

## This Is Official Purely Personal

AT ANY TIME during the war you may expect a sudden change of station. You will want to know that your family is being protected during your absence. Now is the time to arrange your personal affairs—and theirs; you may be too busy later on. This series of articles will help you to do so. The material is taken from the War Department's booklet, "Personal Affairs of Military Personnel and Their Dependents," and is therefore official. Of course, all laws are subject to change. To keep the record straight, each section that follows will indicate the date on which the specific laws were in effect.—Ed.

### General Preparations

(Paragraph numbers begin with "4" because 1, 2 and 3 were merely introductory in character. Reference will be made to paragraphs and sections throughout, so you'd better clip each installment of the booklet for future use.)

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

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

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

6. **Servicemen's Dependents Allowance Act of 1942.**—If you are a private; private, first class; corporal; technician, fifth class; sergeant, or technician, fourth class, your dependents are entitled to an allowance under the Servicemen's Dependents Allowance Act of 1942. Obtain an application blank, W.D., A.G.O. Form No. 625 (Application for Family Allowances) from your commanding officer and complete and file it as instructed (or your dependents may make application for this allowance). Documentary proof required must be furnished. See section XV.

7. **Allotments of pay for financial support of dependents.**—To insure financial support for your dependents, prepare an adequate class E allotment of pay on W.D., A.G.O. Form No. 29 (Authorization for Allotment of Pay) after making proper arrangement with your bank (located preferably at or near the expected domicile of your dependents) for the acceptance and deposit of such an allotment. (See Sec. IV.) Consideration should be given to proper allotments under Pay Reservation Plan for the purchase of United States Savings Bonds. (See sec. IX.) Care should be taken not to allot pay in excess of your total base and longevity pay.

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

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

10. **Designation of dependents.**—Verify that your dependents are properly designated on W.D., A.G.O. Form No. 41 (Designation or Change in Address of Beneficiary) (officers) or on W. D., R.G.O. Form No. 22 (Enlistment Record, Army of the United States) (enlisted men).

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

12. **Insurance.**—a. Protect yourself with as much life insurance as you can afford, either United States Government Insurance (if eligible) or National Service Life Insurance, and if more than \$10,000 is desired, with commercial insurance. (See sec. XIV.) Prepare Class D and N allotments to cover United States Government and National Service Life Insurance policies on W.D., A.G.O. Form No. 29 (Authorization for Allotment of Pay). (See sec. IV.) Prepare Class E allotment of pay covering commercial life insurance premiums (AR 35-5520) on Form 29. Greater protection is afforded by authorizing an allotment for the payment of commercial life insurance premiums since the Act of March 7, 1942 (sec. III, Bull. 14, W. D., 1942) authorizes the keeping in force of insurance allotments when a person is reported missing, missing in

action, beleaguered or besieged, interned in a neutral country, or captured by an enemy.

b. Analyze all of your insurance policies to insure that your beneficiaries are indicated as you desire and that your dependents will receive the protection for which you have paid or will pay premiums. This includes automobile insurance. (See sec. XVII.) If your military service is likely to cause a lapse of a commercial insurance policy, determine your rights to protect such insurance under the Soldiers' and Sailors' Civil Relief Act of 1940. (See sec. XVI.)

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

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

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

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

17. **Assistance for needy dependents.**—If your family is in need, you may apply for assistance at the Army Emergency Relief Section at your post, camp, or station. (See sec. XX.) Your chaplain may assist you in this respect. (See sec. XXI.) Under other conditions, contact with an American National Red Cross field director will obtain assistance for you and your family. (See sec. XXII.)

18. **Important papers.**—If you have in your possession or have easy access to birth certificates, marriage certificates, divorce decrees, naturalization papers, etc., assemble them with other important papers and documents. In the event anything happens to you, such certificates and affidavits will be required to substantiate claims, and it will be of material help to your dependents and beneficiaries to have ready access to them. However, if you do not already possess them, to avoid the trouble and the cost of obtaining in advance certified copies of such public records which may never be used, it will be wise not to undertake such a plan unless you have the time and money to spare for required fees. The Veterans Administration is prepared to assist your dependents and beneficiaries if and when necessary. This does not apply to certified public records required as documentary proof when application is made for benefits under the Servicemen's Dependents Allowance Act of 1942. (See sec. XV.)

### Information Your Family Should Know

19. **Information to be in writing.**—Your dependents should have knowledge of the arrangements made in their behalf. It is imperative that you reduce to writing for their guidance a complete history of your affairs, to include the information indicated in paragraphs 20 to 24, inclusive.

20. **If you are ordered away.**—Your dependents should have—  
a. Written instructions concerning the movement of your household goods to the expected domicile of your family, and instructions concerning their transportation. (See sec. III.)

b. Written recapitulation of your economic status, listing assets, liabilities, debts, other sources of income, business arrangements, etc.  
c. Written explanation and amount of the allotment you have made for their support and for payment of insurance premiums, and explanation of arrangements made in connection with pay reservation for United States Savings Bonds. (See sec. IV and IX.)

d. Written explanation of the benefits under the Servicemen's Dependents Allowance Act of 1942 and the arrangements you have made in connection therewith, if you are an enlisted man in the seventh, sixth, fifth, or fourth grade in the Army. (See sec. XV.)

e. Written explanation of and how to obtain the assistance of Army Emergency Relief (see X), the American Red Cross (see XXII, and Army chaplains (see XX).

f. Written instructions concerning medical assistance and hospital facilities available to your dependents, and how to obtain such assistance. (See sec. XIX.)

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

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

i. Written instructions concerning taxes. (See sec. XVIII.)

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

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

b. Written explanation that the Adjutant General will send information concerning a change in your status as soon as it is available.  
c. Written instructions that if commercial insurance premiums are not paid by an allotment your wife and/or dependents should communicate with the Adjutant General immediately on receiving word that you are reported missing, missing in action, interned in a neutral country, beleaguered or besieged, or captured by the enemy. The Adjutant General should be furnished the name of the insurance company and the policy number in those cases where the insurance is not paid by allotment.

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

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

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

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

a. Written notification of your desires as to place of burial and information that—

- (1) Your remains will not be returned to the continental United States until after cessation of hostilities.
- (2) If you die where military authorities can take charge of burial arrangements, it is preferable to let them do so without cost to your dependents.
- (3) If you die where no military authority is present to take charge of arrangements, your next of kin should make burial arrangements, keeping expenses at a reasonable medium.
- (4) If you die while on leave or furlough at home, your wife and/or dependents should immediately telegraph The Adjutant General informing him of your death. The commanding officer at your home station should also be notified, after which your wife and/or dependents should communicate with the nearest military post or station for assistance and advice.

b. Written information outlining the 6 months' pay gratuity to which your dependents are entitled upon your death. Application for this gratuity should be made on W.D., F. D. Form No. 6. If you are declared dead upon the expiration of 12 months from the date on which you were reported as missing, or missing in action, this gratuity is authorized for payment to your dependents. (See sec. VI.)

c. Written information concerning collection of accrued military pay after your death. Claim for this collection should be made on Standard Form No. 1055, which can be obtained from any disbursing officer or post adjutant. It should be submitted direct to the Claims Division, General Accounting Office, Washington, D. C. Funeral expenses in excess of Government allowances are considered as a claim against accrued military pay. (See sec. VII.)

d. Written information concerning pensions to dependents adminis-

### SOLDIER DECORATED



Sgt. Clarence D. Leach, of the Timberline division, is congratulated by his commanding officer, Colonel L. D. Sammet, on being awarded the soldier's medal. Sgt. Leach at great personal risk, drove a truck away from a blazing oil fire at Camp Adair last September.

tered by the Veteran Administration. (See sec. XIV, par. 58.)  
e. Written information concerning benefits according to the provisions of your insurance policies. (See sec. XIV, pars. 59 and 60.)

24. **If death comes to you after you have been discharged from the service.**—Your dependents should have—  
a. Written information concerning burial allowances under benefits administered by the Veterans Administration.

b. Application should be made on Veterans Administration Form 530. (See sec. XIV, pars. 64 and 65.)

### Information You Should Know After Discharge From Active Service

25. **Benefits after discharge.**—You should familiarize yourself with the benefits to which you are entitled after discharge from the service. These benefits are outlined in section XIV.

26. **Keep insurance in force.**—Care should be taken to continue paying monthly premiums on your life insurance after discharge when such premiums are due in order to prevent such insurance from lapsing. This is especially important in cases where discharge is on certificate of disability, as the insurance cannot be reinstated without a physical examination. (See sec. XIV, pars. 59c and 60h.)

### Bakery Dough Boys All Set To Put Out

(Continued From Page 1)

Here is the lay-out

(1) The flour is received in a room large enough to store — and usually will store—300,000 pounds. From there it is (2) dropped into an automatic sifter, cleaned and carried through an elevator to a hopper and dropped into a cylindrical mixer which (3) weighs and stores and mixes the flour with the essential baking ingredients. Then it is wheeled into:

(4) A fermentation room and poured into dough troughs, for conditioning of some two hours. The room is thermostatically controlled at 80-degrees F. Next trip is (5) into a "four-pocket" divider which divides the dough, four pieces at a time, into any desired size and at the pert rate of 30 pieces per minute.

The dough is then moved up a belt conveyor into (6) a "rounder," which rounds it into a compact ball to better hold the fermentation gases. It is then reconveyed to (7) a sizeable gadget known as an "overhead proofer." Here the dough rises and the pieces are dropped into (8) a moulder, in which the loaves are shaped, then (9) panned (that means placed in pans, Joe) and put on wire racks, then rolled into (10) the "proof room," to rise again. This room is similar to the fermentation room, except that both temperature and humidity are thermostatically controlled at 100-degrees F.

Then loaves are ready for (11) the ovens. There are two of these. They are of continuous tray type, each holding 640 loaves, baked in approximately 30 minutes at 450-degrees F.; an operation also thermostatically controlled, and continuous.

The bread is put on racks to cool and rolled into (12) the cooling and storage room, whence it is dished out to (13) Div. G4. This is supply.

But we can't stop on the 13th floor. So let's (14) eat.

### Cols. McCoy and French Honor Guests of M.P.'s

(Continued From Page 1)

Joseph Oetting; S/Sgt. and Mrs. Lawrence Brown; Sgt. and Mrs. E. R. Bender; Cpl. and Mrs. Raoul Mound.

Also Pfc. Robert and Mrs. Windsor; Pfc. and Mrs. Armond E. Adonizio; Pfc. and Mrs. Paul Reichlin; Pfc. and Mrs. Ronald Krenz; Pfc. and Mrs. Joseph Butenko; Pfc. Heinz Larsen; T/4 and Mrs. Sidney Frankel; Pvt. and Mrs. John W. Latane; Pvt. and Mrs. Seymour Goldfarb; Pvt. and Mrs. Herbert Neimuth; Pvt. and Mrs. Leonard Semon; Pvt. and Mrs. Nathan Levine; Pvt. and Mrs. Holley Clay.

The annual suicide rate in the United States in 144 persons per 100,000 population.

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The Portland Hunt club's annual Thanksgiving day paper chase, which began near the turn of the century, will begin at 11 a. m., with riders up at the Garden Home clubhouse, Ted Crawford, M.F.H., announces.

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