50 foreign. Remittances should be made to the Superintendent of Documents. Subscriptions are accepted for one, two or three years.

● CREDITS: All photographs published in ALL HANDS are official Department of Defense photos unless otherwise designated.

NOTE: Cost of this issue is 50 cents.

# TAFFRAIL TALK

IT HAS TAKEN an enlarged issue of 96 pages to cover the whole subject of Rights and Benefits for you and your family. Despite this you will note that in some cases it has been possible to mention only the highlights of the programs that are of interest to you.

In a special report of this type, it may appear that undue emphasis has been placed on such subjects as pay, allowances and other material aspects of service life, giving a somewhat unbalanced picture of the average Navyman's career. We have mentioned only briefly such subjects as tradition, dedication, leadership, responsibility, sacrifice. All these are expected of men in the service of their country—and they contribute far more than their share.

It would be a good idea for everyone in the sea service—and outside as well—to read periodically the words that appear in the adjoining box. These words summarize the role of the Navy, carrying on in the nuclear era the missions that have made it a keystone of freedom and democracy since the first days of our nation.

As Chief of Naval Personnel, Vice Admiral Smedberg oversees the assignment and the affairs of a vast organization of Navy people—seafaring men, submariners, aviators, Seabees, specialists in hundreds of different categories, whose job it is to keep the Navy in the forefront at all times—on, over and under the seas.

But the Navyman is also a family man. Recognition of this fact is demonstrated in the rights and benefits that are extended to your dependents. It is hoped that this report will be of benefit in assisting you during your Navy career. And it is in small measure an expression of appreciation of the Navy wife.

Words of thanks are extended to members of the Editorial Productions Branch who took time out from their other duties, including the preparation of "The Naval Reservist" and the "Navy Chaplains Bulletin" to help make this special report. The writing staff included Journalists 1st Class Daniel C. Kasperick and William L. Howard, Journalist 2nd Class Jon Franklin, and Navy civilian writer Robert D. Neil. Miss Ann Hanabury played a stellar role in the field of research and fact checking. Chief Damage Controlman T. R. Patrick, who is also one of the Navy's outstanding artists, pitched in with his inimitable cartoons, and Fontaine Maury Sneed, our civilian draftsman-illustrator, came through with some top spreads and illustrations. Journalist 1st Class Able T. Register, Jr., did a fine job—working backwards and forwards—on layouts. Yeoman 2nd Class Donald W. Flanagan lent a hand, administratively speaking, wherever he was needed on the editorial staff.

Our particular thanks go to the numerous divisions in the Bureau for checking articles, especially the Officer and Enlisted Personnel Divisions, the Transportation Division, the Training Division and the Personal Affairs Division. Also to the Veterans Administration, the Social Security Administration, the Office of the Judge Advocate General, the Office of the Comptroller of the Navy, the Bureau of Medicine and Surgery and the Bureau of Supplies and Accounts for their expert advice and cooperation in helping to meet publication deadlines.

*The All Hands Staff*

★  medicare - for family and you  
housing - at home and abroad  ★

★    dependents schooling  
moving household effects  ★

★  advancement: up the navy ladder  
how to earn a commission  ★

★   education and training  
leave and liberty  ★

★  sports and recreation  
saving in the navy   ★

★ **know your Rights and Benefits**  
social security benefits  ★

★ **pass this copy on to nine other shipmates**  
reenlistment bonus   etc. ★