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WITHDRAWAL SHEET

Ronald Reagan Library

Collection: Blackwell, Morton C.: Files
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 File Folder: Veterans Administration: Budget (1)

Archivist: kdb
 FOIA ID: F00-084/2, Fish
 Date: 06/16/2005

5/8/08

DOCUMENT NO. & TYPE	SUBJECT/TITLE	DATE	RESTRICTION
1. memo	Blackwell to Frank Ursomarso re signing ceremony (1p, partial)	6/16/81	B6
2. form	Request for Appointments (SSF 2037), 1p [includes Social Security numbers]	n.d.	B6

RESTRICTIONS

- B-1 National security classified information [(b)(1) of the FOIA].
- B-2 Release could disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA].
- B-3 Release would violate a Federal statute [(b)(3) of the FOIA].
- B-4 Release would disclose trade secrets or confidential commercial or financial information [(b)(4) of the FOIA].
- B-6 Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA].
- B-7 Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA].
- B-7a Release could reasonably be expected to interfere with enforcement proceedings [(b)(7)(A) of the FOIA].
- B-7b Release would deprive an individual of the right to a fair trial or impartial adjudication [(b)(7)(B) of the FOIA].
- B-7c Release could reasonably be expected to cause unwarranted invasion or privacy [(b)(7)(C) of the FOIA].
- B-7d Release could reasonably be expected to disclose the identity of a confidential source [(b)(7)(D) of the FOIA].
- B-7e Release would disclose techniques or procedures for law enforcement investigations or prosecutions or would disclose guidelines which could reasonably be expected to risk circumvention of the law [(b)(7)(E) of the FOIA].
- B-7f Release could reasonably be expected to endanger the life or physical safety of any individual [(b)(7)(F) of the FOIA].
- B-8 Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA].
- B-9 Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA].

C. Closed in accordance with restrictions contained in donor's deed of gift.

North

Veterans Administration *file*

Program	Unchanged	Changes
Pensions	No change in basic entitlement No change in rate of indexation	
Compensation	No change in basic entitlement No change in rate of proposed Cost-of-living increase	
Education	Basic benefits of Vietnam-era GI bill. Retain 10 year eligibility No change in Post Vietnam GI bill	Eliminate flight and correspondence training (in Carter budget, also) Propose 1 year extension, through FY 1982.
Construction	Continue ongoing projects	Defer some new starts. Cancel hospital con- struction in Camden, N.J., and Baltimore, Md.
Medical Care	No change in the number of hospitals, continue nursing home and outpatient programs.	Some staffing reductions. Cap physicians bonus to save \$40 million. General "belt tightening" which will delay some new initiatives.
Insurance	No change in insurance programs	Reduce interest rate subsidy on policy loans to discourage excess borrowing against policy value for survivors.
Housing	No change	
General Operating Expenses		Some reductions for "good housekeeping" and personnel reductions.

VETERANS ADMINISTRATION

The Veterans Administration is second only to the Department of Defense in employment, and is the sixth highest Federal agency in expenditures. Thus, any overall reduction of Federal spending and employment cannot, equitably, leave the agency untouched. Nevertheless, President Reagan's adjustments to the Carter budget for fiscal year 1982 will propose no major changes in veterans' programs, and, overall, will propose 1982 reductions of less than 3.5 percent of the outlays proposed for VA in the Carter budget. (Total savings are \$831 million out of agency outlays of \$24,430 million.) Here are the highlights of the adjustments we propose:

We propose no change in the two major entitlement programs, Compensation and Pensions. Compensation for service-related disabilities will be unchanged, and legislation is proposed to provide a cost-of-living increase to compensation recipients equal to that given social security beneficiaries. Pension benefits, provided to needy veterans and their survivors, are also unchanged. Cost-of-living increases are provided automatically each July. The budget revisions reflect a \$96 million reduction due to a lower estimated increase for benefits in these accounts because of the new economic assumptions of the Reagan Administration (11.2% versus 12.3% in the Carter Budget).

We propose no change in the current educational entitlement programs beyond those that the Carter budget proposed (elimination of flight and correspondence training). We do, however, propose to withdraw the proposal in the Carter budget to extend from 10 to 12 years the period of entitlement for the Vietnam-era GI bill for certain disadvantaged veterans. The 10 year period of entitlement is consistent with the entitlement period of all other GI bill entitlements, and we do not believe that a two year extension will assist veterans readjustment to civilian life. This change will save us \$63 million in 1982.

In order to bring about the reduction in Federal employment that President Reagan has promised the American people, it will be necessary to make some reductions in the size of VA's Medical care program, since the Department of Medicine and Surgery (DM&S) employs over 90 percent of VA's total personnel. We propose to return DM&S to approximately the staffing level that it had in 1979 (a 5,550 reduction from a base of over 190,000). We believe that, if VA makes a determined effort to make staffing reductions in areas which have the lowest impact on patient care, the cuts can be achieved with minimal impact on the medical treatment of veterans. These, reestimates of costs, and reductions which reflect limitation of new initiatives and improved management of DM&S, will permit us to save about \$365 million in 1982.

Public Law 96-330, enacted last year, provided bonus payments to VA physicians and dentists which make them eligible for total salaries significantly higher (at mid-career, 25 percent higher than military physicians and 38 percent higher than general schedule physicians) than other Federal physicians. We propose to place a cap on the funds available for the bonuses, to insure that bonuses are awarded where needed to attract physicians and dentists with special skills and into hard-to-recruit geographic areas. This proposal will save \$40 million in 1982.

Outlays for the medical facilities construction program doubled during the Carter Administration as VA attempted to renovate, replace or upgrade the existing system of medical facilities. The need to review the direction that VA's Medical care program should take, and the need to defer Federal spending during this transition period suggest that we defer some construction projects and cancel projects in areas that are heavily overbedded with general hospital beds. We propose, therefore, to defer nine major construction projects and to cancel plans to construct VA hospitals in Camden, New Jersey and Baltimore, Maryland. These, and similar adjustments in the minor construction program will produce savings of about \$100 million (outlays) in 1982.

In several of the Insurance programs we propose to reduce the subsidy of policy loans. VA currently makes loans at 5 percent interest on veterans' policies with a cash surrender value. In this period of high interest rates, for VA to continue to make policy loans at this rate not only provides an incentive for borrowers, it encourages veterans to reduce the assets upon which their survivors are likely to be dependent. We propose to set the insurance loan interest rate two percent below the prevailing market rate. This move will continue to provide assistance to veterans in need, without encouraging unnecessary borrowing. This would reduce 1982 outlays by about \$96 million.

The remaining proposals consist of reductions in administrative personnel and a number of small, "good housekeeping" reductions; savings that the agency would have made if budgets had been tight in past years. We have identified about \$70 million in savings from this source.

	Outlays (\$ in millions)					
	1981	1982	1983	1984	1985	1986
Total Carter Budget	22,500	24,430	26,200	27,972	30,238	31,201
Protected benefits:						
Compensation	9	9,510	10,451	11,230	11,926	12,577
Pensions	3,840	4,074	4,311	4,526	4,728	4,917
Health	6,430	6,750	6,950	7,071	7,229	7,410
Education	1,942	1,526	1,174	951	852	655
Other	1,578	1,739	1,901	2,177	2,875	2,308
Proposed Changes	-218	-831	-1,413	-2,017	-2,628	-3,334
Changes as a percent of total	1.0	3.4	5.4	7.2	8.7	10.7

EXECUTIVE OFFICE OF THE PRESIDENT
OFFICE OF MANAGEMENT AND BUDGET

[REDACTED]

MARGINAL ADJUSTMENTS IN VETERAN ADMINISTRATION PROGRAMS

- Cancel or defer major construction projects for certain VA medical facilities (1982 outlay savings: \$98 million).
- Increase interest rate on veterans' insurance loans (1982 outlay savings: \$96 million).
- Reduce beneficiary travel (1982 outlay savings: \$35 million).
- Terminate GI bill benefits for flight training and correspondence courses (1982 outlay savings: \$32 million).
- Eliminate proposal to extend GI bill eligibility for 2 additional years (proposed in Carter budget (1982 outlay savings: \$63 million).
- Cap VA physicians' bonuses (1982 outlay savings: \$40 million).
- Reduce minor construction by \$30 million (BA) per year (1982 outlay savings: \$6 million).
- Consolidate certain VA benefits activities at a central location (1982 outlay savings: \$46 million).
- All other reductions (1982 outlay savings: \$235 million).
- Reduce VA personnel excluding the regional office consolidation (1982 outlay savings: \$146 million).

VETERANS ADMINISTRATION
Cancellation or deferral of VA medical facility construction

The VA currently plans to request \$6 billion over the next six years to finance major construction or renovation of medical facilities. Many of VA facilities predate World War II, and very few are less than 25 years old. Renovation and replacement of aging facilities account for \$4 billion, while the remaining \$2 billion will be used to construct facilities necessary to carry out programmatic changes in VA's medical care program (e.g., increased outpatient care). VA estimates that annual construction funding of \$1.5 billion will be necessary to maintain all medical facilities at a reasonable "steady-state" level of repair.

However, in current economic conditions, some delays can be in the hospital construction program can be accommodated without significant short-run damage to the VA medical system. The ones chosen here do not have imminent hazards in existing structures and do not affect bed levels significantly. In addition, the existence of excess medical care capacity in many areas of the United States makes questionable the need for a separate VA medical system. This Administration will conduct a complete review of alternative methods for providing readily available, quality medical care for eligible veterans. The continuation of currently planned construction in overbedded areas may add to the excess and prove to be a wasteful Federal expenditure.

Expected Savings:

	(in millions dollars)					
	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	424	501	794	1,515	1,385	1,385
Outlays	277	443	498	635	1,190	1,190
Policy reduction						
Budget Authority	-154	-106	+52	+46	0	0
Outlays	-32	-94	-98	-114	-32	+33
Reagan Budget						
Budget Authority	270	395	846	1,561	1,385	1,385
Outlays	245	349	400	521	1,158	1,223

VETERANS ADMINISTRATION
Reduction of interest subsidy on
veterans' insurance policy loans

As part of an effort to reduce unnecessary borrowing, and to discourage veterans from eroding the value of VA insurance to their survivors, the Administration proposes to decrease the interest rate subsidy now given to veterans receiving insurance loans. At present, VA policy loans are made at 5 percent interest rates, a fraction of the interest rates charged on secured loans in private markets. This has had the effect of encouraging veterans to borrow, diminishing the future security of veterans' families as the value of the insurance policy is reduced in the event of the untimely death of the veteran.

The change will require VA to alter interest rates charged on insurance policy loans to 2 percent lower than market rates charged for loans of equal security and repayment period. This will reduce the number of loans from nearly 100,000 per year to about one-half that level, and the dollar value of new loans from \$300 million per year to about \$150 million. These more realistic interest rates will discourage veterans from meeting current needs by mortgaging the future security of their dependents.

The VA Administrator will carry out this change by amending existing VA regulations under which interest rates are set to carry out this change. Interest on loans on National Service Life Insurance (NSLI), Service-Disabled Veterans Insurance (SDVI), Veterans Reopened Insurance (VRI), and Veterans Special Life Insurance (VSLI) policies will be affected. Interest on loans on United States Government Life Insurance (USGLI) policies on World War I veterans will remain unchanged.

The Veterans Administration provides approximately \$30 billion in insurance to over four million veterans. However, low-interest policy loans are eroding the value of this insurance. In 1979, loans valued at \$172 million were made, while loan repayments totalled \$129 million. On the basis of current estimates, in 1981, loans totalling \$301 million will be made (75% higher than 1979), and repayments will be \$150 million. The difference between dollars loaned and those repaid, \$151 million, represents the loss of insurance benefits to survivors, an erosion of approximately 4 percent per year.

Expected Savings:

	(in millions of dollars)					
	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	1,175	1,202	1,212	1,214	1,221	1,196
Outlays	1,047	1,071	1,090	1,108	1,163	1,188
Policy reduction						
Budget Authority	-91	-96	-65	-41	-13	0
Outlays	-91	-96	-65	-41	-13	0
Reagan Budget						
Budget Authority	1,084	1,106	1,147	1,173	1,208	1,196
Outlays	956	975	1,025	1,067	1,150	1,188

VETERANS ADMINISTRATION
Reduction of Beneficiary Travel

As part of an effort to reduce funding for lower priority programs, and to ensure that no undue hardship is imposed on low-income veterans, the Administration proposes to establish a \$5 deductible in travel reimbursement for non-service disabled veterans receiving medical care at VA facilities.

The VA currently provides reimbursement to veterans for actual or computed mileage costs of travel between the veteran's home and the VA medical facility. The purpose of the reimbursement is to ensure that eligible beneficiaries will be able to avail themselves of needed care.

Full travel reimbursements will be available to service-disabled veterans who require 9.3 million episodes of care each year. An additional 7.2 million episodes of care will be provided to non-service disabled veterans who will continue to receive reimbursement for travel expenses in excess of \$5. In this way, non-service-disabled veterans will be protected against any extraordinary costs of travel, such as ambulance travel, while being discouraged from excessive dependence on this entitlement.

Since the VA Administrator has the authority to set criteria of eligibility for beneficiary travel reimbursement, this change will be achieved by amending VA regulations. This change will allow a \$35 million reduction in the cost of travel reimbursement, while at the same time serving the most deserving veterans and ensuring that needed medical care is available to all.

Expected Savings:

	(in millions of dollars)					
	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	85	93	98	102	106	110
Outlays	85	93	98	102	106	110
Policy reduction						
Budget Authority	-8	-35	-37	-38	-40	-41
Outlays	-8	-35	-37	-38	-40	-41
Reagan Budget						
Budget Authority	76	58	61	64	66	69
Outlays	76	58	61	64	66	69

VETERANS ADMINISTRATION
Terminate GI bill benefits for flight training
and correspondence courses

Under the GI bill, veterans are entitled to support during participation in education programs designed to improve their ability to obtain jobs. The Administration proposes to eliminate flight and correspondence training under the GI bill, currently permitted, because they do not contribute to veterans' employability.

While the law prohibits courses that are avocational or recreational in nature, there is significant evidence that the great majority of entrants to flight training have this objective in mind. A recent GAO report estimated a 52% completion rate in the flight program. Of those who complete the program, according to a VA Inspector General's report, only 43% gained related employment. Post-training employment enhancement based on skills acquired has proven negligible.

Similar results were obtained from studies of veterans' performance in correspondence courses. The two reports mentioned above estimated a 41% completion rate and a "less than 50%" related employment rate. The looser controls on measures of student progress in these programs, makes the poor post-training employment track record understandable.

The last Congress enacted changes requiring student cost-sharing for participation in these programs. Nonetheless, it is estimated that 45,000 veterans will enroll annually in such programs, regardless of the impact on their subsequent employability. Given the relatively low payoff of these programs, eliminating both flight training and correspondence coursework would achieve significant savings without depriving veterans of access to educational programs that meet the original intent of the GI bill.

This change will be carried out through legislation amending the relevant sections of Title 38. A legislative proposal to accomplish these objectives will be submitted to the Congress.

Expected Savings:

(in millions dollars)

	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	2,040	1,658	1,320	1,059	848	658
Outlays	2,070	1,668	1,330	1,069	858	668
Policy reduction						
Budget Authority	---	-32	-28	-24	-20	-16
Outlays	---	-32	-28	-24	-20	-16
Reagan Budget						
Budget Authority	2,040	1,626	1,292	1,035	828	642
Outlays	2,070	1,636	1,302	1,045	838	652

. VETERANS ADMINISTRATION
Eliminate 2-year Extension of GI Bill Eligibility

Eliminate the legislative proposal to extend GI bill eligibility 2-years for certain disadvantaged veterans.

The FY 1982 Carter budget repropose this item. The target group is composed of Vietnam-era veterans with low educational attainment and who have not utilized, or who have little utilized, their GI bill entitlement. This target group is largely made up of minority veterans.

Presently, veterans are allowed ten years following discharge to use their education entitlement. This proposal would add, for certain veterans, two years during which entitlement could be used. Only educationally disadvantaged Vietnam-era veterans would be eligible. The only kinds of training which could be received would be on-the-job, vocational-technical and high school equivalency training. A presumption exists which says that large numbers of these veterans who have not used all their entitlement, will want to if given two more years of eligibility. Data do not exist to support the presumption. At root, this entire account, of which these training programs are a small part, was intended to aid in the readjustment of veterans in their move from military to civilian life. If readjustment has not occurred after ten years, two more years likely will not matter. Additionally, other agencies, most notably the Departments of Labor and Education, have programs which offer similar aid.

Expected Savings:

(in millions of dollars)

	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	2,040	1,658	1,320	1,059	848	658
Outlays	2,070	1,668	1,330	1,069	858	668
Policy reduction						
Budget Authority	0	0	0	0	0	0
Outlays	0	0	0	0	0	0
Reagan Budget						
Budget Authority	2,040	1,658	1,320	1,059	848	658
Outlays	2,070	1,668	1,330	1,069	858	668
<u>1/</u> BA/O reduction to						
Carter budget						
Budget Authority	--	-63	-67	-16	-14	-12
Outlays	--	-63	-67	-16	-14	-12

VETERANS ADMINISTRATION
Limit Physician and Dentist Bonus

The Veterans Administration Health Care Amendments of 1980 (P.L. 96-330, enacted in August 1980) increased and made permanent the bonuses given to VA physicians and dentists. These bonuses depend on certain characteristics of the physician (i.e. full-time, medical specialty, etc.), and some on location. Certain parts of the bonus are mandatory, while other bonus amounts are set administratively. As structured, these bonuses amount to salary increases of 25 to 36 percent and make their total pay significantly higher than that of any other group of Federal physicians.

This reduction would cap funds available for physician and dentist bonuses, with the total amount set as a percentage of the total of physicians and dentists basic salaries, and with modifications necessary to allow VA to provide bonuses ranging from zero to the maximum amount (\$27,500). This proposal has two significant advantages. First, it does not require reversal of bonus legislation enacted last year over President Carter's veto. Second, by restricting the total amount available, it would motivate VA to use the bonus in instances in which there are real recruitment and retention problems, and encourage hospital to hospital movement within VA.

Although these bonuses have been a very political issue, with CBO estimating the additional cost at \$40 million versus VA's estimate of \$80 million and the veto override in part based on the lower estimate, there might be support for capping the bonus at this level.

Expected Savings:

(in millions of dollars)

	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	6,420	7,026	7,493	7,865	8,297	8,754
Outlays	6,360	7,005	7,472	7,859	8,274	8,730
Policy reduction						
Budget Authority	-10	-40	-40	-40	-40	-40
Outlays	-10	-40	-40	-40	-40	-40
Reagan Budget						
Budget Authority	6,410	6,986	7,453	7,825	8,257	8,714
Outlays	6,350	6,965	7,432	7,819	8,234	8,690

VETERANS ADMINISTRATION
Slowdown in Minor Construction

The current program has been growing largely in response to the aging of VA hospitals. This account funds a wide variety of projects whose costs are between \$400,000 and \$2 million. These projects are a mixture of repairs for health and safety purposes and general renovations.

This recommendation proposes a slowdown of lower priority projects. At the recommended reduction level, minor construction projects initially would be reduced by approximately 20 percent. We believe that this rate of reduction can be absorbed by the agency by concentrating remaining resources on the highest priority projects.

Probably will be accepted by VA without much pain. The Congress and service organizations are not likely to register much complaint.

Expected Savings:

(in millions of dollars)

	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	110	149	163	225	247	247
Outlays	101	101	166	219	222	222
Policy reduction						
Budget Authority	---	-30	-30	-30	-30	-30
Outlays	---	-6	-21	-30	-30	-30
Reagan Budget						
Budget Authority	110	119	133	195	217	217
Outlays	101	95	145	189	192	192

VETERANS ADMINISTRATION
Consolidation of Regional Office
Benefit Processing Equipment

VA's 58 regional offices process benefit applications and changes for compensation, pension, burial, education, and housing programs. Almost all of these applications are made by mail. Other regional office staff handle inquiries from veterans and perform liaison and referrals with other Federal, state, and local agencies and private institutions having programs through which veterans may gain help, activities which require on-site availability of VA.

This proposal would consolidate into one location all of the benefit processing activities. No regional offices would be closed. Productivity increases resulting from this consolidation should permit staffing reductions for these functions of 20 percent in the first full year.

Expected Savings:

(in millions of dollars)

	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Current Base						
Budget Authority	656	671	678	682	686	690
Outlays	654	669	676	682	684	689
Policy reduction						
Budget Authority	---	-46	-73	-74	-74	-78
Outlays	---	-46	-73	-74	-74	-78
Reagan Budget						
Budget Authority	656	625	605	608	612	612
Outlays	654	623	603	608	610	611

Summary of Remaining Budget Reductions

AGENCY: Veterans Administration

(in millions of dollars)

	Budget Authority						Outlays					
	1981	1982	1983	1984	1985	1986	1981	1982	1983	1984	1985	1986
1. Program reductions prioritized												
PROGRAM: <u>Medical Care</u>												
• Reduce capital investments	-8.0	-30.1	-30.1	-30.1	-30.1	-30.1	-8.0	-30.1	-30.1	-30.1	-30.1	-30.1
• Defer new facility activations and associated resources	--	-14.1	-14.8	-15.5	-16.3	-17.1	--	-14.1	-14.8	-15.5	-16.3	-17.1
• Reduce ADP equipment and resources	--	--	--	--	--	--	-1.2	--	--	--	--	--
• Eliminate psychological readjustment counseling centers for Vietnam-era veterans	--	-31.4	-33.0	-34.8	-36.5	-38.4	--	-31.4	-33.0	-34.8	-36.5	-38.4
PROGRAM: <u>Medical Administration</u>												
• Reduce, by one half, funding for the Exchange of Medical Information (EMI) program	--	-0.8	-0.8	-0.8	-0.8	-0.8	--	-0.8	-0.8	-0.8	-0.8	-0.8
• Eliminate the VA administrative scholars program	--	-0.3	-0.3	-0.3	-0.3	-0.3	--	-0.3	-0.3	-0.3	-0.3	-0.3
PROGRAM: <u>General Operating Expenses</u>												
• Close St. Paul Data Processing Center	--	-3.0	-3.2	-3.3	-3.5	-3.7	--	-3.0	-3.2	-3.3	-3.5	-3.7
• Eliminate Office of Manpower .	-0.2	-0.4	-0.4	-0.4	-0.5	-0.6	-0.2	-0.4	-0.4	-0.4	-0.5	-0.6
• Eliminate area field directors for veterans' benefits	--	-0.6	-0.6	-0.7	-0.7	-0.8	--	-0.6	-0.6	-0.7	-0.7	-0.8
• Close San Diego Regional Office	--	-2.0	-2.1	-2.2	-2.3	-2.4	--	-2.0	-2.1	-2.2	-2.3	-2.4
• Reduce funding for executive training	-0.2	-0.4	-0.4	-0.4	-0.4	-0.4	-0.2	-0.4	-0.4	-0.4	-0.4	-0.4
• Reduce fees paid to State approval agencies	-3.0	-8.8	-9.0	-9.2	-9.4	-9.6	-3.0	-8.8	-9.0	-9.2	-9.4	-9.6
• Reduce vocational rehabilitation counseling	-1.3	-2.7	-4.2	-4.4	-4.7	-5.0	-1.3	-2.7	-4.2	-4.4	-4.7	-5.0
Base	7025	7614	8045	8326	8786	9078	7014	7591	8022	8321	8762	9053
Total reductions	13	95	99	102	106	109	14	95	99	102	106	109

2. Further reductions required for personnel, travel and consultants (-68) (-268) (-287) (-304) (-323) (-340) (-68) (-268) (-287) (-304) (-323) (-340)

PERSONNEL REDUCTIONS

1. Department of Medicine and Surgery --

FY 81:	Medical Care	1,280
	Research	74
	Medical Adm.	14
	TOTAL	1,368

FY 82:	Medical Care	5,181
	Research	308
	Medical Adm.	62
	TOTAL	5,551

By 1986 there would be a total reduction of 20,000 less than the VA proposed.

By 1986 there would be 8,000 personnel less than the number proposed by President Carter for FY 82.

2. Department of Veterans Benefits --

FY 81	--	383
FY 82	--	2,096
FY 83	--	3,860

For all GOE account in FY 80 there was actually in place 22,144 personnel.

Under the Reagan proposal, in FY 81 this figure would drop to 21,833 and in FY 82 it would drop to 19,905 and in FY 83 it would drop to 18,211.



OFFICIAL PHOTOGRAPH
THE WHITE HOUSE
WASHINGTON

17 JUL 81 2504-05

MEMORANDUM

THE WHITE HOUSE

WASHINGTON

(file)
Ad Hoc
Comm.

2 pictures each
sent to
these 5
groups

June 16, 1981

TO: FRANK URSOMARSO Room 160

FROM: MORTON BLACKWELL

RE: VA HOSPITAL BILL SIGNING CEREMONY

Veterans Bill

Per your request, I suggest we invite one representative from each of the five Veterans organizations which contributed most to the support of the President's economic package.

Specifically, I suggest we invite:

1. American Legion National Commander Michael Kogutek or his designated representative (probably Mylio Kraja, the new Executive Director of the American Legion Washington office).
2. Veterans of Foreign Wars Commander-in-Chief Arthur Fellwock or his designated representative (probably Cooper Holt, the Executive Director).
3. Reserve Officers Association National President Maj. Gen. John E. Lacy or his designated representative (probably Maj. Gen. J. Milnor Roberts, Jr., the Executive Director).
4. AMVETS National Commander Ernest F. Pitochelli, Sr. or his designated representative (probably Leon Sanchez, the National Executive Director). 3/15/29 - Providence R. I. [REDACTED]
5. Blinded Veterans Association National President Dr. George E. Stocking or his designated representative (probably John Fales, Jr., the Employment Director).

William Thompson

If you like, I would be happy to issue the invitations.

b(6)

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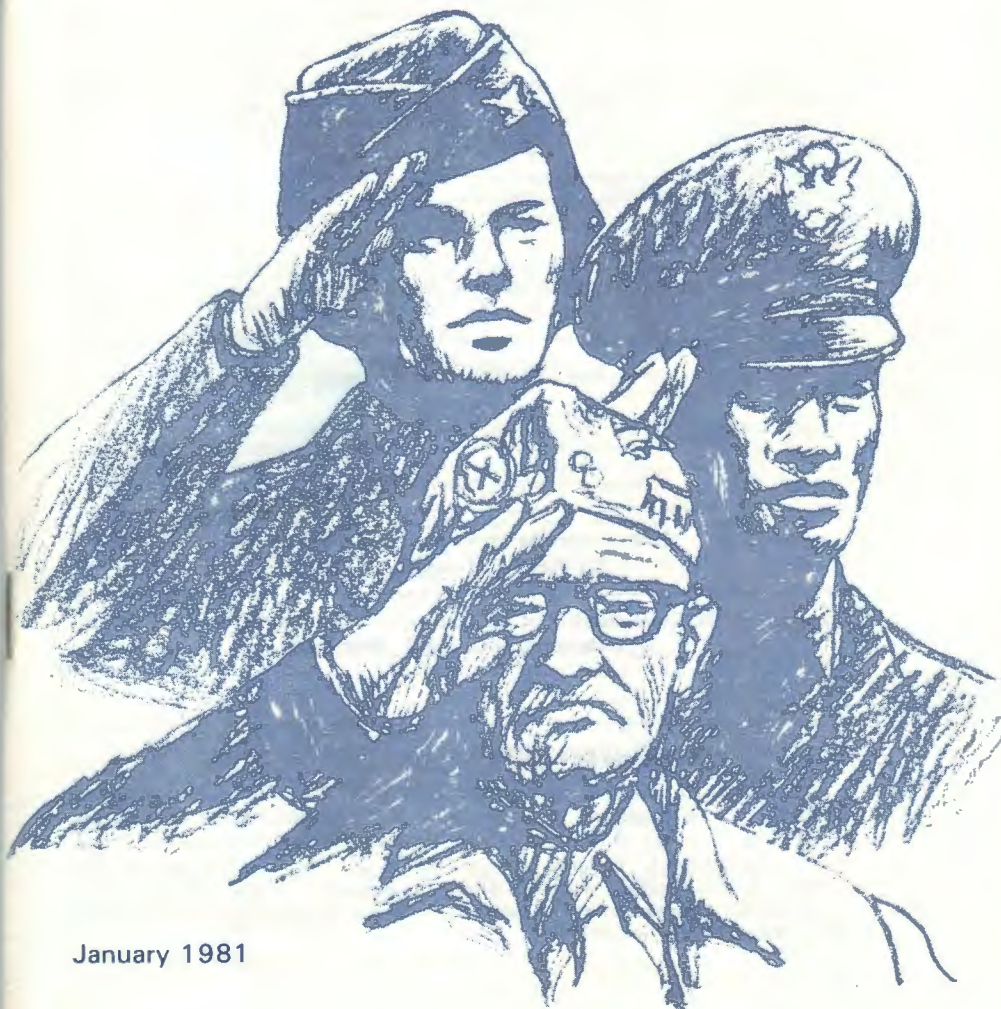
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Veterans
Administration

file

Federal Benefits for Veterans and Dependents



January 1981

**Federal Benefits for Veterans and Dependents
IS-1 Fact Sheet, January 1, 1981**

For sale by the Superintendent of Documents, U.S. Government Printing Office
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VETERANS BENEFITS INFORMATION TOLL-FREE

First-hand VA benefits information is at your fingertips. Call a Veterans Benefits Counselor toll free. See the listing of VA facilities in the back of this booklet or check the white pages of your local telephone directory under United States Government, Veterans Administration, for the benefits information number in your area—or ask your directory assistance operator. Other sources that provide information about benefits are service organizations and State and local offices of veterans affairs.

VETERANS BENEFITS TIMETABLE

YOU HAVE (after separation from service)	BENEFITS	WHERE TO APPLY
10 years or until Dec. 31, 1989, whichever comes first.	GI EDUCATION: The VA will pay you while you complete high school, go to college, learn a trade, either on the job or in an apprenticeship program. Vocational and educational counseling is available.	Any VA office
10 years	VETERANS EDUCATIONAL ASSISTANCE PROGRAM: The VA will provide financial assistance for the education and training of eligible participants under the voluntary contributory education program.	Any VA office
No time limit	GI LOANS: The VA will guarantee your loan for the purchase of a home, mobile home, or condominium.	Any VA office
No time limit	DISABILITY COMPENSATION: The VA pays compensation for disabilities incurred in or aggravated by military service. Payments are made from date of separation if claim is filed within 1 year from separation.	Any VA office
No time limit	MEDICAL CARE: The VA provides hospital care covering the full range of medical services. Outpatient treatment is available for all service-connected conditions, or non-service-connected conditions in certain cases. Alcohol and drug dependence treatment is available.	Any VA office
Time varies	BURIAL BENEFITS: The VA provides certain burial benefits, including interment in a national cemetery and partial reimbursement for burial expenses.	VA National Cemetery having grave space, any VA office (for information).
Within 2 years of discharge or be- fore Oct. 1, 1981, whichever is later.	COUNSELING: General or psychological counseling is provided to assist in readjusting to civilian life.	Any Vet Center, VA office or hospital
1 year	ONE-TIME DENTAL TREATMENT: The VA provides one-time dental care for certain service-connected dental conditions.	Any VA office or hospital
No time limit	DENTAL TREATMENT: Treatment for veterans with dental disabilities resulting from combat wounds or service injuries and certain POWs and other service-connected disabled veterans.	Any VA office or hospital
1 year (from date of notice of VA dis- ability rating)	GI INSURANCE: Low cost life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies.	Any VA office
120 days (or 1 year with evidence of insurability); or up to 1 year if totally disabled	VGLI: SGLI may be converted to a 5-year nonrenewable term policy. At the end of the 5-year term, VGLI may be converted to an individual policy with a participating insurance company.	Any VA office (for information)
No time limit	EMPLOYMENT: Assistance is available in finding employment in private industry, in Federal service and in local government.	Local or state employment service U.S. Office of Per. Management Any VA office
Limited time	UNEMPLOYMENT COMPENSATION: The amount of benefit and payment period vary among States. Apply immediately after separation.	State employment service
90 days	REEMPLOYMENT: Apply to your former employer for employment.	Employer
No requirement	SELECTIVE SERVICE: Veterans are no longer required to contact the Selective Service after separation from service, regardless of whether they previously registered with that agency or not.	Not required

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ELIGIBILITY

Type of discharge. All VA benefits (with the exception of insurance and certain medical benefits) payable to veterans or their dependents require that the particular period of service upon which entitlement is based be terminated under conditions other than dishonorable. *Honorable* and *general* discharges qualify the veteran as eligible for benefits. *Dishonorable* discharges are a bar to VA benefits. *Bad conduct* discharges may or may not qualify depending upon a special determination, made by the VA, based on the facts of each case, as to whether the veteran was separated from service under "dishonorable conditions" or "other than dishonorable conditions." (See "Review of Discharges.")

The law generally denies benefits to persons entering military service after September 8, 1980, who do not complete at least two years of original enlistment, with the exception of those receiving a hardship discharge or who incur a service-connected disability.

PRISONERS AND PAROLEES

Veterans in prison and parolees may still be entitled to certain VA benefits. For further information write the nearest VA office listed in this booklet. Prisoners may also get information from prison officials or the VA representative who visits their institution. A brief publication titled, "Veterans Benefits, Inside . . . Outside," is available from VA Regional Offices and from VA (27), Washington, D.C. 20420.

INFORMACIÓN PARA LOS VETERANOS DE HABLA HISPANA Y SUS DEPENDIENTES

Si necesita información o ayuda en la solicitud de los beneficios dispuestos por ley para los veteranos y/o sus dependientes escriba, llame o visite cualquiera de las Oficinas de la Administración de Veteranos que aparecen al final de este folleto, o si desea puede ponerse en contacto con el representante de una de las organizaciones de veteranos de su localidad. Cualquier solicitud para servicios médicos puede hacerse en uno de los hospitales o clínicas externas de la Administración de Veteranos.

En aquellos estados donde hay una gran concentración de veteranos y dependientes de habla hispana las Oficinas de la Administración de Veteranos tienen consejeros bilingües que le ayudarán en la solicitud de cualquier beneficio de veteranos. Además se encuentra disponible en las oficinas regionales de la Administración de Veteranos o en la Oficina Central (272), localizada en 810 Vermont Avenue, N.W., Washington, D.C. 20420, un breve folleto titulado "Sus Beneficios" el cual puede obtenerse gratis.

SCOPE OF THIS BOOKLET

This edition of *Federal Benefits for Veterans and Dependents* contains an unofficial summary of such benefits as of January 1, 1981. This summary does not have the effect of laws or regulations.

AUTOMOBILES OR OTHER CONVEYANCES

For Veterans and Current Service Personnel

Eligibility

Veterans and current service personnel with service-connected loss, or permanent loss of use, of one or both hands or feet, or permanent impairment of vision of both eyes to a prescribed degree.

Nature of Benefit

For the automobile or other conveyance: A one-time payment by the VA of not more than \$3,800 toward the purchase of an automobile or other conveyance.

For adaptive equipment: Payment for the adaptive equipment, its repair, replacement or re-installation required because of disability for the safe operation of the vehicle purchased with VA assistance or for a previously or subsequently acquired vehicle.

Where To Apply

Any VA office.

COMPENSATION

For Veterans of Spanish-American War, Mexican Border Period, World War I, World War II, Korean Conflict Period, Vietnam Era and Peacetime Service With Service-Connected Disabilities

Eligibility

Veterans who are disabled by injury or disease incurred in or aggravated by active service in line of duty during wartime or peacetime service and discharged or separated under other than dishonorable conditions (see page iv).

Nature of Benefit

Veterans who are found to be eligible for disability compensation are

entitled to monthly payments. These range from \$54 for a 10 percent degree of disability to \$1,016 for a 100 percent disability rating.

COMPENSATION FOR SERVICE-CONNECTED DISABILITY

	Rate
(a) 10 percent	\$ 54
(b) 20 percent	99
(c) 30 percent	150
(d) 40 percent	206
(e) 50 percent	291
(f) 60 percent	367
(g) 70 percent	434
(h) 80 percent	503
(i) 90 percent	566
(j) Total disability	1,016

In addition, specific rates, up to \$2,898 per month, are paid when the eligible veteran is adjudged to have suffered certain specific severe disabilities. These are all decided upon an individual basis.

Allowances for Dependents

Veterans whose service-connected disabilities are rated at 30 percent or more are entitled to additional allowances for dependents. (The additional amount is determined according to the number of dependents and the degree of disability.)

In lieu of the additional compensation payable on account of a spouse, a disabled veteran evaluated 30% or more is entitled to receive an allowance for a spouse who is in need of the aid and attendance of another person. The maximum amount of \$112 is payable to a 100% disabled veteran with proportionately reduced amounts payable to veterans evaluated from 30% to 90% disabled.

CLOTHING ALLOWANCE

All Eligible Veterans

Eligibility

Any veteran who is entitled to receive compensation for a service-connected disability for which he or she wears or uses one or more prosthetic or orthopedic appliances including a wheelchair, which the VA determines tends to wear out or tear clothing, has entitlement to this benefit.

Nature of Benefit. Annual clothing allowance of \$274.

Where To Apply. Any VA office.

PENSION

For Veterans of Mexican Border Period, World War I; World War II, Korean Conflict Period and Vietnam Era With Nonservice-Connected Disabilities

Eligibility

For wartime veterans with limited income discharged under other than dishonorable conditions (see page iv) after 90 or more days service (or separated from service earlier because of a service-connected disability) who are permanently and totally disabled from reasons not traceable to service, nor due to wilful misconduct or vicious habits. Also veterans 65 years of age or older and not working are considered permanently and totally disabled.

Periods of Wartime Service for Pension Eligibility:

Mexican Border Period—May 9, 1916, to April 5, 1917, in the case of a veteran who during such period served in Mexico, on the borders thereof, or in the waters adjacent thereto.

World War I—April 6, 1917, to November 11, 1918; extended to April 1, 1920, for those veterans who served in Russia; also extended through July 1, 1921, for those veterans who served after November 11, 1918 and before July 2, 1921, provided that such veterans had at least one day of service between April 5, 1917 and November 12, 1918.

World War II—December 7, 1941, to December 31, 1946.

Korean Conflict—June 27, 1950, to January 31, 1955.

Vietnam Era—August 5, 1964, to May 7, 1975.

Improved Pension

Effective June 1, 1980 the improved pension program provides for the following annual rates, generally payable monthly, reduced by the amount of the annual countable income of the veteran, spouse and dependent children, if any.

Pension Rates for Veterans:

Veteran without dependent spouse or child \$4,460

Veteran with one dependent (spouse or child)	\$5,844
Veteran in need of regular aid and attendance without dependents	\$7,136
Veteran in need of regular aid and attendance with one dependent	\$8,519
Veteran permanently housebound without dependents	\$5,453
Veteran permanently housebound with one dependent	\$6,836
Two veterans married to one another	\$5,844
Veterans of World War I and Mexican Border Period	add \$1,006 to the applicable annual rate
Increase for each additional dependent child	\$755

Reduction While in Hospital, Nursing Home or Domiciliary

When a veteran without a spouse or a child is being furnished domiciliary care by the VA, the pension is reduced to an amount not in excess of \$60 per month after two full calendar months of care, or if furnished hospital or nursing home care the reduction will be after three full calendar months of care.

Prior Law (PL 86-211)

All veterans who came on the pension rolls on or after July 1, 1960, but prior to January 1, 1979, may continue to receive pension under the prior system.

Determining Income

Determination of a veteran's income is made by the VA and includes the income received by the individual (less specific exclusions) and under certain circumstances income received by the spouse.

The income cutoff figure, above which no pensions are paid, is \$5,073 for a single veteran and \$6,822 for veterans with dependents.

Reduction While in Hospital

Reduction while hospitalized under prior law same as under the improved pension program.

Protection

Pensioners entitled to benefits as of December 31, 1978, who do not elect to receive pension under the improved pension program shall continue to receive their pension benefits at the same rate as they were entitled to receive on December 31, 1978, as long as they remain permanently and totally disabled, their incomes do not increase at a rate higher than the consumer price index or they do not lose a dependent.

SPANISH-AMERICAN WAR PENSION

Eligibility

Veterans of the Spanish-American War who had 70 or 90 days of service, with discharge under other than dishonorable conditions (see page iv) or who were discharged sooner for a service-connected disability.

Nature of Benefit

For 90-day service and disability discharge cases, the monthly pension rate is \$101.59; and for regular aid and attendance, \$135.45.

For 70-day service cases, the monthly pension rate is \$67.73; and for regular aid and attendance, \$88.04.

Where To Apply

Any VA office.

HOSPITALIZATION

All Veterans

Eligibility—General

Discharge or release from the active military service under conditions other than dishonorable (see page iv).

General Admission Priorities:

First—Veterans needing hospitalization because of injuries or disease incurred or aggravated in line of duty in active service have top priority for admission for treatment of the service-incurred or service-aggravated disability.

Second—Veterans who were discharged or retired for disability incurred or aggravated in line of duty or who are receiving compensation, or would be eligible to receive compensation, except for receipt of retirement pay, who need treatment for some ailment not connected with their service, will be admitted as beds are available.

Third—Veterans who were not discharged or retired for disability or are not receiving compensation, and who apply for treatment of a nonservice-connected disability may be admitted to a VA hospital (1) if hospitalization is deemed necessary, (2) if they state under oath that they are unable to defray the cost of necessary hospital charges elsewhere and (3) if beds are available. NOTE: The "Inability to Pay" requirement does not apply to any veteran who is 65 years of age or older, is in receipt of VA pension, is eligible for Medicaid, or is rated service-connected.

The VA may provide certain outpatient medical services to prepare a veteran for hospital care, or to obviate the need of hospital admission, and to complete treatment of a veteran who had been furnished hospital care.

Where To Apply

Any VA medical facility.

MEDICAL CARE FOR DEPENDENTS OR SURVIVORS

The Civilian Health and Medical Program of the Veterans Administration (CHAMPVA) is a medical benefits program through which the VA helps pay for medical services and supplies obtained from civilian sources by eligible dependents and survivors of certain veterans. The following persons are eligible for CHAMPVA provided they are not eligible for medical care under CHAMPUS or Medicare:

- The spouse or child of a veteran who has a total disability, permanent in nature, resulting from a service-connected disability;
- The surviving spouse or child of a veteran who died as a result of a service-connected disability, or who at the time of death had a total disability, permanent in nature, resulting from a service-connected disability;
- The surviving spouse or child of a person who died while on active duty. This includes the surviving spouse who remarried and the subsequent marriage was terminated.

Normally, care under the CHAMPVA program will be provided in non-VA facilities. VA facilities may be utilized in rare circumstances for specialized treatment when: (1) they are uniquely equipped to provide the most effective care and (2) use of these facilities does not interfere with care and treatment of veterans.

Where To Apply—Any VA health care facility.

MEDICAL CARE FOR FORMER MEMBERS OF THE GOVERNMENT OF CZECHOSLOVAKIA OR POLAND

Public Law 94-491 authorizes the VA to provide hospitalization, outpatient and domiciliary care to certain former members of the armed forces of the Government of Czechoslovakia or Poland, who participated while so serving during World War I and II in armed conflict against an enemy of the United States and who have been citizens of the United States for at least 10 years.

Benefits are the same as those provided to United States veterans.

Where to Apply—Any VA medical facility.

NURSING HOME CARE

All Veterans

Purpose

To provide skilled or intermediate type nursing care and related medical care in VA or private nursing homes for convalescents or persons who are not acutely ill and not in need of hospital care.

Eligibility

For admission or transfer to VA Nursing Home Care Units, it is essentially the same as for hospitalization. Direct admission to private nursing homes at VA expense is limited to (1) veterans who require nursing care for a service-connected disability after medical determination by the VA, and (2) any person in an Armed Forces hospital who requires a protracted period of nursing care and who will become a veteran upon discharge from the Armed Forces. VA may transfer hospitalized veterans who need a protracted period of nursing care to a private nursing home at VA expense. Normally VA authorized care may not be provided in excess of six months except for veterans whose hospitalization was primarily for a service-connected disability.

General Admission Priorities:

Veterans in need of care in a VA Nursing Home Care Unit may be admitted or transferred according to the following priorities:

First—Veterans receiving hospital or domiciliary care in VA facilities when transfer is required for service-connected or adjunct disabilities and persons being furnished care in Armed Forces hospitals who will require a protracted period of nursing home care upon release therefrom, and will become veterans on discharge from active military service.

Second—Veterans not hospitalized or domiciled by VA who require nursing home care for service-connected or adjunct disabilities.

Third—Veterans receiving hospital or domiciliary care in VA facilities whose transfer is required for nonservice-connected disabilities.

Fourth—Veterans not hospitalized or domiciled by VA who require nursing home care for nonservice-connected disabilities.

Where To Apply

Any VA office.

ALCOHOL AND DRUG DEPENDENCE TREATMENT

All Veterans

Eligibility—General

Discharge or release from active military service under conditions other than dishonorable (see page iv). After hospitalization, veterans who received treatment for alcohol or drug dependence while hospitalized may become eligible for follow-up outpatient care.

Where To Apply—See Alcohol Dependence Treatment and Drug Dependence Treatment in index.

DOMICILIARY CARE

For Veterans Who Have a Permanent Disability

Purpose

To provide care on an ambulatory self-care basis for veterans disabled by age or disease who are not in need of acute hospitalization and who do not need the skilled nursing services provided in nursing homes.

Eligibility

Veterans of the various military services who were discharged for a disability or are in receipt of disability compensation and suffering from a permanent disability, have no adequate means of support, are incapacitated from earning a living and meet certain other requirements. Veterans with nonservice-connected disabilities that incapacitate them from earning a living, but which are not so severe as to require hospitalization, are also eligible if they are unable to defray the expense of domiciliary care and if they meet certain other requirements for residence in a domiciliary.

Where To Apply

At any VA office. Prior approval needed for admission.

OUTPATIENT MEDICAL TREATMENT

All Veterans

Purpose

To provide necessary medical services to eligible veterans on an outpatient basis within the limits of Veterans Administration facilities.

Nature of Benefit

Outpatient medical treatment includes medical examination and related medical services including Rehabilitation, consultation, professional counseling, training and mental health services as necessary in connection with treatment of physical and mental disabilities.

As part of outpatient medical treatment, veterans may be eligible for home health services necessary or appropriate for the effective and economical treatment of disabilities, including such home improvements and structural alterations as are determined necessary to assure the continuation of treatment or to provide access to the home or to essential lavatory and sanitary facilities. Cost limitations apply to these improvements and structural alterations.

Eligibility

1. Any veteran, for a service-connected disability.
2. Any veteran discharged or released from the active military, naval or air service for a disability incurred in line of duty, for that disability.
3. Any veteran with a service-connected disability rated at 50 per centum or more, for any medical condition.
4. Any veteran of World War I or the Mexican Border period, or any veteran in receipt of aid and attendance or housebound benefits, for any medical condition.
5. Spanish-American War veteran, for any disability.
6. Certain disabled veterans entitled to or receiving vocational rehabilitation training, for any condition requiring medical care to enable the veteran to begin, continue, or return to such training.
7. Any veteran eligible for hospitalization, for medical services on an ambulatory care basis when such services are reasonably necessary in preparation for, or to the extent facilities are available, to obviate the need of, hospital admission.
8. Any veteran who has been granted hospital care, medical services reasonably necessary to complete treatment incident to such hospital care.

Eligible veterans may be furnished drugs or medicine ordered on prescription.

Where To Apply Any VA office.

READJUSTMENT COUNSELING SERVICES

Vet Centers for Vietnam Era Veterans

Eligibility

Veterans who served during the Vietnam era may be provided counseling to assist the veteran in readjusting to civilian life. Application for counseling must be made within two years from the date of discharge or release from active service or before October 1, 1981, whichever is later.

Nature of Benefit

The intent of the readjustment counseling services program is to provide counseling services to those Vietnam era veterans who have not developed a satisfactory life-style following their involvement in the military service during the Vietnam era.

Readjustment counseling services include a general assessment to ascertain whether the veteran has identifiable social or psychological problems stemming from his/her military service during the Vietnam era. Readjustment counseling services include individual counseling, group counseling, and family counseling. If the services requested by the veteran are beyond the authorized mission of the Operation Outreach program, the veteran requesting such services will receive support and assistance in obtaining the needed services.

Most readjustment counseling services are provided in "Vet Centers" located in the community outside of existing VA facilities. However, some VA medical centers will have approved programs of readjustment counseling services available. Veterans seeking readjustment counseling services at a VA medical center should determine the availability of services prior to coming to the medical center and requesting readjustment counseling services.

Where to Apply—See listing of VA Vet Centers on pages 73-74.

OUTPATIENT DENTAL TREATMENT

All Veterans

Purpose

To provide necessary dental services to eligible veterans on an outpatient basis.

Eligibility

Generally the same as for "outpatient medical treatment" except for the following:

1. Veterans whose dental conditions or disabilities are service connected and compensable in degree may apply at any time.
2. Veterans whose dental conditions or disabilities are service-

connected but not compensable in degree, and which are shown to have been in existence at time of discharge or release from active service must apply to VA for outpatient dental care for the service-connected dental condition within 1 year after discharge or release. (Service-connected dental conditions relate to those which were incurred during the last tour of duty.)

3. Veterans with service-connected noncompensable dental conditions resulting from combat wounds or service injuries and former prisoners of war with service-connected noncompensable dental conditions may apply at any time.

4. Veterans who were prisoners of war for six months or more, and certain veterans who are receiving disability compensation at the 100 percent rate for service-connected conditions may apply at any time.

5. Veterans whose nonservice-connected dental conditions are determined by the VA to be associated with or aggravating a service-connected condition may apply at any time.

6. Disabled veterans training under the Vocational Rehabilitation Act and Spanish-American War veterans who need dental treatment may apply for this type of treatment as needed.

7. Veterans with a nonservice-connected dental condition or disability for which treatment was begun while such veteran was receiving hospital care at VA expense when it is professionally determined to be reasonably necessary to complete such dental treatment on an outpatient basis.

Nonapplicable Conditions:

1. Veterans in receipt of aid and attendance or housebound benefits are not entitled to dental treatment on an outpatient basis, unless such treatment was started during a period of inpatient care.

2. Veterans whose entitlement to medical services is based solely on need of ambulatory care in preparation for, or to obviate the need of, hospitalization are not entitled to outpatient dental treatment.

Where to Apply—Any VA office.

PROSTHETIC APPLIANCES

All Veterans

Eligibility

Veterans must meet the basic requirement for outpatient medical treatment, or be receiving hospital or domiciliary care, or nursing home care in a facility under the direct jurisdiction of the VA, and be in need of a prosthetic appliance for at least one of the following:

(1) For service-connected disability or adjunct condition, (2) for disability for which hospitalization is being provided, or disability associated with and aggravating the condition for which hospitalization is being provided, (3) as part of continued domiciliary care, (4) as a

necessary part of nursing home care being furnished in a facility under the direct jurisdiction of the VA, (5) for nonservice-connected disability, (6) for any disability if receiving special monthly compensation or increased pension based on the need of regular aid and attendance, or for being permanently housebound, or (7) for any disability of veterans of the Mexican Border period or of World War I.

Where To Apply—Any VA office.

AIDS AND SERVICES FOR THE BLIND

All Veterans

Eligibility

Blind veterans (see page iv) entitled to receive compensation from the VA for any service-connected condition; or increased pension based on the need for regular aid and attendance; or increased pension by reason of being permanently housebound, are eligible to receive authorized aids for the blind. Veterans with best-corrected vision no better than 20/200 or less or field defect of 20 degrees or less are considered to be blind.

Blind veterans (see page iv) need not be receiving compensation or pension to be eligible for admission to a VA Blind Rehabilitation Center or Clinic.

Nature of Benefit

1. Adjustment to blindness training.
2. Low vision aids and training in their use.
3. Approved electronic and mechanical aids for the blind, and their necessary repair and replacement.
4. Guide dogs, including the expense of training the veterans to use the dog, and the cost of the dog's medical attention.
5. Talking books, tapes and/or braille literature are available from the Library of Congress.

Where to Apply

To apply for these services veterans may contact the coordinator for the blind at any VA medical center. For the talking books, etc., veterans may contact either the medical center librarian or the coordinator for the blind.

EDUCATIONAL ASSISTANCE

The VA administers two basic programs for veterans and servicepersons seeking assistance for education or training. For eligible persons with service between February 1, 1955 and December 31, 1976, such assistance is available under the GI Bill. Veterans and servicepersons

who initially entered the military on or after January 1, 1977 may receive educational assistance under a contributory plan. See following sections for specific eligibility and benefits.

GI BILL EDUCATIONAL TRAINING

For Veterans of the Post-Korean Conflict Period and Vietnam Era, and Service Personnel

Eligibility

Veterans who served on active duty for more than 180 continuous days, any part of which occurred after January 31, 1955, but before January 1, 1977, and who were released under conditions other than dishonorable, or continue on active duty, are eligible under the Veterans Readjustment Benefits Act of 1966, as amended. Those who served during the same period, but for 180 days or less, and were discharged for a service-connected disability also are eligible. Individuals who contracted with the Armed Forces and were enlisted in or assigned to a reserve unit prior to January 1, 1977, and who as a result of this enlistment or assignment, served on active duty for more than 180 days, any part of which began within 12 months after January 1, 1977 and who were discharged from active duty under conditions other than dishonorable also are eligible.

The 181 days required active duty does not include any period when assigned full-time by the Armed Forces to a civilian institution for a course substantially the same as a course offered to civilians; served as a cadet or midshipman at a service academy. If a veteran has served in the Reserves or National Guard (but not one of the service academies) and later serves for one consecutive year or more on active duty beginning prior to January 1, 1977, the active duty for training time initially served will be counted toward increasing the person's entitlement to VA education benefits.

Educational Institutions

An educational institution approved for training may include any public or private elementary, high, vocational, correspondence, or business school, junior or teachers college, normal school, college or university, professional, scientific or technical institution, or any other institution which furnishes education at the secondary school level or above.

Veterans who have already qualified in a program of education may receive educational assistance for up to 6 months to pursue refresher training to update skills acquired prior to or during service. Entitlement is charged.

Each eligible person may select a program of training at any educational institution or training establishment which will accept and retain the individual as a student trainee in any field or branch of

knowledge which the institution finds the person qualified to undertake.

Educational and vocational counseling will be provided by the Veterans Administration upon request.

Generally a program of education outside the United States may be pursued only at an approved educational institution of higher learning.

A change of program is permitted under some conditions.

Entitlement and Duration of Eligibility

Each eligible person (who initially entered service before January 1, 1977 or, in some cases, after that date under the Delayed Entry Program or a similar program) will be entitled to educational assistance for a period of 1½ months (or the equivalent in part-time training) for each month or fraction thereof of service on active duty after January 31, 1955, up to 45 months. The ending date for computing entitlement shall be no later than the date of the eligible person's first discharge or release from active duty after December 31, 1976. If he or she served 18 continuous months or more after January 31, 1955, and starting before January 1, 1977, and has been released under conditions satisfying the active duty obligation, he or she will be entitled to 45 months.

Also entitled to 45 months are those persons who, pursuant to a contract with the Armed Forces (entered into prior to January 1, 1977) serve 18 continuous months or more of active duty service (the beginning date of which service occurs between January 1, 1977, and January 1, 1978) and who are discharged or released from such active duty under conditions other than dishonorable.

Time Limits

Veterans (who initially entered service before January 1, 1977, or in some cases after that date in the Delayed Entry Program or similar program) who are released from active duty after June 1, 1966 have eligibility for 10 years after discharge or release but not later than December 31, 1989, whichever is earlier.

Veterans who were prevented from beginning or completing their chosen program of education because of a physical or mental disability not the result of their own willful misconduct may receive an extension of delimiting date.

Cooperative Program

This program combines formalized education with training in a business or industrial establishment with emphasis on the institutional portion.

Correspondence Program

Allowance for a program of education pursued exclusively by correspondence and paid quarterly will be computed on the basis of 70 percent of the established charge paid by nonveterans for the same course or courses. Entitlement will be reduced at the rate of one month for each \$327 paid to the veteran.

Farm Cooperative Training

An eligible veteran enrolled in an educational institution for a "farm cooperative" program consisting of institutional agricultural courses must be concurrently engaged in full-time agricultural employment which is considered to be related to the approved institutional courses.

The veteran may receive benefits for a full 12 months when instruction for the year is prescheduled for 44 weeks of the year.

Apprenticeship or Other On-Job Training

An eligible veteran may pursue, on a full-time basis only, an approved program of apprenticeship or other training on-the-job.

The entrance wages shall be at least one-half of the wages paid for the specific job and shall be increased on a regular schedule until the veteran is receiving 85 percent of the wages for that job by at least the last full month of the training period which cannot exceed 2 years. These limitations do not apply to apprenticeships.

Flight Training

An eligible veteran may take an approved course of flight training generally accepted as necessary to attain a recognized vocational objective in the field of aviation or where recognized as ancillary to the pursuit of another vocation. The veteran must first possess a valid private pilot's license and meet the necessary medical requirements.

Educational assistance allowance for flight training is computed at the rate of 60 percent of the established charges for tuition and fees which nonveterans are required to pay. Entitlement will be reduced at the rate of one month for each \$302 paid to the veteran.

Flight training as a part of an approved college degree program is also available.

High School Training

A veteran who must complete high school training or pass the GED examination to qualify for higher education may receive educational assistance allowance without a charge against basic entitlement. It also permits additional secondary school training such as refresher courses

or deficiency courses needed to qualify for admission to an appropriate educational institution.

Elementary Education

Veterans not completing the eighth grade may receive educational assistance allowance without a charge against basic entitlement.

Tutorial Assistance

Veterans or service personnel in post-secondary (above high school) training at educational institutions on a half-time or more basis who need tutorial assistance may qualify for tutorial payments not to exceed \$72 a month for a maximum amount of \$869 with no charge against basic entitlement.

Work-Study

Veteran-students enrolled as full-time students may agree to perform services and receive an additional allowance. The veterans who are disabled 30 percent or more from service-connected disabilities shall be given preference. A student who agrees to work 250 hours receives \$837. A student who agrees to work a lesser number of hours gets a proportionately lesser amount. Veteran-students will be paid 40 percent of the amount of the work-study agreement in advance. The hours are to be worked during or between enrollment periods during a semester or other applicable enrollment period.

The services that may be performed are:

- VA outreach services under the supervision of a VA employee.
- Preparation and processing of VA paperwork.
- VA domiciliary and medical treatment services.
- Any other activity of the VA approved by the Administrator.

RATES EFFECTIVE JANUARY 1, 1981

Column I	Column II	Column III	Column IV	Column V
Type of program	No depend- ents	One depend- ent	Two depend- ents	More than two dependents
				The amount in column IV, plus the following for each de- pendent in excess of two:
Institutional				
Full-time	\$342	\$407	\$464	\$29
Three-quarter-time	257	305	348	22
Half-time	171	204	232	15
Cooperative	276	323	367	21
Active Duty, or Less than Half-Time	Tuition cost, not to exceed rate of \$342 for full time; \$257 for 3/4 time; \$171 for 1/2 time or less but more than 1/4 time; \$86 for 1/4 time or less.			
Correspondence	Entitlement charged at rate of one month for each \$342 paid.			
Flight	Entitlement charged at rate of one month for each \$317 paid.			

Apprenticeship/OJT

Column I	Column II	Column III	Column IV	Column V
Periods of training	No dependents	One dependent	Two dependents	More than two dependents
				The amount in column IV, plus the following for each dependent in excess of two:
First 6 months	\$249	\$279	\$305	\$13
Second 6 months	186	217	243	13
Third 6 months	124	155	180	13
Fourth and any succeeding 6-month periods	62	92	119	13

Farm Cooperative

Column I	Column II	Column III	Column IV	Column V
Basis	No dependents	One dependent	Two dependents	More than two dependents
				The amount in column IV, plus the following for each dependent in excess of two:
Full-time	\$276	\$323	\$367	\$21
Three-quarter-time	207	242	275	16
Half-time	138	162	184	11

Education Loan Program

An eligible veteran or person may borrow up to \$2,500 per academic year to pursue a course leading to a standard college degree, or if enrolled in flight training, or if enrolled in a course leading to a professional or vocational objective which requires at least 6 months to complete. (This six-month requirement may be waived by the Administrator under certain circumstances.) The interest bearing loan program is based upon financial need.

Acceleration Program

Veterans who have entitlement left after they have completed their entire program may, under limited conditions, use this remaining entitlement to cancel a portion of their VA Education Loan. Before the acceleration program becomes effective, a state or local unit must agree to match the portion of the loan cancelled. Some of the other requirements are that the veterans must be in full-time training and must have been charged in excess of \$700 for tuition and fees. Veterans interested in this program should contact the VA regional office nearest them for more detailed eligibility information.

Restrictions

The educational allowance is not payable if the eligible person is on active duty and has his or her education paid for by the Armed Forces or the Department of Health and Human Services (for Public Health Service duty), or is a Federal employee receiving full salary and having the course paid for under the Government Employees Training Act.

Where To Apply

Application forms are available at all VA offices, active duty stations, and American Embassies in other countries and shall be submitted to the nearest VA office or Embassy when completed.

VETERANS EDUCATIONAL ASSISTANCE PROGRAM

For Veterans and Servicepersons Entering Active Duty on or after January 1, 1977

Eligibility

Veterans who served and servicepersons currently serving who (a) entered active duty after December 31, 1976, and (b) were released under conditions other than dishonorable or continue on active duty but have completed their obligated period of service (or six years of active duty, whichever comes first), and (c) have satisfactorily contributed to the program. (Satisfactory contribution consists of the monthly deduction of \$25 to \$100 from military pay, up to a maximum of \$2,700, for deposit in the special training fund.)

Nature of Benefit

The contributory plan permits the serviceperson to voluntarily participate in a plan for future education or training in which the participant's savings are administered and augmented by the government. (Job training is not available.)

At the time the eligible participant elects to use the benefits to pursue an approved course of education or training, the VA will match the contribution at the rate of \$2 for every \$1 made by the participant. (The Department of Defense may also make contributions into the fund.) Participants receive monthly payments for the number of months they contributed, or for 36 months, whichever is less. The amount of the payments is determined by dividing the number of months benefits will be paid into the participant's training fund total. A participant may leave the program at the end of any 12-consecutive-month period of participation and those who do so may have their contributions refunded. Participants have ten years from the date of last discharge or release from active duty within which to use these benefits. Secondary education is available to servicepersons eligible under these benefits, although it may only be pursued during the last six months of the participant's first enlistment. The education loan program is also available to participants.

VOCATIONAL REHABILITATION

*For Disabled Veterans of World War II, the Korean Conflict,
the Post Korean Conflict, the Vietnam Era and Certain
Peacetime Veterans.*

Eligibility

Veterans who served in the Armed Forces during World War II or thereafter are eligible for vocational rehabilitation if all three of the following conditions are met:

- (a) They suffered a service-connected disability in active service which entitles them to compensation, or would do so but for receipt of retirement pay;
- (b) They were discharged or released under other than dishonorable conditions (see page iv) and
- (c) The VA determines that they need vocational rehabilitation to overcome the handicap of their disabilities.

The Period of Eligibility:

Generally, a veteran is eligible for vocational rehabilitation for 9 years following discharge or release. A 4-year extension is possible under certain circumstances. Further extension may be granted for veterans who are seriously disabled when this is determined by the VA to be necessary due to the veteran's disability and need for vocational rehabilitation.

Length of Training

Eligible disabled veterans may get training up to a total of 4 years, or its equivalent in part-time or combination of part-time and full-time training, and in some cases exceeding 4 years.

Type of Training

Before a disabled veteran begins training, he or she will be provided vocational counseling to assist in the selection of a suitable occupation and in the development of a vocational rehabilitation plan.

Eligible veterans may: (a) enroll in schools or colleges; (b) train on the job; (c) take institutional on-farm training; (d) enter other programs which combine school and job training, or (e) train in special rehabilitation facilities or at home when this is necessary because of serious disability.

Subsistence Allowances and Training Costs

While in training and for 2 months after rehabilitation, eligible disabled veterans may receive subsistence allowances in addition to their disability compensation. The costs of tuition, books and fees are paid by the VA.

Work-Study

Veteran-students enrolled as full-time students may agree to perform services and receive an additional allowance. The veterans who are disabled 30 percent or more from service-connected disabilities shall be given preference. A student who agrees to work 250 hours receives \$837. A student who agrees to work a lesser number of hours gets a proportionately lesser amount. Veteran-students will be paid 40 percent of the amount of the work-study agreement in advance. The hours are to be worked during or between enrollment periods during a semester or other applicable enrollment period.

The services that may be performed are:

- a. VA outreach services under the supervision of a VA employee.
- b. Preparation and processing of VA paper work.
- c. VA domiciliary and medical treatment services.
- d. Any other activity of the VA approved by the Administrator.

Where To Apply

Any VA office.

RATES - VOCATIONAL REHABILITATION PROGRAM

	No Deps.	1 Dep.	2 Deps.	Each Add. Dep.
Institutional:				
Full-time	\$282	\$349	\$411	\$ 30
Three-quarter	212	262	308	23
Half-time	141	175	206	15
Farm cooperative, apprenticeship, or other on-job training:				
Full-time only: . . .	246	297	343	22

SURVIVORS' AND DEPENDENTS' EDUCATION

For Children, Spouses, Survivors of Veterans Whose Deaths or Permanent Total Disabilities Were Service-Connected and for Spouses and Children of Servicepersons Missing in Action or Prisoners of War

Who Are Eligible

Generally survivors of deceased veterans, spouses of living veterans and children of either between 18 and 26 years old, when the death or permanent and total disability was the result of service in the Armed Forces after the beginning of the Spanish-American War on April 21, 1898.

Spouses and children of servicemen or servicewomen, who are in one of the following three categories, are eligible as long as the serviceman or servicewoman has been listed for more than 90 days, and remains, in one of the following categories: missing in action, captured in the line of duty, or forcibly detained or interned in line of duty by a foreign power.

If eligible children under 18 have (a) graduated from high school or (b) are above the age of compulsory school attendance, the VA may begin this schooling before they reach age 18.

In some instances, handicapped children may begin a special vocational or restorative course as early as age 14.

Periods of Eligibility

The period of eligibility for educational assistance or special restorative training ends on an eligible child's 26th birthday (unless extended under certain conditions).

Generally, the period of eligibility for a spouse, or survivor extends to 10 years from the date the veteran was first found to have a service-connected total disability permanent in nature or from the date of death, whichever is or was later. For spouses of service personnel missing in action, captured in line of duty, or forcibly detained, or interned in line of duty, eligibility extends to December 24, 1980, or 10 years from the date the spouse was listed, whichever is later.

The delimiting date for a spouse pursuing apprenticeship, on-the-job or correspondence training will be based on the 10-year period, or October 24, 1982, whichever is later.

Spouses and surviving spouses who were prevented from beginning or completing their chosen program of education because of a physical or mental disability not the result of their own willful misconduct may receive an extension of a delimiting date.

Counseling

The eligible child may receive VA educational or vocational counseling to assist in selection of a goal and the development of a program of education. An educational plan must be submitted by or for the eligible child showing the selected goal, the program of education, school or schools he or she plans to attend, and an estimate of the total cost of the education. The plan becomes part of the application.

Counseling is available to spouses, and survivors on request.

Effect of Marriage

A child's marriage will be no barrier. A survivor's remarriage terminates entitlement unless the remarriage is terminated by death or divorce.

Length of Training

Up to 45 months of schooling—or the equivalent of 45 months if enrolled part time. The aggregate entitlement to educational benefits for persons having entitlement under two or more programs may not exceed 48 months.

Type of Training

Training may be taken in any approved vocational school, business school, college, professional school, or any establishment providing apprentice or other training on-the-job. Spouses and survivors may also pursue training in secondary schools, by correspondence or in educational institutions offering a farm cooperative program. A program of education outside of the United States may be pursued only at an approved educational institution of higher learning.

All courses must be approved by the designated State approving agency.

Monthly Rates

Monthly rates under this program are: full-time, \$342; 3/4 time, \$257; and 1/2 time, \$171. Less than 1/2 time is limited to tuition cost, however, not to exceed the rate of \$171 for 1/2 time or less, but more than 1/4 time; \$86 for 1/4 time or less. Those enrolled in full-time cooperative courses—alternating classroom study and related experience on the job—will receive \$276 a month.

Tutorial Assistance

Tutorial assistance payments as described under GI Bill Educational Training apply as well to eligible survivors and dependents.

Education Loan Program

An eligible person may borrow up to \$2,500 per academic year to pursue a course leading to a standard college degree, if enrolled in flight training, or if enrolled in a course leading to a professional or vocational objective which requires at least 6 months to complete. (This six-month requirement may be waived by the Administrator under certain circumstances.) The interest bearing loan program is based upon financial need.

Acceleration Program

Acceleration of payments as described under GI Bill educational training applies as well to eligible survivors and dependents.

Where To Apply — At any VA office.

GI LOANS FOR HOMES, CONDOMINIUMS, AND MOBILE HOMES

For Veterans Who Served During a Period Which Occurred Between September 16, 1940 and the Present: Eligible Unmarried Surviving Spouses of Such Veterans; for Spouses of Service Personnel Officially Listed as Missing in Action or Captured for More than 90 Days and for Service Personnel Who Have Served at Least 181 Days

What VA Does for the Home-Buying Veteran

VA guarantees part of a loan that helps a home-buying veteran to get a VA mortgage featuring:

- A moderate interest rate.

- No down payment (unless required by the lender or the purchase price exceeds the reasonable value as determined by the VA).
- A long amortization or repayment period.

VA appraises the security for the mortgage to determine its reasonable value in the appropriate market prevailing at the time the appraisal is made.

VA makes available an inspection service in most cases on proposed new homes (or as an alternative accepts the findings of the FHA) to verify that the house:

- Meets accepted standards of good construction.
- Conforms to the plans and specifications on which VA's appraisal is based.

What VA Does NOT Do

VA does *not* have the legal authority to:

- Act as an architect. It does not supervise construction of a home a veteran wishes to buy.
- Guarantee that the home is free of defects.
- Act as an attorney. The VA cannot give legal service if a veteran encounters trouble in buying or constructing a home.

VA cannot compel a builder to remedy defects in the construction or otherwise compel a builder to fulfill a contract.

VA cannot guarantee that a veteran will be completely satisfied with a home and can resell it at the price originally paid.

VA cannot guarantee that a purchase is a good investment.

Purpose of GI Loans

- To buy a home.
- To buy a residential unit in certain condominium projects.
- To build a home.
- To repair, alter, or improve a home.
- To refinance an existing home loan.
- To buy a mobile home with or without a lot.
- To buy a lot for a mobile home the veteran already owns.
- To improve a home through installation of a solar heating and/or cooling system or other weatherization improvements.

World War II Eligibility

Eligibility requirements for veterans of World War II: (a) active duty on or after September 16, 1940, and prior to July 26, 1947; (b) a discharge or separation under other than dishonorable conditions (see page iv); and (c) at least 90 days' total service, unless discharged earlier for service-connected disability.

Post World War II Eligibility

Eligibility requirements for veterans of this period are: (a) No other active duty service except that which occurred after July 25, 1947 and prior to June 27, 1950; (b) a discharge or separation under other than dishonorable conditions (see page iv); and (c) at least 181 days continuous active duty service, unless discharged with less service for a service-connected disability.

Korean Conflict Eligibility

Eligibility requirements for veterans of the Korean Conflict period are: (a) discharge or separation under other than dishonorable conditions (see page iv); (b) active duty at any time on or after June 27, 1950, and prior to February 1, 1955; and (c) at least 90 days' total service, unless discharged earlier for a service-connected disability.

Post-Korean Eligibility

Eligibility requirements for post-Korean veterans are: (a) active duty for 181 continuous days or more, any part of which occurred after January 31, 1955 and prior to August 5, 1964; and (b) discharge or release under conditions other than dishonorable (see page iv); or (c) earlier discharge or release from active duty after such date for a service-connected disability.

Vietnam Eligibility

Eligibility requirements for Vietnam veterans are: (a) active duty for 90 days or more, any part of which occurred after August 5, 1964 and prior to May 8, 1975; and (b) discharge or release from active duty under conditions other than dishonorable; or (c) earlier release from such active duty for a service-connected disability.

Post-Vietnam Eligibility

a. Eligibility requirements for Post-Vietnam veterans are: (a) active duty for 181 continuous days or more, all of which occurred after May 7, 1975; and (b) discharge or release from active duty under conditions

other than dishonorable; or (c) earlier release from such active duty for service-connected disability.

b. Service personnel who have served at least 181 continuous days in active duty status, even though not discharged, while their service continues without a break.

Active Duty for Training

Six-month enlistees with active duty for training only are not eligible since their service does not constitute "active duty" as defined by law.

Spouses Entitlement

Unmarried surviving spouses of veterans, including service personnel, who served during a period which occurred between September 16, 1940 and the present and who died as a result of service-connected disabilities, and spouses of service personnel on active duty who are officially listed as missing in action or prisoners of war and have been in such status for more than 90 days are eligible for GI loans to acquire a home. Spouses of POW/MIA are limited to one loan, and receipt by the spouse of official notice that the service person is no longer listed as missing or captured ends entitlement.

Expiration of Entitlement

Loan entitlement is no longer subject to an expiration date.

The Veterans Entitlement

The word "entitlement" means the guaranty or insurance benefits available to an eligible veteran. The maximum entitlement available to an eligible veteran is \$27,500. Veterans may use up to a maximum of \$20,000 of their available entitlement for the purchase of a mobile home and/or lot. A veteran who previously obtained a VA loan may use remaining entitlement for any eligible purpose; except that veterans who use entitlement to purchase a mobile home must first dispose of the mobile home prior to the purchase of a second mobile home with a VA guaranteed loan.

Loan Maximums

There are no established loan maximums. However, no loan may exceed the amount determined to be reasonable by the VA for the particular transaction.

Additional Entitlement

Veterans who used their entitlement before October 1, 1980, may have additional entitlement available for GI home loan purposes.

Veterans' maximum home loan entitlement was raised from \$4,000 to \$7,500 in 1950, to \$12,500 in 1968, to \$17,500 in 1974, to \$25,000 in 1978, and to \$27,500 in 1980. The amount of such additional entitlement is the difference between \$27,500 and the amount of entitlement used on prior loans.

Restoration and Substitution of Entitlement

Certain veterans may meet the requirements for having used GI entitlement restored. A veteran may qualify for restoration if VA has been relieved of liability on the GI loan which normally is accomplished by the loan being paid in full *and* if the property has been disposed of; or if a veteran-buyer agrees to substitute his or her entitlement for that of the original veteran borrower and meets all other requirements for substitution of entitlement.

Financing

Eligible veterans must make their own arrangements for loans through the usual lending channels, such as banks, savings and loan associations, building and loan associations, mortgage loan companies, and the like. Real estate brokers will ordinarily assist the veteran in finding a lender.

The lender making GI loans for the purchase of homes (not mobile homes or lots), farm homes, condominium units, or refinancing of existing mortgage loans or liens secured of record on a veteran's dwelling is guaranteed against loss up to 60 percent of the loan with a maximum guarantee of \$27,500.

On mobile home and/or lot loans, the amount of guaranty is 50 percent of the loan, not to exceed \$20,000.

Interest Rate

Maximum interest rate on GI loan may vary due to changes in market conditions. Once a loan is made, however, the interest remains the same for the life of the loan. In obtaining loans for the refinancing of existing mortgage loans or other liens of record, veterans may pay discounts of reasonable amounts. Discounts may also be paid under certain other conditions, and the local VA Office or a lender should be consulted for information.

Insured Loans

Instead of a VA guaranty, some lenders prefer to use the VA-insured loan program. The interest rate on insured realty loans will be the same as for guaranteed loans.

Down Payments and Maturity

The loan terms are subject to negotiation between the veteran and the lender. The repayment period or maturity of GI home loans may be as long as 30 years and 32 days. The VA does not require that a down payment be made. However, the amount of a loan may not exceed the VA's determination of its reasonable value. If the sales price exceeds the reasonable value, the veteran must certify that the difference is being paid in cash without any supplementary borrowing.

The statutory maximum maturity for mobile home and/or lot loans varies with each transaction, and the nearest VA office can provide specific information. A cash down payment will be required in connection with such loans in an amount equal to the difference, if any, between the maximum loan allowable for the transaction and the cost to the veteran.

Closing Costs

Payment in cash is required on all home loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes and the one percent origination fee which may be required by lenders in lieu of certain other costs. In the case of refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed the reasonable value established by VA.

Safeguards

The VA protects veteran borrowers in the following ways:

a. Homes completed less than a year before acquisition with GI financing must meet or exceed VA minimum requirements for planning, construction and general acceptability.

b. The VA may suspend from participation in the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home to, or make a loan to, a creditworthy, eligible veteran because of race, color, religion, sex or national origin. Also, all credit transactions involving VA financing must meet the requirements of the Equal Credit Opportunity Act and the Federal Reserve Board's Regulation B.

c. On a new home the builder is required to give the veteran purchaser a 1-year warranty that the home has been constructed in substantial conformity with VA approved plans and specifications. A similar warranty is required to be given to the veteran in respect to new mobile homes.

d. In cases of new construction completed under VA or FHA inspection the VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability which develop within four years of the time a home loan is guaranteed or made.

e. The borrower obtaining a GI loan may only be charged the fees and charges prescribed by VA as allowable.

f. The borrower has the right to prepay at any time, without premium or penalty, the entire indebtedness or any part thereof not less than the amount of one installment or \$100, whichever is less.

g. It is the policy of the VA to encourage holders to extend all reasonable forbearance and indulgence in the event a borrower becomes unable to meet the terms of the loan.

Certification

Veterans must certify that they intend to live in the home they are buying or building with a GI loan. Also, when a veteran wishes to refinance or improve a home with a GI loan, the veteran must certify that he or she is actually in occupancy at the time of application. Veterans purchasing homes with GI loans are also required to certify they will not discriminate in the resale of their homes.

Release of Liability

Upon request to the VA when a veteran sells residential property financed with a GI loan, an original veteran borrower may be released from liability to the Government, provided the loan is current and the purchaser has been obligated by contract to purchase the property and assume all of the veteran's liabilities and the VA is satisfied that the purchaser is a good risk.

This release of liability does not mean that a veteran could have the GI home loan entitlement restored. In most cases the VA restores entitlement only where it no longer is liable to the lender on the guaranty and the veteran is otherwise eligible for restoration. The release of a veteran from liability to the Government does not change the fact that VA continues to remain liable on the guaranty. However, if a veteran-buyer agrees to substitute his or her entitlement for that of the original veteran-borrower and if all other requirements for substitution of entitlement are met, the veteran-seller may qualify for restoration. Contact the local VA office for details.

Additional Information

Newly discharged veterans whose only qualifying service is based on service beginning on or after January 31, 1955, receive computer-generated Certificates of Eligibility which are mailed to their homes by VA shortly after discharge.

Other veterans may secure their Certificates of Eligibility by sending VA Form 26-1880, "Request for Determination of Eligibility and Available Loan Guaranty Entitlement," along with required supporting documents to the VA Regional Office nearest them.

SPECIALLY ADAPTED HOMES

For Veterans of Wartime and Peacetime Service

Purpose

Certain disabled veterans of wartime or peacetime service may be entitled under certain conditions to a grant from VA for a home especially adapted to their needs.

Nature of Benefit for \$30,000 Grant

VA grant of not more than 50 percent, up to maximum of \$30,000, to pay part of cost of building, buying or remodeling such homes or paying indebtedness on such homes already acquired.

See Sections titled "Veterans Mortgage Life Insurance" and "GI Life Insurance" under Insurance in Index.

Eligibility

The veterans must have a service-connected disability due to war or peacetime service after April 20, 1898, entitling them to compensation for permanent and total disability due to:

(1) the loss, or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or

(2) disability which includes (a) blindness in both eyes, having only light perception, plus (b) loss or loss of use of one lower extremity, or

(3) a loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity, which so affect the functions of balance or propulsion as to preclude locomotion without resort to braces, canes, crutches or a wheelchair.

Nature of Benefit for \$5,000 Grant

VA grant not to exceed the actual cost, up to a maximum of \$5,000, to pay the cost of acquiring adaptations to a veteran's residence as are determined to be reasonably necessary.

See Sections titled "Veterans Mortgage Life Insurance" and "GI Life Insurance" under Insurance in Index.

Eligibility

The veterans must have a service-connected disability due to a war or peacetime service after April 20, 1898, entitling them to compensation for permanent and total disability due to:

- (1) Blindness in both eyes with 5/200 visual acuity or less, or
- (2) Anatomical loss or loss of use of both hands.

Supplemental Financing

Eligible veterans with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from the VA to supplement the grant to acquire a specially adapted home.

Where To Apply—Any VA office.

GI LIFE INSURANCE

*For Veterans of World War I, World War II, Korean Conflict Period,
Vietnam Era and Peacetime Service*

STATUS OF LIFE INSURANCE PROGRAMS

Program	Beginning Date	Ending Date for New Issues	Policy Letter Prefix
U.S. Government (USGLI)	May 1919	Apr. 24, 1951	K
National Service (NSLI)	Oct. 8, 1940	Apr. 24, 1951	V, H ¹
Veterans Special (VSLI)	Apr. 25, 1951	Dec. 31, 1956	RS, W
Service Disabled (SDVI)	Apr. 25, 1951	Still Open	RH
Veterans Reopened (VRI)	May 1, 1965	May 2, 1966	J, JR, JS
Servicemen's Group (SGLI)	Sept. 29, 1965	Still Open	---
Veterans Mortgage (VMLI)	Aug. 11, 1971	Still Open	---
Veterans Group Life Insurance (VGLI)	Aug. 1, 1974	---	---

Until July 1, 1972, the maximum amount of Government life insurance, exclusive of SGLI and VMLI, that one could carry was \$10,000. Effective that date, policyholders with WW II National Service Life Insurance (V) could elect to use their dividends to purchase paid-up additions of coverage—which, for the first time, permits these insureds to have more than \$10,000 coverage. Policyholders with Veterans Special Life Insurance (RS-W) and veterans reopened insurance (J, JR, JS) may now purchase these paid up additions. SGLI, VGLI, and VMLI have no bearing upon other Government life insurance coverage.

¹ Aug. 1, 1946-Dec. 31, 1949

Eligibility for Replacement of Previously Issued Policies

Under certain circumstances, former NSLI policyholders who have been on continuous active duty may replace an expired term policy or replace or reinstate a permanent plan of insurance which was surrendered for its cash value, while in active service. The applicant must apply while in service or within 120 days following separation from service.

Eligibility for Service-Disabled Veterans Insurance (RH)

Veterans separated from service on or after April 25, 1951, with a service-connected disability but otherwise in good health may apply to VA for the special nonparticipating National Service Life Insurance, within 1 year from the date VA notifies the veteran that the disability has been rated as service-connected.

Reinstatement of Lapsed Insurance

Effective June 25, 1970, lapsed term policies may be reinstated within 5 years from the date of lapse. However, NSLI on the Limited Convertible Term Plan (Policy prefix W) may not be reinstated if the term period ended after the policyholder's 50th birthday.

Lapsed permanent plan policies may be reinstated at any time except that J and JR policies must be reinstated within 5 years from date of lapse, and an endowment plan must be reinstated within the endowment period.

Automatic Renewal

A 5-year term policy which is not lapsed at the end of the term period is automatically renewed for an additional 5-year period except that NSLI on the Limited Convertible Term Plan (Policy prefix W) cannot be renewed after the insured's 50th birthday. The premium rate for each renewal is based on the attained age of the insured.

Convertibility

Any term policy which is in force may be converted to a permanent plan if requirements are met. However, NSLI policyholders are not eligible to convert to an endowment plan while totally disabled.

Exchange of USGLI Term Policies for Special Endowment at Age 96 Plan Policies

An insured who is age 65 or older and has a 5-year level premium term policy of USGLI in force by payment of premiums may exchange such policy for a Special Endowment at Age 96 Plan policy.

Exchange of RS Policies

Veterans with "RS" 5-year term policies in force are eligible to exchange their policies for the Limited Convertible Five-Year Level Premium Term Plan before insurance age 50 or convert the "RS" term insurance to one of the permanent plans of insurance.

Modified Life

Effective May 1, 1965, a Modified Life at age 65 plan of insurance became available to NSLI policyholders. Premiums for this plan remain the same throughout the premium paying period, while the face value reduces by 50 percent at age 65. If desired, the reduced amount may be replaced with a special ordinary life, for additional premium.

On July 1, 1972, a new Modified Life at age 70 became available, which is similar in all respects to the Modified Life at age 65 except that face value reduction does not occur until age 70. The premium rate is only slightly higher than for the Modified Life at age 65.

In-Service Waiver of Premiums

No new applications for in-service waiver of premiums were acceptable after December 31, 1956.

Policyholders whose policies are still under the in-service waiver of premiums may continue the waiver as long as they remain in continuous active service and for 120 days thereafter.

However, if a policyholder died on or after January 1, 1972, and the waiver was still in effect, an amount equal to the premiums, less dividends, waived on or after that date shall be placed as an indebtedness against the insurance, and unless otherwise paid, shall be deducted from the proceeds. This liberalization removes the bar against payment of DIC to survivors of veterans who died while the NSLI and USGLI were in force under a 724 waiver.

Policyholders may cancel their in-service waiver upon written request to the VA. The waiver may not be discontinued retroactively.

Dividends

Dividends are payable to holders of "K", "V", "RS", "W," "J," "JR," and "JS" insurance.

Guaranteed Permanent Plan Policy Values

When a permanent plan policy has had premiums paid or waived for at least one year, and it is not lapsed, the guaranteed values include cash surrender, loan and reduced paid-up provisions. If a permanent plan policy lapses after being in force for at least three months, it will automatically be extended as term insurance—the period of this protection is determined by the net cash value of the policy. The amount of extended coverage is the face value less any indebtedness.

Interest on Policy Loans

Current interest on policy loans is 5 percent. Earlier loans at lower interest are not affected.

Total or Permanent Disability

NSLI policyholders who become totally disabled and are likely to

remain so for 6 or more months should consult the VA about their entitlement to premium waiver. USGLI policyholders who become totally and permanently disabled should consult the VA about their right to receive the proceeds of their policies in monthly payments.

Total Disability Income Provision (TDIP)

Full information about adding the TDIP rider to a policy is available from the VA Regional Office and Insurance Center which maintains the veteran's insurance records, or the nearest VA Office. The provision currently provides that a USGLI policyholder will be paid \$10 per month, per \$1,000 insurance, after being totally disabled for six consecutive months (a few older riders pay \$5 per month). In either instance disability must have commenced before the insured reached his 60th or 65th birthday depending on the type of rider. TDIP payments do not reduce the face value of the policy. Further, TDIP is not available for any policy with the prefix RH, JR, or JS.

Special Notice to "J", "JR", and "JS" Policyholders

Premiums on "J" and "JR" policies may be raised or lowered from time to time depending on actual experience. A small administrative cost is included in each policy premium and this cost may also increase or decrease, based on experience.

"JR" policyholders whose physical condition has improved since the premium rate was established, and if this is borne out by physical examination, may be eligible for reduced premium.

The JS program has been declared paid-up. Policyholders who had this coverage in force do not have to make any further premium payments as of the October 1977 due date of their policy.

SERVICEMEN'S GROUP LIFE INSURANCE

For Members of the Uniformed Services

All members of the uniformed services, including cadets and midshipmen of the four service academies, are automatically insured under Servicemen's Group Life Insurance (SGLI) for \$20,000, unless they elect in writing to be covered for a lesser amount, or not to be covered at all. Full-time coverage is also provided, under certain conditions, for: (1) persons who volunteer for assignment to the Ready Reserve of a uniformed service, and (2) persons assigned to or who, upon application, would be eligible for assignment to the Retired Reserve of a uniformed service and have completed at least 20 years of satisfactory service creditable for retirement purposes.

Part-time coverage is provided, under certain conditions, to eligible members of the Reserves who do not qualify for full-time coverage.

Premiums are deducted automatically from the members' pay, or otherwise collected from members on active duty or in the Ready Reserve by his or her uniformed service. Members of the Retired

Reserve are required to submit premiums directly to the Office of Servicemen's Group Life Insurance (OSGLI).

Members performing full-time duty under calls or orders not limited to 30 days or less and members of the Ready Reserve who qualify for full-time coverage are covered for 120 days following separation from service, with no additional premium during the 120-day period. Those members who are totally disabled at separation retain SGLI coverage up to one year or until the disability ceases to be total in degree, whichever occurs first, with no additional premium cost during this period.

Members of the Reserve who qualify for full-time coverage and who, upon application, are eligible for assignment to or are assigned to the Retired Reserve, may continue their SGLI coverage after separation or release from their reserve obligation provided the initial premium with identifying information is submitted to the Office of Servicemen's Group Life Insurance, 212 Washington Street, Newark, N.J., 07102 within 120 days following such release.

If the initial premium is not submitted within the 120 days, coverage may be granted provided an application, VA Form 29-8713, evidence of insurability and the initial premium are submitted to OSGLI within 1 year after the member's SGLI coverage is terminated.

VETERANS GROUP LIFE INSURANCE

SGLI may be converted to a 5-year nonrenewable coverage known as VGLI (Veterans Group Life Insurance). This program is administered by OSGLI (Office of Servicemen's Group Life Insurance) 212 Washington Street, Newark, NJ 07102, and is supervised by the Veterans Administration. Coverage may be in amounts of \$20,000, \$15,000, \$10,000 or \$5,000, but not more than the amount of SGLI that the member had in force at the time of separation.

VGLI is available to:

(1) Individuals being released from active duty on or after August 1, 1974;

(2) Reservists who, while performing active duty or inactive duty for training under a call or order specifying a period of less than 31 days, suffer an injury or disability which renders them uninsurable at standard premium rates.

Members on active duty entitled to full-time SGLI coverage can convert to VGLI by submitting the premium before the end of 120 days following the date of separation from service — with the insurance made effective the 121st day. If the veteran, unless totally disabled, does not submit the premium within 120 days, the veteran may be granted VGLI provided initial premium and evidence of insurability are submitted within 1 year after the veteran's SGLI coverage is terminated. Insurance will be effective on the date the premium is received in OSGLI.

Members with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may purchase this insurance while remaining totally disabled up to 1

year following separation. The effective date of VGLI will be at the end of the 1 year period following separation or the date the disability ends, whichever is earlier, but in no event prior to 120 days after separation.

Members insured under part-time SGLI coverage who incur a disability or aggravate a preexisting disability during a Reservist active or inactive period can, within the 120 day period following the period during which the disability was incurred or aggravated, apply for VGLI — with the insurance made effective on the 121st day.

Totally disabled members must submit proof of disability with an application and the first premium, within the time limits given above. As persons separate from active duty, reenlist, and effect other changes in duty status, some persons will be eligible for both SGLI and VGLI. Any former member insured under VGLI who may again become eligible for SGLI is automatically insured under the SGLI program. Both plans can be participated in if it is advantageous to the individual as long as the combined amount of SGLI and VGLI does not exceed \$20,000 at any one time.

VGLI is not available to Retired Reservists or to members of the Ready Reserve who qualify for full-time coverage.

An insured under VGLI has the right to convert to an individual commercial policy at standard premium rates, regardless of health, with any of the participating companies licensed to do business in the veteran's state. The individual policy will be effective the date after the insured's VGLI terminates at the end of the five-year term period. The OSGLI will advise the insured of the impending date of termination and additional information regarding the conversion of VGLI to an individual policy.

Veterans wanting further information may contact their nearest VA office, or write to the Office of Servicemen's Group Life Insurance.

VETERANS MORTGAGE LIFE INSURANCE

For Totally Disabled Veterans with Special Adapted Housing Grants

Effective August 11, 1971, PL 92-95 established a program of group type mortgage life insurance for those who have been granted or will be granted a specially adapted housing grant. Public Law 94-433 increased the maximum amount of this insurance to \$40,000 effective October 1, 1976. Protection is automatic unless eligible veterans decline in writing or fail to respond to a final request for information on which their premium can be based. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation, and will continue until the mortgage (up to the maximum amount of insurance) has been liquidated, or the home is sold, or until the veteran reaches age 70, or dies. If a mortgage is disposed of through liquidation or sale of the property, any unused portion of the life insurance coverage may be used on the mortgage of a second or subsequent home.

SOLDIERS' AND SAILORS' CIVIL RELIEF ACT

Guaranty of Premiums on Commercial Life Insurance

Commercial life insurance purchased by service personnel must be purchased and in force on a premium paying basis for 180 days before the insured enters into active duty. The premiums and interest due on eligible commercial life insurance policies, not exceeding \$10,000 in any individual case, may be guaranteed by the government while the policyholder is on active military duty and for two years thereafter. Re-payment must be made to the government for any amount paid insurers due to the protected policy.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

(May be selected in lieu of death compensation for service-connected deaths before January 1, 1957)

For Survivors of Deceased Veterans of Spanish-American War, Mexican Border Campaign, World War I, World War II, Korean Conflict Period, Vietnam Era, and Peacetime Service

Coverage

(a) **Death Due to Service-Connected Disability**—DIC payments are authorized for widows, widowers, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA-approved school), and certain parents of service personnel or veterans who die on or after January 1, 1957, from: (1) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training; or (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability otherwise compensable under laws administered by VA.

(b) **Death Due to Nonservice-Connected Cause**—DIC payments are also authorized for widows, widowers, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA-approved school) of certain veterans who were totally service-connected disabled at time of death and whose deaths were not the result of their service-connected disability, if: (1) the veteran was continuously rated totally disabled for a period of 10 or more years or (2) if so rated for less than 10 years, was so rated for a period of not less than five years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death.

Definition of Widow or Widower

(a) **Date of Marriage**—Generally to qualify a widow or widower must have married the veteran at least one year prior to his or her death unless a child resulted from the union. A widow or widower of a Vietnam Era veteran is eligible regardless of when she or he married the veteran provided such marriage occurs prior to May 8, 1985. Marriage for a period of at least two years immediately preceeding the veteran's death is required to establish eligibility to DIC payments under paragraph (b) above.

(b) **Residence With Veteran**—The widow or widower must have lived continuously with the veteran from the time of marriage until the veteran's death, except where there was a separation due to the misconduct of, or procured by, the veteran without fault on the spouse's part.

(c) **Widow or Widower's Remarriage**—Remarriage makes a widow or widower ineligible based on the death of that veteran unless the purported remarriage was void, has been annulled, or terminates in death or divorce. A widow or widower may also be ineligible if, after the death of the veteran, she or he has lived with another man or woman and held herself or himself out openly to the public to be the spouse. Should such relationship terminate, she or he may re-apply for benefits.

(d) **Purported Marriage**—If she or he meets the other qualifications, a person who married a veteran without knowing that a legal impediment to the marriage existed may be eligible for compensation under certain conditions.

DIC WIDOW AND WIDOWER RATES

Pay grade	Monthly rate	Pay grade	Monthly rate
E-1	\$373	W-4	\$535
E-2	385	O-1	472
E-3	394	O-2	487
E-4	419	O-3	522
E-5	431	O-4	551
E-6	441	O-5	608
E-7	462	O-6	684
E-8	487	O-7	741
E-9*	510	O-8	812
W-1	472	O-9	872
W-2	491	O-10*	954
W-3	505		

*There are special rates for certain individuals in these categories.

There are additional payments for children.

The monthly rates of DIC for parents range from \$5 to \$206 based upon the income of the parents and whether there is only 1 parent, 2 parents not living together or 2 parents together or remarried with spouse. The income limit for 2 parents together or remarried and with spouse is \$6,822, that for 1 parent or 2 parents not together is \$5,073.

Aid and Attendance

Widows or widowers qualified for either death compensation or DIC, and parents receiving death compensation or DIC, may be granted a special allowance for aid and attendance if they are: patients in a nursing home; helpless or blind, or so nearly helpless or blind as to require the regular aid and attendance of another person. The allowance is \$112 monthly payable in addition to the DIC rate for a widow or widower and \$108 monthly additional for a parent receiving DIC.

Housebound

Widow or widowers qualified for DIC who are not so disabled as to require the regular aid and attendance of another person but who due to disability are permanently housebound may be granted a special allowance of \$56 monthly in addition to the DIC rate otherwise payable.

Where To Apply—Any VA office.

DEATH COMPENSATION RELATING TO DEATHS BEFORE JANUARY 1, 1957

*For Survivors of Deceased Veterans of Spanish-American War,
Mexican Border Period, World War I, World War II,
Korean Conflict Period, and Peacetime Service*

Coverage

Death compensation payments are authorized for widows, widowers, unmarried children under 18 (or until 23 if attending a VA-approved school), helpless children, and dependent parents of servicepersons or veterans who died before January 1, 1957, from a service-connected cause not the result of willful misconduct.

If service-connected death occurred after service, the veteran's discharge must have been under conditions other than dishonorable (see page iv).

Widows, widowers, children, and parents eligible for death compensation under this section may elect to receive DIC payments instead.

They may not thereafter choose death compensation. For widows, widowers and children, DIC is the greater benefit. For dependent parents, it may or may not be depending on annual income.

Definition of Widow or Widower

(a) **Date of Marriage**—Generally, to qualify, a widow or widower must have married the veteran at least one year prior to his or her death unless a child resulted from the union.

(b) **Residence with Veteran**—The widow or widower must have lived continuously with the veteran from the time of marriage until the veteran's death, except where there was a separation due to the misconduct of, or procured by, the veteran without fault on the part of the spouse.

(c) **Widow or Widower's Remarriage**—The widow or widower's remarriage following the death of the veteran makes her or him permanently ineligible for compensation based on the death of that veteran unless the purported remarriage is void, has been annulled or ends in death or divorce. A widow or widower may also be ineligible if she or he has lived with another man or woman openly as the spouse. Should such relationship end, she or he may re-apply for benefits.

(d) **Purported Marriages**—If she or he meets the other qualifications, a person who married a veteran without knowing that a legal impediment to the marriage existed may be eligible for compensation in certain cases.

Helpless Children

Children who become permanently incapable of self-support because of a mental or physical defect before reaching age 18 may receive death compensation as long as the condition exists or until they marry.

Definition of Dependent Parents

Parents are held to be dependent for death compensation if their income is insufficient to provide reasonable maintenance for themselves and for members of their family under legal age. Proof of dependency must be submitted to VA upon application for death compensation under this section.

Nature of Benefit

Monthly payments to eligible survivors are at rates of \$87 for widow or widower only with higher amounts if there are eligible children: children only \$67, \$94 and \$122 for one, two or three children respectively with \$23 for each additional child; and \$75 for one dependent parent or \$40 each for two dependent parents.

Additional Allowance for Widows or Widowers in Need of Aid and Attendance

A widow or widower who qualified for death compensation may be granted a special allowance for aid and attendance if she or he is: a patient in a nursing home; helpless or blind; or, so nearly helpless or blind as to need or require the regular aid and attendance of another person. The additional allowance is \$79 monthly, which is payable in addition to the basic death compensation rate for which the widow or widower otherwise qualifies.

Where To Apply—Any VA office.

NONSERVICE-CONNECTED DEATH PENSION

For Widows, Widowers and Children of Deceased Spanish-American War, Mexican Border Period, World War I, World War II, Korean Conflict Period and Vietnam Era Veterans who have died of nonservice-connected causes.

Conditions of Veteran's Service

The veteran must have had 90 days' service, unless discharged or retired sooner for service-connected disability, and was discharged under conditions other than dishonorable (see page iv). If the veteran died in service not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable active service.

Definition of Widow or Widower

(a) **Date of Marriage**—Generally, to qualify, a widow or widower must have married the veteran at least one year prior to his or her death unless a child resulted from the union; or, in the case of Vietnam Era veterans, the marriage occurs prior to May 8, 1985.

(b) **Residence with Veteran**—Widow or widower must have lived continuously with the veteran from time of marriage until veteran's death, except while there was a separation due to the misconduct of or procured by the veteran without fault on the part of the spouse.

(c) **Remarriage**—Remarriage following the death of the veteran makes the widow or widower ineligible for pension based on the death of that veteran unless the purported remarriage is void or has been annulled or is terminated by death or divorce. A widow or widower may also be ineligible if after the death of the veteran she or he has lived with another man or woman and held herself or himself out openly to the public to be the spouse. Should such relationship terminate, she or he may reapply for benefits.

(d) **Purported Marriages**—If she or he meets the other qualifications, a person who married a veteran without knowing that a legal impediment to the marriage existed, may be eligible for pension in certain cases.

Eligibility Requirements for Widows, Widowers and Children

Widows, widowers and unmarried children under age 18 (or until age 23 if attending a VA-approved school) of deceased veterans of these wars or conflict may be eligible for pension based on need if they meet the applicable eligibility standards.

Otherwise qualified children who became permanently incapable of self-support because of a mental or physical defect before reaching age 18 may receive a pension as long as the condition exists or until they marry.

Pension is not payable to those whose estates are so large that it is reasonable they look to the estates for maintenance.

Aid and Attendance

Widow or widowers qualified for death pension may be granted a special allowance for aid and attendance if they are: a patient in a nursing home; helpless or blind, or so nearly helpless or blind as to require the regular aid and attendance of another person.

Improved Pension

Effective June 1, 1980, the improved pension program provides for the following annual rates, generally payable monthly, reduced by the amount of the annual countable income of the surviving spouse and/or dependent children.

Pension Rates for Surviving Spouse:

Surviving spouse without dependent children	\$2,989
Surviving spouse with one dependent child	\$3,915
Surviving spouse in need of regular aid and attendance without dependent child	\$4,782
Surviving spouse in need of regular aid and attendance with one dependent child	\$5,707
Surviving spouse permanently housebound without dependent child	\$3,654

Surviving spouse permanently housebound with one dependent child	\$4,579
Increase for each additional dependent child	\$ 755

Pension Rates for Surviving Children:

Child alone	\$ 755
Each additional child	\$ 755

Prior Laws

Section 306 (formerly 86-211) and Old Law

All surviving spouses and children (except those of Spanish-American War veterans who have the right to elect under the prior law) who were on the rolls December 31, 1978, who do not elect improved pension, may continue receiving pension under the prior law at the rate they were receiving on that date. Monthly payments shall continue as long as their income does not exceed the applicable income limitation or they do not lose a dependent.

Income Limitations for Section 306 Survivors:

Surviving Spouse without dependent child(ren)	\$5,073
Child(ren) alone	\$4,145
Surviving Spouse with child(ren)	\$6,822

Income Limitations for Old Law Survivors:

Surviving spouse without dependent child(ren)	\$4,440
Child(ren) alone	\$4,440
Surviving spouse with child(ren)	\$6,405

Spanish-American War Death Pension

A surviving spouse of a Spanish-American War veteran receives a death pension of \$70 a month, or \$75 if she or he was the spouse during service. An additional \$8.13 is paid for each child. An additional \$79 is payable to a surviving spouse who is in need of the aid and attendance of another person or is a patient in a nursing home.

Death pension of \$73.13 per month is paid for one child where there is no surviving spouse, plus \$8.13 for each additional child.

REIMBURSEMENT OF BURIAL EXPENSES

For Veterans of Spanish-American War, Mexican Border Period, World War I, World War II, Korean Conflict Period, Vietnam Era, and Certain Peacetime Service

Eligibility

The deceased veteran must have been discharged under conditions other than dishonorable (see page iv) and have been either a wartime or Korean Conflict or Vietnam veteran; or a peacetime veteran entitled to service-connected compensation at time of death or discharge or retired for disability incurred in line of duty.

Who May Claim Reimbursement

Funeral director, if unpaid, otherwise person who bore veteran's burial expenses.

Nature of Benefit

Payment, not to exceed \$300, toward veteran's burial expenses. Claim must be filed within two years after permanent burial or cremation. Additional costs of transportation of the remains may be allowed if the veteran died while hospitalized or domiciled in a VA hospital or domiciliary or at VA's expense or died in transit at VA's expense to or from a hospital, domiciliary or VA regional office.

Payment of an amount not exceeding \$150 as a plot or interment allowance in addition to the \$300 basic burial allowance when the veteran is not buried in a National Cemetery or other cemetery under the jurisdiction of the United States Government.

Burial or plot allowances may not be paid to the extent that they were paid by the deceased's employer or by a State agency or a political subdivision of a State. However, when a veteran is interred in a cemetery or a section of a cemetery owned by a State or a political subdivision of a State which is reserved solely for veteran burials, the plot allowance of up to \$150 may be payable to the State or the political subdivision thereof.

Payment of an amount not exceeding \$1,100 or the Federal Death Benefit, whichever is greater, as a burial allowance if the veteran's death is service-connected. This payment is in lieu of the \$300 basic burial allowance and the \$150 plot-interment allowance.

The VA will pay the cost of transporting the remains of deceased, service-disabled veterans to the national cemetery nearest their home having available grave space.

Where To Apply—Any VA office.

BURIAL FLAGS

For Veterans of Spanish-American War, Mexican Border Period, World War I, World War II, Korean Conflict Period, Vietnam Era and of Certain Peacetime Service

Eligibility

The deceased veteran must have been discharged under conditions other than dishonorable (see page iv) and must have been either a wartime veteran or one who served after Jan. 31, 1955, or a veteran who served at least one enlistment during peacetime, unless discharged or released sooner for disability incurred in line of duty. VA may also issue a flag for a veteran who is missing in action and is later presumed dead.

Nature of Benefit

American flag to drape casket of veteran, after which it may be given to next of kin or close friend or associate of the deceased.

Where To Apply

Any VA office or most local post offices.

BURIAL IN NATIONAL CEMETERIES

For Veterans of Spanish-American War, Mexican Border Period, World War I, World War II, Korean Conflict Period, Vietnam Era, Peacetime Service, and Certain Members of Their Families

Eligibility

Burial is available to any deceased veteran of wartime or peacetime service (other than for training) who was discharged under conditions other than dishonorable (see page iv) at all Veterans Administration national cemeteries having available grave space. (See listing of National Cemeteries beginning on page 75.) Members of the Reserve and the Army and Air National Guard who die while performing or as a result of performing active duty for training may also be eligible.

Burial is also available to eligible veteran's wife, husband, widow, widower, minor children and, under certain conditions, to unmarried adult children.

Headstones and markers are provided for the gravesites of those interred in national cemeteries. No application is required.

Arlington National Cemetery (Department of the Army)

This Cemetery is under the jurisdiction of the Department of the Army and burial is limited to specific categories of military personnel

and veterans except in the case of cremated remains to be placed in the columbarium. For information you should write to the Superintendent, Arlington National Cemetery, Arlington, VA. 22211 or telephone (202) 695-3253 or 3250.

Where to Apply

Any VA office will provide information and other assistance in filing burial request applications. Applications should be made only at the time of death of the veteran or that of an eligible dependent by contacting the Director of the National Cemetery desired.

HEADSTONE OR GRAVE MARKER

For Veterans of Spanish-American War, Mexican Border, World War I, World War II, Korean Conflict Period, Vietnam Era, and Peacetime Service

Eligibility

Headstone or grave marker is available for any deceased veteran of wartime or peacetime service (other than for training) who was discharged under conditions other than dishonorable (see page iv) and is buried in a private cemetery. Members of the Reserve and the Army and Air National Guard who die while performing or as a result of performing active duty for training may also be eligible.

Nature of Benefit

A headstone or grave marker is provided without charge and shipped to the consignee designated. The cost of placing the marker in a private cemetery must be borne by the applicant. Applicants are cautioned to ensure the correctness of all information.

The benefit does not apply to members of a veteran's family who are buried in a private cemetery but applies to the family members buried in a veteran's cemetery owned by a State.

(See below for Headstone or Grave Marker Monetary Allowance.)

Where to Apply

Forward applications (VA Form 40-1330) to the Director, Monument Service, Department of Memorial Affairs, Veterans Administration, Washington, D.C. 20420. Any VA office will provide information, and other assistance in filing applications.

Inquiries

Information regarding the status of a headstone/marker application for placement in a private cemetery can be obtained by writing to the Director, Monument Service (42), Department of Memorial Affairs,

Veterans Administration, Washington, D.C. 20420 or by calling (202) 275-1494 or 1495.

Inquiries regarding the headstone/marker for a gravesite in a national cemetery can be obtained from the Director of the National Cemetery involved.

HEADSTONE OR GRAVE MARKER MONETARY ALLOWANCE

Eligibility and Nature of Benefit

See above, "Headstone or grave marker" section.

The VA may pay an amount not to exceed the average actual cost of a Government headstone or marker as partial reimbursement for the cost incurred by the person acquiring a non-Government headstone or marker *for placement in a cemetery other than a national cemetery*. The amount is expected to change from year to year. Effective October 1, 1980, it was \$59.

Where to Apply

Apply to any VA Regional Office and ask for VA Form 21-8834.

PRESIDENTIAL MEMORIAL CERTIFICATES

*For the Next-of-Kin of Deceased Eligible Veterans
or of Persons Who Were Members of the Armed Forces
at Time of Death*

Eligibility

Eligibility for a deceased veteran is based on having a discharge other than dishonorable. (See page iv.)

Eligible recipients include the next-of-kin (widow, widower, oldest child, parent or oldest sibling), a relative or friend upon request, or an authorized representative acting on behalf of such relative or friend.

Nature of Benefit

The certificate expresses the country's grateful recognition of the person's service in the Armed Forces and bears the signature of the President.

Where to Apply

Notice of a veteran's death is normally received in one of VA's regional offices and that facility identifies the next-of-kin from the veteran's records and notifies VA Central Office which automatically mails out the certificates in White House envelopes. Next-of-kin of veterans need not apply. Others should apply to a VA regional office.

MEMORIAL MARKERS AND MEMORIAL PLOTS

*For Certain Veterans Whose Remains are Nonrecoverable,
Not Identified or Buried at Sea.*

Eligibility

A memorial headstone or marker may be furnished or application of a close relative recognized as the next-of-kin to commemorate any eligible veteran (including a person who died in the active military, naval, or air service) whose remains have not been recovered or identified, or were buried at sea. The memorial may be erected in a private cemetery in a plot provided by the applicant or in a memorial section of a national cemetery.

Where to Apply

Forward applications (VA Form 40-1330) for memorial markers to Director, Monument Service, Department of Memorial Affairs, Veterans Administration, Washington, D.C. 20420. Any VA office will provide information and other assistance in filing applications.

OVERSEAS BENEFITS

Medical Benefits

Veterans with service-connected disabilities should obtain a statement of the disabilities from the VA office that maintains their medical records before going overseas.

The statement will enable the veteran to obtain emergency treatment or hospitalization—paid for by VA—when proper application for medical benefits and the statement are presented to a U.S. Embassy or Consulate in a foreign country. Application should be made within 72 hours of need.

The Veterans Memorial Hospital in Manila is the only overseas hospital where VA-paid care is available to veterans with nonservice-connected disabilities. Veterans may be admitted on a space-available basis and then only if they cannot afford other hospitalization.

Other Overseas Benefits

Certain VA educational benefits are available overseas to eligible veterans, their spouses and children. Details on the availability of these benefits should be obtained from VA when planning an extended trip or permanent move overseas.

VA will mail compensation and pension checks to most overseas locations, but GI home loans are not available for overseas properties.

Veterans residing in foreign countries should contact the nearest American Embassy or Consulate for information or assistance.

APPEALS

All Veterans

Eligibility

Veterans have the right to appeal determinations made by a VA regional office or hospital which they believe are unfavorable to them. Not all field determinations are appealable but those dealing with compensation or pension benefits, education benefits, overpayments, and reimbursement of unauthorized medical services are typical issues which may be appealed to the Board of Veterans Appeals.

Time Limits; where to File

A veteran has one year from the date stamped on the notification of the determination within which to file an appeal. An appeal is initiated by filing a "Notice of Disagreement" in which the veteran expresses his dissatisfaction and requests appellate review. This Notice of Disagreement should be filed with the VA field office responsible for making the determination.

Following receipt of a Notice of Disagreement, the VA office will furnish the veteran a "Statement of the Case" setting forth the issue, facts, applicable law and regulations, and the reasons for the determination.

In order to complete the request for appeal, the veteran must file a "Substantive Appeal" within 60 days after the date stamped on the Statement of the Case.

Board of Veterans Appeals

The Board of Veterans Appeals is responsible for rendering all final decisions. A personal hearing on appeal may be arranged any time following the filing of a Notice of Disagreement. The personal hearing may be held in Washington, D.C., before a traveling section of the Board at a nearby VA office, or before a Rating Board of the VA office acting as agents for the Board of Veterans Appeals.

Additional information on appeals may be found in VA pamphlet 1-1, "Board of Veterans Appeals, Rules of Practice," available from VA (01C1), Board of Veterans Appeals, Washington, D.C. 20420.

NON-VA BENEFITS

There are various benefits available to veterans and their dependents which are not administered by the Veterans Administration. These are summarized below with information as to how to contact the proper agency.

REEMPLOYMENT RIGHTS

*For Veterans of World War II, Korean Conflict Period,
Post-Korean Period, Vietnam Era and Peacetime Service*

Administered by

(1) **For private employment and State or local government employment.** Office of Veterans' Reemployment Rights, Labor-Management Services Administration, U.S. Department of Labor. Contact any field office of the Labor-Management Services Administration.

(2) **For Federal employment.** U.S. Office of Personnel Management. Contact any of its regional offices or any Federal Job Information Center.

Eligibility

(1) **Private employment and State or local government employment.** Veteran must have left other than temporary employment to enter military service; must have served not more than 5 years after August 1, 1961, after leaving the employment to which he or she claims restoration, provided that any service over four years was at the request and for the convenience of the Government; must have been separated honorably or under honorable conditions; and must be qualified to perform the duties of that job or, if disabled while in military service, some other job in employer's organization of comparable seniority, status, and pay. Veterans returning to state or local government employment are protected if released from military training or service on or after Dec. 3, 1974. The time limits on active duty are extended, in the case of a member of the Selected Reserve called up for active duty (other than for training) for not more than 90 days, by the length of such active duty.

(2) **Federal employment.** Generally the same as for private employment.

Nature of Benefit

Restoration in the position the veteran would have attained had he or she not been absent, or in another position of like seniority, status,

and pay, including all benefits falling due after reemployment which would have accrued by seniority. Protection against discharge without cause for 1 year (6 months in the case of a Reservist or Guardsman returning from initial active duty for training, or a member of the Selected Reserve returning from a call-up to active duty, other than for training, for not more than 90 days).

Applying for Reemployment

A veteran must apply to his preservice employer *within 90 days* after separation from active duty or release from hospitalization continuing for not more than a year immediately after active duty. For Reservists and National Guardsmen returning from initial active duty for training of 3 consecutive months or more, and for members of the Selected Reserve returning from active duty (other than for training) for not more than 90 days, the application period is 31 days instead of 90. Reservists and National Guardsmen returning from other types of military training duty must report back to their employer for the next regularly scheduled work period after their return home, allowing for hospitalization and necessary travel time.

UNEMPLOYMENT COMPENSATION

The purpose of unemployment compensation for veterans is to provide a weekly income for a limited period of time to help veterans meet basic needs while searching for employment. The amount and duration of payments are governed by State laws and vary considerably. Benefits are paid from Federal funds.

Entitlement to benefits under the federal law requires that veterans have 365 days or more continuous active service (unless separated earlier because of a service-connected disability); must have been discharged or released under conditions other than dishonorable; must not have been given a bad conduct discharge or, in the case of officers, they must not have resigned "for the good of the service." They must be able to work and be available for work.

Generally benefits are not paid to persons receiving certain educational assistance or vocational subsistence allowances from VA.

Veterans should apply immediately after leaving service at their nearest local State employment service/job service office (NOT at the VA) and present copy 4 of their DD Form 214 to establish their type of separation from service.

JOB-FINDING ASSISTANCE

The U.S. Department of Labor is the Federal agency responsible for providing employment assistance to veterans through State employment/job service local offices throughout the country. The local Vet-

erans Employment Representatives provide functional supervision of job counseling, testing and employment placement services provided to veterans. Priority in referral to job openings and training programs is given to eligible veterans, with preferential treatment for the disabled veterans. In addition, the job service assists veterans who are seeking employment by providing information about job marts, on-the-job and apprenticeship training opportunities, etc., in cooperation with VA Regional Offices, U.S. Veterans Assistance Centers, and Veterans Outreach Centers.

EMPLOYMENT IN THE FEDERAL GOVERNMENT

As a result of the Vietnam Era Veterans' Readjustment Assistance Act of 1974, the United States has a policy of promoting maximum job opportunities within the Federal government for qualified disabled veterans and Vietnam era veterans.

Under the law, all Federal agencies are required to establish affirmative action plans to facilitate employment and advancement of disabled veterans and other handicapped persons.

All veterans may be eligible to receive helpful advantages in Federal employment such as additional points added to passing scores in job examinations, waivers of certain physical requirements, first consideration for certain jobs, and preference for retention in layoffs.

Similar benefits are provided for: (1) unremarried widows or widowers and mothers of certain deceased veterans or military personnel; (2) spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and (3) mothers of permanently and totally service-connected disabled veterans.

Under the expanded Veterans Readjustment Appointment (VRA) authority, a nondisabled Vietnam Era veteran who has completed no more than 14 years of education may be hired by a Federal agency without requiring competition in a regular civil service examination, provided that the veteran agrees to participate in a program of education or training. This 14 years of education restriction does not apply to compensably disabled Vietnam era veterans nor Vietnam era veterans discharged because of service-connected disabilities.

Under the noncompetitive appointment authority for 30 percent disabled veterans, a disabled veteran with a compensable service-connected disability of 30 percent or more may be given by a Federal agency a non-competitive appointment which may lead to conversion to career or career-conditional employment.

More specific information concerning these benefits and other Federal job information may be obtained by contacting the Federal Job Information Centers of the U.S. Office of Personnel Management. The Centers are listed in telephone books under United States Government. Or veterans may obtain a nationwide listing of the Federal Job

Information Centers by writing the U.S. Office of Personnel Management, Federal Job Information Center, 1900 E Street, N.W., Washington, D.C. 20415.

Veterans may also inquire at any Veterans Administration facility for information about employment in the Federal government.

AFFIRMATIVE ACTION IN EMPLOYMENT

Section 402 of the Vietnam Era Veterans' Readjustment Assistance Act of 1974 prohibits employers with federal contracts or subcontracts of \$10,000 or more from discriminating in employment against Vietnam-era and all disabled veterans. It also requires these contractors to take affirmative action — or positive steps — to employ and advance in employment Vietnam-era and all disabled veterans.

Vietnam-era veterans are covered by this program during the first four years after their discharge. Disabled veterans, covered throughout their working life, are those with a 30 percent or more disability and those whose discharge or release from active duty resulted from a disability incurred or aggravated in the line of duty.

Section 402 is administered by the U.S. Labor Department's Office of Federal Contract Compliance Programs. Complaints may be filed with this office or the local Veterans' Employment Representative at the local State employment service office.

CORRECTION OF MILITARY RECORDS

The Secretary of a military department, acting through a Board for Correction of Military Records, has authority to correct any military record when he considers it necessary to correct an error or remove an injustice.

Some veterans may encounter situations wherein they feel they have been victims of error or injustice related to their military service. Applications for correction of a military record, including review of discharges granted by courts martial, may be considered by a correction board.

Generally, a request for correction must be filed by the veteran, survivor or legal representative within three years after discovery of the alleged error or injustice. However, the board may excuse failure to file within the prescribed time if it finds it would be in the interest of justice to do so. In order to justify correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all evidence which may be available such as signed statements of witnesses or a brief of arguments supporting the requested correction. Application must be made on DD Form 149 which may be obtained at any VA office.

MEDALS

Medals awarded while in active service will be issued upon individual request to the appropriate service: ARMY — Commander, U.S. Army Reserve Components, Personnel and Administration Center, ATTN: AGUS-PSE-A, 9700 Page Blvd., St. Louis, Mo. 63132. NAVY — Chief of Naval Personnel, Department of the Navy, Washington, D.C. 20370. AIR FORCE — Commander, U.S. Air Force Military Personnel Center, ATTN: AFPM-PE, Randolph Air Force Base, Texas 78148. MARINES — Commandant, U.S. Marine Corps, Code: DL, Washington, D.C. 20380. COAST GUARD — Commandant, U.S. Coast Guard, 13th and E Streets N.W., Washington, D.C. 20226.

COMMISSARY AND EXCHANGE PRIVILEGES

Honorably discharged veterans with a service-connected disability rated at 100 percent, unmarried surviving spouses of members or retired members of the Armed Forces, recipients of the Medal of Honor, eligible dependents of the foregoing categories, and eligible orphans are entitled to unlimited exchange and commissary store privileges in the United States. (Entitlement to these privileges overseas is governed by international law, and privileges are available only to the extent agreed upon by the foreign governments concerned.) Certification of total disability will be given by the Veterans Administration. Assistance in completing DD Form 1172 (Application for Uniformed Services Identification and Privilege Card) may be provided by the VA.

CREDIT FOR FARMS, HOMES, BUSINESSES, COMMUNITY DEVELOPMENT

Credit and management advice can be provided by Farmers Home Administration (FmHA) to qualified individuals to buy, improve or operate farms. FmHA also guarantees business and industry loans to legal entities, including individuals, in towns up to 50,000 population. Loans for housing in towns principally up to 10,000 population are available as are loans to communities to install water and waste disposal systems and other community facilities.

For individual loans, applications from eligible veterans have preference for processing. For further information contact FmHA, U.S. Department of Agriculture, Washington, D.C. 20250, or apply at local FmHA offices, usually located in county seat towns.

FHA HOME MORTGAGE INSURANCE

Any veteran, peacetime or otherwise, with at least 90 days' service, whether or not he has obtained a home loan under laws administered by the Veterans Administration, may undertake home ownership through the FHA Home Mortgage Insurance for veterans. The maxi-

imum interest rate may vary from time to time in accordance with fluctuations in the mortgage market. Veterans should submit VA Form 26-8261a, which can be obtained from any VA office, to the VA in order to obtain a Certificate of Veterans Status (VA Form 26-8261). This certificate is submitted by the lender to the Federal Housing Administration.

COMPREHENSIVE EMPLOYMENT AND TRAINING ACT

The Labor Department administers through the Employment and Training Administration employment and training programs authorized by the Comprehensive Employment and Training Act (CETA). Under this act funds are provided to fund sponsors which are generally States and local government bodies, for comprehensive employment and training assistance to economically disadvantaged, unemployed, and underemployed individuals, including veterans. CETA regulations specify that prime sponsors as recipients of funds must take appropriate steps to provide for the increased participation of qualified disabled veterans and Vietnam Era veterans in their programs, including special consideration in filling public service employment jobs. Such special consideration must, as a minimum, consist of outreach mechanisms, special referral and selection mechanisms, and specific local goals for veteran participation. Veterans may inquire directly about CETA programs through the local prime sponsor or the Veterans Employment Representative of the local state employment service office.

DISABLED VETERANS OUTREACH PROGRAM

The Department of Labor, using CETA funds (see above), places disabled veterans in the State employment/job services offices to locate and inform jobless disabled veterans about job training and employment opportunities. This staff works with the VA, veterans organizations, and other community groups to locate disabled and Vietnam Era veterans in need of employment and training assistance and has available the resources of the State employment/job service office, including the job bank for referral to job openings.

NATURALIZATION PREFERENCE

Aliens with service in the U.S. Armed Forces during periods in which the United States was engaged in conflicts or hostilities, who have either been lawfully admitted to the United States for permanent residence or who, not having been so admitted, were inducted, enlisted, re-enlisted or extended an enlistment in the Armed Forces while within

the United States, Puerto Rico, Guam, the Virgin Islands of the United States, the Canal Zone, American Samoa or Swains Island, may be naturalized without having to comply with some of the general requirements for naturalization. Apply at the nearest office of the Immigration and Naturalization Service.

REVIEW OF DISCHARGES

(Also see Eligibility, page iv.)

Each of the services maintains a Discharge Review Board with authority to change, correct or modify discharges or dismissals that are NOT awarded by a general court-martial. The Board has NO authority to address medical discharges. The veteran (or, if deceased or incompetent, the surviving spouse, next of kin or legal representative) may apply for a review of discharge by writing to the Military Department concerned using Department of Defense Form 293 (DD-293), which may be obtained at any VA office.

Service discharge review boards conduct hearings by established boards in Washington, D.C. Also traveling review boards visit selected cities to hear cases based on demand as evidenced by the number of applicants who have submitted DD Forms 293. In addition, the Army sends teams to other locations to video tape applicant's testimony. This tape is reviewed by a regularly constituted board in Washington, D.C.

Public Law 95-126 requires that discharge review procedures incorporate the application of uniform standards on a case by case basis. Veterans who had their discharges upgraded under a Department of Defense Special Discharge Review Program and who apply for benefits must have their cases reviewed to determine that their service meets historically consistent criteria for determining honorable service. Automatic upgrades of discharges as mandated in special programs will not in themselves qualify a veteran for benefits.

Under the new law, discharges awarded as a result of unauthorized absence in excess of 180 days makes one ineligible for receipt of VA benefits regardless of action taken by discharge review boards. Boards for the Correction of Military Records or the VA may assist eligible veterans to overcome this restriction if the veteran submits a request to either authority giving evidence of compelling circumstances in extenuation for the absence in excess of 180 days. Applications to the boards are made on DD Form 149, and applications to the VA are made by letter.

Veterans with disabilities incurred or aggravated during active military, naval, or air service in line of duty may qualify for medical or

related benefits regardless of the type of administrative separation and characterization of service.

Veterans separated administratively under other than honorable conditions solely for the personal use and possession of drugs prior to July 1971 may request that their discharges be reviewed for possible recharacterization to "under honorable conditions." Additionally veterans with discharges under other than honorable conditions based solely on alcoholism will be reviewed upon application for possible recharacterization.

Questions regarding discharge review may be addressed to the "Senior Member of the Discharge Review Board" at the following addresses:

Army—Washington, D.C. 20310
Navy and USMC—Washington, D.C. 20370
Coast Guard—Washington, D.C. 20591
Air Force—Randolph AFB, Texas 78148

DEATH GRATUITY

Military services provide death gratuities to surviving spouses and dependents.

A sum, equal to 6-months pay of the deceased but not less than \$800 nor more than \$3,000, is paid to the deceased veteran's spouse, children, or if designated by the deceased, parents, brothers, or sisters. This is paid as soon as possible by the command to which the deceased was attached. If not received within a reasonable time, application should be made to the service concerned. The death gratuity is payable in case of any death in active service, or any death within 120 days thereafter from specified causes related to active service.

SMALL BUSINESS ADMINISTRATION

SBA has a number of programs designed to help foster and encourage small business enterprise, including businesses owned or operated by veterans. SBA also assists veterans to become the owners of their own small businesses. Help available from SBA includes advocacy in addition to financial and management assistance. Most SBA loans are made under its Loan Guaranty Program. The money is advanced by the bank or other lending institution, with SBA guaranteeing up to 90 percent of the total amount. Information on any of SBA's programs is available without charge from any of its national network of about 100 field offices. Veterans should check the U.S. Government section of the local phone book for addresses of the nearest SBA office.

SOCIAL SECURITY CREDITS

Monthly retirement, disability, and survivors benefits under Social Security are payable to a veteran and dependents if he or she has earned enough work credits under the program. A lump sum death payment of \$255 also is made upon the veteran's death. In addition, the veteran may qualify at 65 for Medicare's hospital insurance and medical insured people and their dependents with permanent kidney failure who need dialysis or kidney transplants.)

Active duty (or active duty for training) in the United States uniformed services has counted toward Social Security, since January 1957, when taxes were first withheld from a serviceperson's basic pay. Service personnel and veterans receive an extra \$300 credit for each quarter in which he or she received any basic pay for active duty or active duty for training after 1956 and before 1978. After 1977, a credit of \$100 is granted for each \$300 of reported wages up to a maximum credit of \$1,200 if reported wages are \$3,600 or more. No additional Social Security taxes are withheld from pay for these extra credits. Also, noncontributory Social Security credits of \$160 a month may be granted to veterans who served after September 15, 1940, and before 1957.

Further information about Social Security credits and benefits is available from any of the more than 1,300 Social Security offices. For the address and phone number, look in the telephone directory under Social Security Administration, or ask at the post office.

ATTENTION VETERANS, VETERANS' FAMILIES

The VA Administers benefits for certain veterans, widows, widowers, children, and parents of veterans. All are described in this pamphlet.

To file a claim, it will be necessary to identify the veteran. If the veteran, in turn, had ever filed a VA claim and the veteran's file number ("C" number) is known, there will be no problem.

Otherwise, it will be necessary to establish the veteran's identity by submitting the veteran's full name and a copy of discharge from service (or military service number, branch of service, and dates served).

The VA advises keeping the above information, and the veteran's government insurance number, in a safe, convenient location. Also, a statement regarding burial preference (location and type of burial) should be included in the veteran's personal papers.

If not already on record in VA files, the following documents will be required for claims:

- (a) The veteran's death certificate for all claims where the veteran died outside of service or outside of a VA hospital.
- (b) The veteran's marriage certificate where the claim is made by the

widow or widower or by or for her or his children.

(c) The children's birth certificates, whether claim is made in the child's own right or by the widow or widower.

(d) The veteran's birth certificate if the parents of the veteran wish to establish eligibility.

Immediate Death Benefits

The immediate benefits following the death of the veteran—a burial flag and burial in national cemeteries (see text of pamphlet for full details) can be secured with the aid of the funeral director handling the veteran's funeral. The funeral director's requests are usually sufficient to alert the VA insurance division so that an insurance claims form is automatically sent to the veteran's beneficiary without inquiry on the beneficiary's part.

GI Insurance

If the funeral director has not alerted the VA at the time of the veteran's death, families in the eastern half of the United States should send their insurance claim to the VA Center, 5000 Wissahickon Ave., Philadelphia, Pa. 19101. Families in the western half of the nation should address the VA Center, Fort Snelling, St. Paul, Minn. 55111. Be sure to send the complete name of the veteran and number of the policy or, if the number is unknown, identify the veteran by file number, military serial number or the branch and dates of military service, and date of birth.

Servicemen's Group Life Insurance (SGLI) Veterans Group Life Insurance (VGLI)

Designated beneficiaries of those deceased persons covered by SGLI or VGLI may submit their claim to the Office of Servicemen's Group Life Insurance, 212 Washington St., Newark, N.J. 07102. They should be sure to send the full name of the insured member together with other identifying information such as military serial number, branch of service, dates of military service, Social Security number and dates of birth and death. Claim forms may be secured from the nearest VA office, or by writing to the Office of Servicemen's Group Life Insurance at the above address.

Burial Expense Reimbursement

The funeral director will also assist in filing for *Reimbursement of Burial Expenses* (see text).

Compensation

If the veteran's death was service-connected, the widow or widower and minor children may be eligible for *Dependency and Indemnity Compensation* (see text).

Pension

Non-service-connected death may entitle the widow or widower and veteran's minor children to *Pension* payments (see text).

Parent's Compensation

In certain cases, parents may be eligible for *Dependency and Indemnity Compensation* (see text).

Children's Benefits — Restoration or Entitlement to, Upon Termination of Child's Marriage.

Entitlement to benefits payable to or on behalf of a child which has been denied or terminated by reason of the child's marriage may be restored if the marriage is terminated by death or dissolved by a court decree.

Children's Education

Children of veterans who die or become permanently and totally disabled because of service-connected disabilities or of service personnel who are missing in action or prisoners of war may be eligible for *Dependents' Educational Assistance* (see text).

Surviving Spouse's Education

Surviving spouses of veterans who died as the result of service-connected disabilities are eligible for education assistance (see text).

Spouse's Education

Spouses of veterans who are permanently and totally disabled because of a service-connected disability or of servicepersons who are missing in action or prisoners of war are eligible for educational assistance (see text).

Home Loans for Surviving Spouses

Unmarried surviving spouses of veterans of any period of service occurring since September 16, 1940, whose deaths were service-connected, are eligible for a *GI home loan* (see text).

Home Loans for Spouses

Spouses of service personnel who are missing in action or prisoners of war are eligible for a *GI home loan* (see text).

Death Gratuity

Paid by the Armed Services to widows, widowers, children—and if designated by the deceased—to parents, brothers or sisters (see text).

Notice

Veterans should acquaint their families with the location of their military records, their file number and the insurance numbers to save delay.

"VA — May I Help You?"

For information or assistance in applying for veterans' benefits, write, call, or visit a Veterans Benefits Counselor at your nearest VA regional office or VA office listed on the following pages, or a local veterans service organization representative. Application for medical benefits may be made at a VA medical center (see H—Hospital Care below) or any VA station with medical facilities.

To help VA provide prompt service, callers are advised to have full identifying information on hand when they call VA. (See index for "Attention Veterans, Veterans' Families.")

All 50 states have toll-free telephone services to VA regional offices. The telephone numbers listed after each regional office are the toll-free benefits information numbers to that office for the areas shown. Local telephone numbers are also listed for VA hospitals and clinics.

Please note: Telephone numbers are subject to change. If you are unable to reach VA at the number listed for your area or if you are unsure which number to call, consult the white pages of your local telephone directory under U.S. Government, Veterans Administration, for the benefits information number. The directory assistance operator can also assist you.

To assure that accurate information and courteous responses are given to the public, VA supervisory personnel occasionally monitor telephone calls. No record is kept of the caller's name, address, claim or telephone number.

GI life insurance is administered at the VA Regional Office and Insurance Center in St. Paul or Philadelphia. For any information concerning a policy, write directly to the VA Center administering it. Give the insured's policy number, if known. The insured's full name, date of birth, and service number should be given if the policy number is not known.

VA FACILITIES—WHERE TO GO FOR HELP

(Also see listing "Where To Apply for Alcohol or Drug Dependence Treatment" on page 72, "Veterans Administration Vet Centers" on page 73, and "Veterans Administration National Cemeteries" on page 75)

VA installations are listed below by state. Information on VA benefits may be obtained from the following installations: Regional Offices (RO); other offices (O); Regional Office and Insurance Centers in Philadelphia and St. Paul, and United States Veterans Assistance Centers (USVAC) listed immediately following the state listing below. Abbreviations of other installations are as follows: H—Hospital Care; D—Domiciliary Care; NHC—Nursing Home Care; OC—Outpatient Clinic (independent); OCH—Outpatient Clinic (physically separated from hospital); OCS—Outpatient Clinic Substation.

Beneficiaries residing or traveling overseas requiring information or assistance relative to VA benefits, should contact the nearest American Embassy or Consulate.

ALABAMA

Birmingham (H) 35233
700 S. 19th St.
(205) 933-8101

Mobile (OCS) 36617
2451 Fillingim St.
(205) 690-2875

Montgomery (H) 36109
215 Perry Hill Rd.
(205) 272-4670

Montgomery (RO) 36104
474 S. Court St.

If you reside in the local telephone area of:

Birmingham — 322-2492

Huntsville — 539-7742

Mobile — 432-8645

Montgomery — 262-7781

All other areas in Alabama
(800) 392-8054

Tuscaloosa (H&NHC) 35401
Loop Rd.
(205) 553-3760

Tuskegee (H&NHC) 36083
(205) 727-0550

ALASKA

Anchorage (RO) 99501
235 E. 8th Avenue

If you live in the local telephone area of:
Anchorage 271-4053

ALASKA (Continued)

All other Alaska communities
ask operator for Zenith 2500

Juneau (OC) 99802
Federal Bldg., U.S. Post
Office and Courthouse
709 W. 9th St.
(907) 586-7466

ARIZONA

Phoenix (H) 85012
7th St. & Indian School Rd.
(602) 277-5551

Phoenix (RO) 85012
3225 N. Central Ave.
If you live in the local
telephone area of:
Phoenix — 263-5411
Tucson — 622-6424
All other Arizona areas
(800) 352-0451

Prescott (H&D) 86313
(602) 445-4860

Tucson (H&NHC) 85723
3601 S. 6th Ave.
(602) 792-1450

ARKANSAS

Fayetteville (H) 72701
1100 N. College Ave.
(501) 443-4301

Little Rock (RO) 72201
1200 W. 3rd St.
If you live in the local
telephone area of:
Fort Smith — 785-2637
Little Rock — 378-5971

ARKANSAS (Continued)

Pine Bluff — 536-8100
Texarkana — 774-2166
All other Arkansas areas
(800) 482-5434

Little Rock (H&NHC) 72206
300 E. Roosevelt Rd.
(501) 372-8361

CALIFORNIA

Compton (USVAC) 90221
1717 N. Long Beach Blvd.
Suite 108
(213) 537-3203

East Los Angeles
(USVAC) 90063
East L.A. Service Center
915 N. Bonnie Beach Pl.
(213) 264-1068

Fresno (H) 93703
2615 E. Clinton Ave.
(209) 225-6100

Livermore (H) 94550
(415) 447-2560

Loma Linda (H) 92357
11201 Benton St.
(714) 825-7084

Long Beach (H&NHC) 90822
5901 E. 7th St.
(213) 498-1313

Los Angeles (RO) 90024
Federal Building
11000 Wilshire Blvd.
West Los Angeles

CALIFORNIA (Continued)

Counties of Inyo, Kern, Los Angeles, Orange, San Bernardino, San Luis Obispo, Santa Barbara and Ventura:

If you live in the local telephone area of:
Central LA -- 879-1300
Inglewood -- 645-5420
La Crescenta -- 248-0450
Malibu/Santa Monica -- 451-0672

San Fernando/Van Nuys -- 997-6401
San Pedro/Long Beach -- 833-5241
Sierra Madre -- 355-3305
West Los Angeles -- 479-4011
Whittier -- 945-3841

Outside LA
Anaheim -- 821-1020
Bakersfield -- 834-3142
Huntington Beach -- 848-1500
Ontario -- 983-9784
Oxnard -- 487-3977
San Bernardino -- 884-4874
Santa Ana -- 543-8403
Santa Barbara -- 963-0643

All other areas of the above counties -- (800) 352-6592

Counties of Alpine, Lassen, Modoc and Mono served by:
Reno, NV (RO) 89520
1201 Terminal Way

If you live in the above California counties -- (800) 648-5406

Los Angeles (H&D) 90073
Sawtelle & Wilshire Blvd.
(213) 478-3711

Los Angeles (OC) 90013
425 S. Hill St.
(213) 688-2000

Martinez (H) 94553
150 Muir Rd.
(415) 228-6800

Oakland (OCS) 94612
1515 Clay St.
(415) 273-7125

Palo Alto (H&NHC) 94304
3801 Miranda Ave.
(415) 493-5000

San Diego (RO) 92108
2022 Camino Del Rio North
Counties of Imperial, Riverside, and San Diego:
If you live in the local telephone area of:
Riverside -- 686-1132
San Diego -- 297-8220
All other areas of the above counties (800) 532-3811

San Diego (H&NHC) 92161
3350 LaJolla Village Dr.
(714) 453-7500

CALIFORNIA (Continued)

San Diego (OCH) 92108
Palomar Building
2022 Camino Del Rio North

San Francisco (RO) 94105
211 Main St.

If you live in the local telephone area of:
Fremont -- 796-9212
Fresno -- (800) 652-1296
Modesto -- 521-9260
Monterey -- 649-3550
Oakland -- 893-0405
Palo Alto -- 321-5615
Sacramento -- 929-5863
San Francisco -- 495-8900
San Jose -- 998-7373
Santa Rosa -- 544-3520
Stockton -- 948-8860
Vallejo -- 552-1556
All other areas of Northern California -- (800) 652-1240

San Francisco (H) 94121
4150 Clement St.
(415) 221-4810

Sepulveda (H&NHC) 91343
16111 Plummer
(213) 894-8271

COLORADO

Denver (RO) 80225
Building 20
Denver Federal Center
If you live in the local telephone area of:
Colorado Springs -- 475-9911
Denver -- 233-6300
Pueblo -- 545-1764
All other Colorado areas -- (800) 332-6742

Denver (H) 80220
1055 Clermont St.
(303) 399-8020

Fort Lyon (H&NHC) 81038
(303) 456-1260

Grand Junction (H&NHC) 81501
2121 North Ave.
(303) 242-0731

CONNECTICUT

Hartford (RO) 06103
450 Main St.

If you live in the local telephone area of:
Bridgeport -- 384-9861
Danbury -- 743-2791
Hartford -- 278-3230
New Haven -- 562-2113
New London -- 447-0377
Norwalk -- 853-8141
Stamford -- 325-4039
Waterbury -- 757-0347
All other Connecticut areas -- (800) 842-4315/4317

Newington (H) 06111
555 Willard Ave.
(203) 666-6951

CONNECTICUT (Continued)

West Haven (H&NHC) 06516
W. Spring St.
(203) 932-5711

DELAWARE

Wilmington (RO) 19805
1601 Kirkwood Highway
If you live in the local telephone area of:
Wilmington -- 998-0191
All other Delaware areas -- (800) 292-7855

Wilmington (H) 19805
1601 Kirkwood Highway
(302) 994-2511

DISTRICT OF COLUMBIA

Washington, D.C. (RO) 20421
941 N. Capitol St., N.E.
(202) 872-1151

Washington, D.C. (H) 20422
50 Irving St., N.W.
(202) 483-6666

FLORIDA

Bay Pines (H, D, NHC, & OCH) 33504
1000 Bay Pines Blvd., N
(813) 391-9644

Gainesville (H) 32602
Archer Rd.
(904) 376-1611

Jacksonville (O) 32201
Post Office & Courthouse Bldg.
311 W. Monroe St.
(904) 356-1581

Jacksonville (OCS) 32206
1833 Boulevard
(904) 791-2751

Lake City (H&NHC) 32055
S. Marion St.
(904) 752-1400

Miami (H&NHC) 33125
1201 N.W. 16th St.
(305) 324-4455

Miami (O) 33130
Federal Building, Rm. 100
51 S.W. 1st Ave.
(305) 358-0669

Orlando (OCS) 32806
83 W. Columbia St.
(305) 425-7521

Riviera Beach (OPC) 33404
Exec. Plaza, 301 Broadway
(305) 845-2800

St. Petersburg (OCH) 33731
144 First Ave., S
(813) 893-3706

St. Petersburg (RO) 33731
144 1st Ave. S.

FLORIDA (Continued)

If you live in the local telephone area of:
Cocoa/Cocoa Beach -- 783-8930
Daytona Beach -- 255-8351
Ft. Lauderdale/Hollywood -- 522-4725
Ft. Myers -- 334-0900
Gainesville -- 376-5266
Jacksonville -- 356-1581
Lakeland/Winter Haven -- 688-7499
Melbourne -- 724-5600
Miami -- 358-0669
Orlando -- 425-2626
Pensacola -- 434-3537
Sarasota -- 366-2939
Tallahassee -- 224-6872
Tampa -- 229-0451
West Palm Beach -- 833-5734
St. Petersburg -- 898-2121
All other Florida areas -- (800) 282-8821
Tampa (H) 33612
13000 N. 30th St.
(813) 971-4500

GEORGIA

Atlanta (RO) 30308
730 Peachtree St., N.E.
If you live in the local telephone area of:
Albany -- 439-2331
Atlanta -- 881-1776
Augusta -- 738-5403
Columbus -- 324-6646
Macon -- 745-6517
Savannah -- 232-3365
All other Georgia areas -- (800) 282-0232

Augusta (H&NHC) 30904
(404) 724-5116

Decatur (H) 30033
1670 Clairmont Rd., N.E.
(404) 321-6111

Dublin (H, D & NHC) 31021
(912) 272-1210

HAWAII

Honolulu (RO) 96813
PJKK Federal Bldg.
300 Ala Moana Blvd.
If you live in the local telephone area of:
Is. of Hawaii -- Ask operator for Enterprise 5308
Is. of Kauai -- Ask operator for Enterprise 5310
Is. of Maui/Lanai/Molokai -- Ask operator Enterprise 5309
Is. of Oahu -- 546-8962

Honolulu Clinic 96801
P.O. Box 3198
680 Ala Moana Blvd.
(808) 546-2176

IDAHO

Boise (RO) 83724
Federal Bldg. and
U.S. Courthouse
550 W. Fort St.
If you live in the local telephone area of:
Boise -- 334-1010
All other Idaho areas -- (800) 632-2003

Boise (H) 83702
5th and Fort St.
(208) 336-5100

ILLINOIS

Chicago (H) 60611
333 E. Huron St. (Lakeside)
(312) 943-6600

Chicago (H) 60680
(West Side)
820 S. Damen Ave.
(312) 666-6500

Chicago (RO) 60680
536 S. Clark St.
If you live in the local telephone area of:
Bloomington/Normal -- 829-4374
Carbondale -- 457-8161
Champaign-Urbana -- 344-7505
Chicago -- 663-5510
Decatur -- 429-9445
E. St. Louis -- 274-5444
Peoria -- 674-0901
Rockford -- 968-0538
Springfield -- 789-1246
All other Illinois areas -- (800) 972-5327

Danville (H&NHC) 61832
(217) 442-8000

Hines (H) 60141
(312) 343-7200

Marion (H) 62959
(618) 997-5311

North Chicago (H&NHC) 60064
Downey
(312) 689-1900

INDIANA

Evansville (OCS) 47708
214 S.E. 6th St.
(812) 423-6871 Ext. 316

Fort Wayne (H&NHC) 46805
1600 Randalia Dr.
(219) 743-5431

Indianapolis (RO) 46204
575 N. Pennsylvania St.
If you live in the local telephone area of:
Anderson/Muncie -- 289-9377
Evansville -- 426-1403
Ft. Wayne -- 422-9189
Gary/Hammond/E. Chicago -- 886-9184

INDIANA (Continued)

Indianapolis -- 269-5566
Lafayette/W. Lafayette -- 742-0084
South Bend -- 232-3011
Terre Haute -- 232-1030
All other Indiana areas -- (800) 382-4540

Indianapolis (H&NHC) 46202
1481 W. 10th St.
(317) 635-7401

Marion (H&NHC) 46952
E. 38th St.
(317) 674-3321

IOWA

Des Moines (RO) 50309
210 Walnut St.
If you live in the local telephone area of:
Cedar Rapids -- 366-7681
Davenport/Rock Is./Moline, IL -- 326-4051

Des Moines -- 280-7220
Sioux City -- 252-3291
Waterloo -- 235-6721
All other Iowa areas -- (800) 362-2222

Des Moines (H) 50310
30th & Euclid Ave.
(515) 255-2173

Iowa City (H) 52240
(319) 338-0581

Knoxville (H&NHC) 50138
1515 W. Pleasant St.
(515) 842-3101

KANSAS

Leavenworth (H, D & NHC) 66048
4201 S. 4th St., Trafficway
(913) 682-2000

Topeka (H&NHC) 66622
2200 Gage Blvd.
(913) 272-3111

Wichita (RO) 67211
Blvd. Office Park
901 George Washington Blvd.
If you live in the local telephone area of:
Kansas City -- 432-1650
Topeka -- 357-5301
Wichita -- 264-9123
All other Kansas areas -- (800) 362-2444

Wichita (H) 67218
5500 E. Kellogg
(316) 685-2221

KENTUCKY

Lexington (H&NHC) 40507
(606) 233-4511

Louisville (RO) 40202
600 Federal Place

KENTUCKY (Continued)

If you live in the local telephone area of:
Lexington — 253-0566
Louisville — 584-2231
All other areas - (800) 292-4562

Louisville (H) 40202
800 Zorn Ave.
(502) 895-3401

LOUISIANA

Alexandria (H&NHC) 71301
(318) 473-0010

New Orleans (RO) 70113
701 Loyola Ave.

If you live in the local telephone area of:
Baton Rouge — 343-5539
New Orleans — 561-0121
Shreveport — 424-8442
All other Louisiana areas — (800) 462-9510

New Orleans (H) 70146
1601 Perdido St.
(504) 568-0811

Shreveport (H&O) 71130
510 E. Stoner Ave.
(318) 424-8442 (Office)
(318) 221-8411 (Hospital)

MAINE

Portland (O) 04111
One Maine Savings Plaza
Congress St.
(207) 775-6391

Togus (RO) 04330
If you live in the local telephone area of:
Portland — 775-6391
Togus — 623-8411 ext. 498
All other Maine areas — (800) 452-1935

Togus (H&NHC) 04330
(207) 623-8411

MARYLAND

Counties of Montgomery and Prince Georges:
Washington, DC (RO) 20421
941 N. Capitol St., N.E.
If you live in the above Maryland counties — 872-1151

All other Maryland counties:
Baltimore (RO) 21201
31 Hopkins Plaza
Federal Building
If you live in the local telephone area of:
Baltimore — 685-5454
All other Maryland areas: (800) 492-9503

Baltimore (OCH) 21201
31 Hopkins Plaza
Federal Building
(301) 962-4610

Baltimore (H) 21218
3900 Loch Raven Blvd.
(301) 467-9932

MARYLAND (Continued)

Fort Howard (H&NHC) 21052
(301) 477-1800

Perry Point (H&NHC) 21902
(301) 642-2411

MASSACHUSETTS

Bedford (H&NHC) 01730
200 Spring Rd.
(617) 275-7500

Boston (H) 02130
150 S. Huntington Ave.
(617) 232-9500

Towns of Fall River and New Bedford and counties of Barnstable, Dukes, Nantucket, part of Plymouth, and Bristol are served by
Providence, R.I. (RO) 02903
321 S. Main St.
If you live in the local telephone area of:
Fall River — 676-3898
New Bedford — 999-1321
All other areas of Dukes, Nantucket, Barnstable, and parts of Plymouth, and Bristol counties — (800) 556-3893

Remaining Massachusetts counties served by:

Boston (RO) 02203
John Fitzgerald Kennedy Federal Bldg.
Government Center

If you live in the local telephone area of:
Boston — 227-4600
Brockton — 588-0764
Fitchburg/Leominster — 342-8927

Lawrence — 687-3332
Lowell — 455-5463

Springfield — 785-5343
Worcester — 791-3595

All other Massachusetts areas — (800) 392-6015

Boston (OC) 02108
17 Court St.
(617) 223-2021

Brockton (H&NHC) 02401
945 Belmont St.
(617) 583-4500

Lowell (OCS) 01852
Old Post Office Bldg.
50 Kearney Square
(617) 453-1746

New Bedford (OCS) 02740
53 N. Sixth St.
(617) 997-8721

Northampton (H&NHC) 01060
N. Main St.
(413) 584-4040

Springfield (O) 01103
1200 Main St.
(413) 785-5343

MASSACHUSETTS (Continued)

Springfield (OCS) 01103
101 State St.
(413) 781-2420

West Roxbury (H) 02132
1400 VFW Parkway
(617) 323-7700

Worcester (OCS) 01601
595 Main St.
(617) 791-2251

MICHIGAN

Allen Park (H&NHC) 48101
Southfield & Outer Drive
(313) 562-6000

Ann Arbor (H) 48105
2215 Fuller Rd.
(313) 769-7100

Battle Creek (H&NHC) 49016
(616) 965-3281

Detroit (PO) 48226
Patrick V. McNamara Federal Bldg.

477 Michigan Ave.
If you live in the local telephone area of:
Ann Arbor — 662-2506

Battle Creek — 962-7568
Bay City — 894-4556
Detroit — 964-5110

Flint — 234-8646
Grand Rapids — 456-8511

Jackson — 787-7030
Kalamazoo — 344-0156
Lansing/E. Lansing — 484-7713

Muskegon — 726-4895
Saginaw — 754-7475

All other Michigan areas — (800) 482-0740

Grand Rapids (OCS) 49503
260 Jefferson St., S.E.
(616) 459-2200

Iron Mountain (H&NHC) 49801
(906) 774-3300

Saginaw (H) 48602
1500 Weiss St.
(517) 793-2340

MINNESOTA

Minneapolis (H) 55417
54th St. & 48th Ave., South
(612) 725-6767

St. Cloud (H&NHC) 56301
(612) 252-1670

St. Paul (RO & Insurance Center) 55111
Federal Bldg., Fort Snelling

If you live in the local telephone area of:
Duluth — 722-4467

Minneapolis — 726-1454
Rochester — 288-5888
St. Cloud — 253-9300
St. Paul — 726-1454

All other Minnesota areas — (800) 692-2121

MINNESOTA (Continued)

St. Paul (OCH) 55111
Fort Snelling
(612) 725-6767

MISSISSIPPI

Biloxi (H,D&NHC) 39531
(601) 388-5541

Jackson (H&NHC) 39216
1500 E. Woodrow Wilson Ave.
(601) 362-4471

Jackson (RO) 39201
100 W. Capitol St.

If you live in the local telephone area of:
Biloxi/Gulfport — 432-5996
Jackson — 960-4873
Meridian — 693-6166
All other Mississippi areas — (800) 682-5270

MISSOURI

Columbia (H&NHC) 65201
800 Stadium Road
(314) 443-2511

Kansas City (H) 64128
4801 Linwood Blvd.
(816) 861-4700

Kansas City (O) 64106
Federal Office Bldg.
601 E. 12th St.
(816) 861-3761

Poplar Bluff (H&NHC) 63901
(314) 686-4151

St. Louis (RO) 63103
Federal Bldg.
1520 Market St.

If you live in the local telephone area of:
Columbia — 449-1276
Kansas City — 861-3761
St. Joseph — 364-1171
St. Louis — 342-1171
Springfield — 883-7470
All other Missouri areas — (800) 392-3761

St. Louis (H&NHC) 63125
915 N. Grand Blvd.
(314) 652-4100

MONTANA

Fort Harrison (RO) 59636
If you live in the local telephone area of:
Fort Harrison/Helena — 442-6839

Great Falls — 761-3215
All other Montana areas — (800) 332-6125

Fort Harrison (H) 59636
(406) 442-6410

Miles City (H&NHC) 59301
210 S. Winchester
(406) 232-3060

NEBRASKA

Grand Island (H&NHC) 68801
2201 N. Broadway
(308) 382-3660

Lincoln (RO) 68508
Federal Bldg.
100 Centennial Mall North
If you live in the local telephone area of:
Lincoln — 471-5001

Omaha/Council Bluff — 221-3291
All other Nebraska areas — (800) 742-7554

Lincoln (H) 68510
600 S. 70th St.
(402) 489-3802

Omaha (H) 68105
4101 Woolworth Ave.
(402) 346-8800

NEVADA

Las Vegas (OCS) 89102
1703 W. Charleston
(702) 385-3700

Reno (H&NHC) 89520
1000 Locust St.
(702) 329-1051

Reno (RO) 89520
245 East Liberty Street
If you live in the local telephone area of:
Las Vegas — 386-2921
Reno — 329-9244
All other Nevada areas — (800) 992-5740

NEW HAMPSHIRE

Manchester (RO) 03103
Norris Cotton Federal Bldg.
275 Chestnut St.

If you live in the local telephone area of:
Manchester — 666-7785
All other New Hampshire areas — (800) 562-5260

Manchester (H&NHC) 03104
718 Smyth Rd.
(603) 624-4366

NEW JERSEY

East Orange (H&NHC) 07019
Tremont Ave. & S. Center
(201) 676-1000

Lyons (H&NHC) 07939
(201) 647-0180

Newark (RO) 07102
20 Washington Place
If you live in the local telephone area of:
Atlantic City — 348-8550
Camden — 541-8650

Clifton/Paterson/Passaic — 472-9632
Long Branch/Asbury Park — 870-2550

New Brunswick/Sayreville — 828-5600

NEW JERSEY (Continued)

Newark — 645-2150
Perth Amboy — 442-5300
Trenton — 989-8116
All other New Jersey areas — (800) 242-5867

Newark (OCH) 07102
20 Washington Place
(201) 645-3491

NEW MEXICO

Albuquerque (RO) 87102
Dennis Chavez Federal Bldg.
U.S. Courthouse
500 Gold Ave., S.W.
If you live in the local telephone area of:
Albuquerque — 766-3361
All other New Mexico areas — (800) 432-6853

Albuquerque (H&NHC) 87108
2100 Ridgecrest Dr., S.E.
(505) 265-1711

NEW YORK

Albany (H&NHC) 12208
113 Holland Ave
(518) 462-3311

Albany (O) 12207
Leo W. O'Brien Federal Bldg.
Clinton Ave. & N. Pearl St.
(800) 442-5882

Batavia (H) 14020
Redfield Pkwy.
(716) 343-7500

Bath (H,D&NHC) 14810
(607) 776-2111

Bronx (H) 10468
130 W. Kingsbridge Rd.
(212) 584-9000

Brooklyn (H&NHC) 11209
800 Poly Place
(212) 836-6600

Brooklyn (OC) 11205
35 Ryerson St.
(212) 330-7500

Buffalo (RO) 14202
Federal Bldg.

111 W. Huron St.
If you live in the local telephone area of:
Binghamton — 772-0856

Buffalo — 846-5191
Rochester — 232-5290
Syracuse — 476-5544

Utica — 735-6431
All other areas of Western New York State — (800) 462-1130

Buffalo (H&NHC) 14215
3495 Bailey Ave.
(716) 834-9200

Canandaigua (H&NHC) 14424
Ft. Hill Ave.
(716) 394-2000

Castle Point (H&NHC) 12511
(914) 831-2000

NEW YORK (Continued)

Montrose (H&NHC) 10548
(914) 737-4400

New York City (H) 10010
1st Ave. at E. 24th St.
(212) 686-7500

New York City (RO) 10001
252 Seventh Ave. at 24th St.
Counties of Albany, Bronx,
Clinton, Columbia, Delaware,
Dutchess, Essex, Franklin,
Fulton, Greene, Hamilton,
Kings, Montgomery, Nassau,
New York, Orange, Otsego,
Putnam, Queens, Rensselaer,
Richmond, Rockland,
Saratoga, Schenectady,
Schoharie, Suffolk, Sullivan,
Ulster, Warren, Washington,
Westchester:

If you live in the local
telephone area of:
Hempstead - 483-6188
New York - 620-6901
Poughkeepsie - 452-5330
Scarsdale - 723-7476
All other areas in the above
counties - (800) 442-5882

New York City (OCH) 10001
252 7th Ave. at 24th St.
(212) 620-6776

New York City (Prosthetic
Center) 10001
252 7th Ave.
(212) 620-6636

Northport (H) 11768
Long Island - Middleville Rd.
(516) 261-4400

Rochester (O&OCS) 14614
Federal Office Bldg. and
Courthouse
100 State St.
(716) 232-5290 (O)
(716) 263-5734 (OCS)

Syracuse (O) 13260
U.S. Courthouse and
Federal Building
100 S. Clinton St.
(315) 476-5544

Syracuse (Mental Hygiene
Clinic) 13202
Gateway Bldg.
803 S. Salina St.
(315) 473-2619

Syracuse (H&NHC) 13210
Irving Ave. & University Pl.
(315) 476-7641

NORTH CAROLINA

Asheville (H&NHC) 28805
(704) 298-7911

Durham (H) 27705
508 Fulton St.
(919) 286-0411

NO. CAROLINA (Continued)

Fayetteville (H&NHC) 28301
2300 Ramsey St.
(919) 488-2120

Salisbury (H&NHC) 28144
1601 Brenner Ave.
(704) 636-2351

Winston-Salem (OCH) 27102
Federal Bldg.
251 N. Main St.
(919) 761-3562

Winston-Salem (RO) 27102
Federal Bldg.
251 N. Main St.
If you live in the local
telephone area of:

Asheville - 253-6861
Charlotte - 375-9351
Durham - 683-1367
Fayetteville - 323-1242
Greensboro - 274-1994
High Point - 887-1202
Raleigh - 821-1166
Winston-Salem - 748-1800
All other North Carolina
areas - (800) 642-0841

NORTH DAKOTA

Fargo (RO) 58102
21st Ave. & Elm St.

If you live in the local
telephone area of:
Fargo - 293-3656
All other North Dakota areas
(800) 342-4790

Fargo (H&NHC) 58102
2101 Elm St.
(701) 232-3241

OHIO

Brecksville (H&NHC) 44141
10000 Brecksville Rd.
(216) 526-3030

Chillicothe (H&NHC) 45601
(614) 773-1141

Cincinnati (H&NHC) 45220
3200 Vine St.
(513) 861-3100

Cincinnati (O) 45202
Rm. 1024, Federal Off. Bldg.
550 Main St.
(513) 579-0505

Cleveland (H) 44106
10701 E. Boulevard
(216) 791-3800

Cleveland (RO) 44199
Anthony J. Celebrezze
Federal Bldg.
1240 E. 9th St.

If you live in the local
telephone area of:
Akron - 535-3327
Canton - 453-8113
Cincinnati - 579-0505
Cleveland - 621-5050
Columbus - 224-8872
Dayton - 223-1394
Springfield - 322-4907

OHIO (Continued)

Toledo - 241-6223
Warren - 399-8985
Youngstown - 744-4383
All other Ohio areas -
(800) 362-9024

Columbus (O) 43215
Rm. 309 Fed. Bldg.
200 N. High St.
(614) 224-8872

Columbus (OC) 43210
456 Clinic Drive
(614) 469-5664

Dayton (H,D&NHC) 45428
4100 W. 3rd St.
(513) 268-6511

OKLAHOMA

Muskogee (H) 74401
Memorial Station
Honor Heights Dr.
(918) 683-3261

Muskogee (RO) 74404
Federal Bldg.
125 S. Main St.
If you live in the local
telephone area of:

Lawton - 357-2400
Muskogee - 687-2500
Oklahoma City - 235-2641
Stillwater - 377-1770
Tulsa - 583-5891
All other Oklahoma areas -
(800) 482-2800

Oklahoma City (O) 73102
200 N.W. 4th St.
(405) 235-2641

Oklahoma City (H) 73104
921 N.E. 13th St.
(405) 272-9876

OREGON

Portland (H) 97207
3710 SW. U.S. Veterans Rd.
(503) 222-9221

Portland (RO) 97204
Federal Bldg.
1220 SW. 3rd Avenue
If you live in the local
telephone area of:

Eugene/Springfield -
342-8274

Portland - 221-2431
Salem - 581-9343
All other Oregon areas -
(800) 452-7276

Portland (OCH) 97204
426 S.W. Stark St.
(503) 221-2575

Roseburg (H&NHC) 97470
(503) 672-4411

White City (D) 97501
(503) 424-3796

PENNSYLVANIA

Altoona (H&NHC) 16603
Pleasant Valley Blvd.
(814) 943-8164

PENNSYLVANIA (Continued)

Butler (H&NHC) 16001
(412) 287-4781

Coatesville (H&NHC) 19320
Black Horse Rd.
(215) 384-7711

Erie (H&NHC) 16501
135 E. 38th St. Blvd.
(814) 868-8661

Harrisburg (OCS) 17108
Federal Bldg.
228 Walnut St.
(717) 782-4590

Lebanon (H&NHC) 17042
(717) 272-6621

Philadelphia (H) 19104
University & Woodland Aves.
(215) 382-2400

Philadelphia (OCH) 19102
1421 Cherry St.
(215) 597-3311
Ask for OCH

Philadelphia (RO & Insurance Center)
P.O. Box 8079 19101
5000 Wissahickon Ave.

Counties of Adams, Berks,
Bradford, Bucks, Cameron,
Carbon, Centre, Chester,
Clinton, Columbia, Cumberland,
Dauphin, Delaware, Franklin,
Juniata, Lackawanna,
Lancaster, Lebanon, Lehigh,
Luzyerne, Lycoming, Mifflin,
Monroe, Montgomery,
Montour, Northampton,
Northumberland, Perry,
Philadelphia, Pike, Potter,
Schuylkill, Snyder, Sullivan,
Susquehanna, Tioga, Union,
Wayne, Wyoming, and York:
If you live in the local
telephone area of:

Allentown/Bethlehem/
Easton - 821-6823
Harrisburg - 232-6677
Lancaster - 394-0596
Philadelphia - 438-5225
Reading - 376-6548
Scranton - 961-3883
Wilkes-Barre - 824-4636
Williamsport - 322-4649
York - 845-6686

All other areas in the above
counties - (800) 822-3920

Pittsburgh (RO) 15222
1000 Liberty Ave.
If you live in the local
telephone area of:
Altoona - 944-7101
Johnstown - 535-8625
Pittsburgh - 281-4233
All other areas in Western
Pennsylvania - (800) 242-0233

Pittsburgh (OCH) 15222
1000 Liberty Ave.
(412) 644-6750

Pittsburgh (H&NHC) 15240
University Drive C.
(412) 683-3000

PENNSYLVANIA (Continued)

Pittsburgh (H) 15206
Highland Drive
(412) 363-4900

Wilkes-Barre (O) 18701
19-27 N. Main St.
(717) 824-4636

Wilkes-Barre (H) 18711
1111 E. End Blvd.
(717) 824-3521

PHILIPPINES

Manila (RO) 96528
1131 Roxas Blvd. (Manila)
O San Francisco (Air Mail)

PUERTO RICO

Mayaguez (OCS) 00708
Road Number 2
(809) 833-4600
Ask for Ext. 204

Ponce (OCS) 00731
Calle Isabel No. 60
(809) 843-5151

San Juan (H) 00921
Barrio Monacillos
Rio Piedras GPO Box 4867
(809) 843-5151

San Juan (RO) 00918
U.S. Courthouse & Fed. Bldg.
Carlos E. Chardon St.
Hato Rey
(809) 753-4141

RHODE ISLAND

Providence (RO) 02903
321 S. Main St.
If you live in the local
telephone area of:
Providence - 528-4431
All other Rhode Island areas -
Ask operator for Enterprise
5050

Providence (H) 02908
Davis Park
(401) 273-7100

SOUTH CAROLINA

Charleston (H) 29403
109 Bee St.
(803) 577-5011

Columbia (RO) 29201
1801 Assembly St.
If you live in the local
telephone area of:
Charleston - 723-5581
Columbia - 765-5861
Greenville - 232-2457
All other South Carolina
areas - (800) 922-1000

Columbia (H&NHC) 29201
Gamers Ferry Rd.
(803) 776-4000

SO. CAROLINA (Continued)

Greenville (OCS) 29607
Piedmont East Bldg.
37 Villa Road
(803) 232-7303

SOUTH DAKOTA

Fort Meade (H) 57741
(605) 347-2511

Hot Springs (H&D) 57747
(605) 745-4101

Sioux Falls (H&NHC) 57101
2501 W. 22nd St.
(605) 336-3230

Sioux Falls, (RO) 57101
Courthouse Plaza Bldg.
300 North Dakota Ave.
If you live in the local
telephone area of:
Sioux Falls - 336-3496
All other South Dakota areas
- (800) 952-3550

TENNESSEE

Chattanooga (OCS) 37411
Bldg. 6300 East Gate Center
(615) 266-3151

Knoxville (OCS) 37919
9047 Executive Park Dr.
Suite 100
(615) 637-9300

Memphis (H) 38104
1030 Jefferson Ave.
(901) 523-8990

Mountain Home (H,D&NHC)
37684
Johnson City
(615) 926-1171

Murfreesboro (H&NHC) 37130
(615) 893-1360

Nashville (RO) 37203
110 9th Ave., S.
If you live in the local
telephone area of:
Chattanooga - 267-6587
Knoxville - 546-5700
Memphis - 527-4583
Nashville - 254-5411
All other Tennessee areas -
(800) 342-8330

Nashville (H) 37203
1310 24th Ave., S.
(615) 327-4751

TEXAS

Amarillo (H) 79106
6010 Amarillo Blvd., W.
(806) 355-9703

Beaumont (OCS) 77701
3385 Fannin St.
(713) 838-0271

Big Spring (H&NHC) 79720
2400 S. Gregg St.
(915) 263-7361

TEXAS (Continued)

Bonham (H,D&NHC) 75418
Ninth & Lipscomb
(214) 583-2111

Corpus Christi (OCS) 78404
1502 S. Brownlee Blvd.
(512) 888-3251

Dallas (O) 75202
U.S. Courthouse and
Fed. Office Bldg.
1100 Commerce St.
(214) 824-5440

Dallas (H) 75216
4500 S. Lancaster Rd.
(214) 376-5451

El Paso (OC) 79925
5919 Brook Hollow Dr.
(915) 543-7890

Houston (RO) 77054
2515 Murworth Dr.

Counties of Angelina, Aransas,
Atascosa, Austin, Bandera, Bee,
Bexar, Blanco, Brazoria,
Brewster, Brooks, Caldwell,
Calhoun, Cameron, Chambers,
Colorado, Comal, Crockett,
DeWitt, Dimmitt, Duval,
Edwards, Fort Bend, Frio,
Galveston, Gillespie, Goliad,
Gonzales, Grimes, Guadalupe,
Hardin, Harris, Hays, Hidalgo,
Houston, Jackson, Jasper,
Jefferson, Jim Hogg, Jim
Wells, Karnes, Kendall,
Kenedy, Kerr, Kimble,
Kinney, Kleberg, LaSalle,
Lavaca, Liberty, Live Oak,
McCulloch, McMullen, Mason,
Matagorda, Maverick, Medina,
Menard, Montgomery,
Nacogdoches, Newton,
Nueces, Orange, Pecos, Polk,
Real, Refugio, Sabine, San
Augustine, San Jacinto, San
Patricio, Schleicher, Shelby,
Starr, Sutton, Terrell, Trinity,
Tyler, Uvalde, Val Verde,
Victoria, Walker, Waller,
Washington, Webb, Wharton,
Willacy, Wilson, Zapata,
Zavala:

If you live in the local
telephone area of:

Beaumont - 838-6222
Corpus Christi - 884-1994
Edinburg/McAllen/Pharr -
383-8168

Houston - 664-4664
San Antonio - 226-7661
Texas City/Galveston -
948-3011

All other areas in the above
counties - (800) 392-2200

Houston (H&NHC) 77211
2002 Holcombe Blvd.
(713) 795-4411

Kerrville (H&NHC) 78028
(512) 896-2020

TEXAS (Continued)

Lubbock (O&OC) 79401
Federal Building
1205 Texas Ave.
(806) 762-7219 (OC)
(806) 747-5256 (O)

Marlin (H) 76661
1016 Ward St.
(817) 883-3511

McAllen (OCS) 78501
1220 Jackson Ave.
(512) 682-4581

San Antonio (H) 78284
7400 Merton Minter Blvd.
(512) 696-9660

San Antonio (O) 78285
307 Dwyer Ave.
(512) 226-7661

San Antonio (OC) 78285
307 Dwyer Ave.
(512) 225-5511

Temple (H&D) 76501
1901 S. First
(817) 778-4811

Waco (RO) 76799
1400 N. Valley Mills Dr.
If you live in the local
telephone area of:
Abilene - 673-5286
Amarillo - 376-7202
Austin - 477-5831
Dallas - 824-5440
El Paso - 545-2500
Ft. Worth - 336-1641
Killeen - 699-2351
Lubbock - 747-5256
Midland/Odessa/Terminal -
563-0324
Waco - 772-3060
Wichita Falls - 723-7103

All other areas in Texas -
(800) 792-3271

Waco (H&NHC) 76703
Memorial Drive
(817) 752-6581

Waco (OCH) 76710
1400 N. Valley Mills Dr.
(817) 756-6511

UTAH

Salt Lake City (RO) 84138
Federal Bldg.
125 S. State St.
If you live in the local
telephone area of:
Ogden - 399-4433
Provo/Orem - 375-2902
Salt Lake City - 524-5960

All other Utah areas -
(800) 662-9163

Salt Lake City (H&NHC) 84148
500 Foothill Drive
(801) 582-1565

VERMONT

White River Junction (RO)
05001
If you live in the local
telephone area of:
White River Junction -
295-9363

All other Vermont areas -
(800) 622-4134

White River Junction (H.NHC)
05001
(802) 295-9363

VIRGINIA

Hampton (H,D&NHC) 23667
(804) 722-9961

Richmond (H) 23249
1201 Broad Rock Rd.
(804) 231-9011

Northern Virginia
Counties of Arlington and
Fairfax and the cities of
Alexandria, Fairfax, and
Falls Church:

Washington, DC (RO) 20421
941 N. Capitol St., N.E.
If you live in the above
Virginia counties or cities-
872-1151

Roanoke (RO) 24011
210 Franklin Rd., SW.
If you live in the local
telephone area of:
Hampton - 722-7477
Norfolk - 627-0441
Richmond - 648-1621
Roanoke - 982-6440
All other Virginia areas -
(800) 542-5826

Salem (H&NHC) 24153
(703) 982-2463

WASHINGTON

Seattle (RO) 98174
Federal Bldg.
915 2nd Ave.
If you live in the local
telephone area of:
Everett - 259-9232
Seattle - 624-7200
Spokane - 747-3041
Tacoma - 383-3851
Yakima - 248-7970
All other Washington areas -
(800) 552-7480

Seattle (H) 98108
4435 Beacon Ave., S.
(206) 762-1010

Seattle (OCH) 98104
Smith Tower, 2nd & Yesler
(206) 442-5030

Spokane (H) 99208
N. 4815 Assembly St.
(509) 328-4521

Tacoma (H&NHC) 98493
American Lake
(206) 588-2185

WASHINGTON (Continued)

Vancouver (H) 98661
(503) 222-9221

Walla Walla (H) 99362
77 Wainwright Dr.
(509) 525-5200

WEST VIRGINIA

Beckley (H&NHC) 25801
200 Veterans Ave.
(304) 255-2121

Clarksburg (H) 26301
(304) 623-3461

Counties of Brooke, Hancock,
Marshall and Ohio:
Pittsburgh, PA (RO) 15222
1000 Liberty Ave.

If you live in the local
telephone area of:
Wheeling - 232-1431
Other: (800) 642-3520
(Huntington, WV RO)

Remaining counties in
West Virginia served by:

WEST VIRGINIA (Continued)

Huntington, (RO) 25701
640 Fourth Avenue
If you live in the local
telephone area of:
Charleston - 344-3531
Huntington - 529-5720
All other areas in West
Virginia - (800) 642-3520

Huntington (H) 25704
1540 Spring Valley Dr.
(304) 429-1381

Martinsburg (H&D) 25401
(304) 263-0811

Wheeling (OCS) 26003
11th & Chapline Sts.
(304) 234-0123

WISCONSIN

Madison (H) 53705
2500 Overlook Terrace
(608) 256-1901

Milwaukee (RO) 53202
342 N. Water St.
If you live in the local
telephone area of:
Green Bay - 437-9001

WISCONSIN (Continued)

Madison - 257-5467
Milwaukee - 278-8680
Racine - 637-6743
All other Wisconsin areas -
(800) 242-9025

Tomah (H&NHC) 54660
(608) 372-3971

Wood (H,D&NHC) 53193
5000 W. National Ave.
(414) 384-2000

WYOMING

Cheyenne (RO) 82001
2360 E. Pershing Blvd.
If you live in the local
telephone area of:
Cheyenne - 632-6426

All other Wyoming areas -
(800) 442-2761

Cheyenne (H&NHC) 82001
2360 E. Pershing Blvd.
(307) 778-7550

Sheridan (H) 82801
(307) 672-3473

Where To Apply for Alcohol or Drug Dependence Treatment

Patients may be admitted to any VA medical center for inpatient care. However, there are specialized VA Alcohol Dependence Treatment Programs and Drug Dependence Treatment Programs for inpatient and/or outpatient care in the following cities:

Both Alcohol and Drug Dependence Treatment Programs: Albany, N.Y.; Allen Park, Mich.; American Lake (Tacoma), Wash.; Baltimore, Md.; Battle Creek, Mich.; Bedford, Mass.; Boston (OC), Mass.; Bronx, N.Y.; Brooklyn, N.Y.; Buffalo, N.Y.; Chicago (West Side), Ill.; Cincinnati, Ohio; Cleveland (Brecksville), Ohio; Coatesville, Pa.; Dallas, Tex.; Decatur, Ga.; Denver, Colo.; East Orange, N.J.; Hines, Ill.; Houston, Tex.; Indianapolis (10th St.), Ind.; Little Rock, Ark.; Long Beach, Calif.; Los Angeles (Brentwood), Calif.; Martinez, Calif.; Memphis, Tenn.; Miami, Fla.; Milwaukee (Wood), Wis.; Minneapolis, Minn.; Montrose, N.Y.; New Orleans, La.; New York (Bronx and Brooklyn), N.Y.; North Chicago, Ill.; Oklahoma City, Okla.; Palo Alto (Miranda Ave.), Calif.; Philadelphia, Pa.; Providence, R.I.; Salt Lake City, Utah; San Diego, Calif.; San Francisco, Calif.; San Juan, P.R.; Seattle, Wash.; Sepulveda, Calif.; St. Louis (Jefferson Barracks), Mo.; Tucson, Ariz.; Washington, D.C.; Wood, Wis.

Alcohol Dependence Treatment Programs only: Albuquerque, N.M.; Anchorage, Alaska; Augusta (Lenwood Div.), Ga.; Bay Pines, Fla.; Big Spring, Tex.; Biloxi, Miss.; Birmingham, Ala.; Brockton, Mass.; Canadaigua, N.Y.; Charleston, S.C.; Cleveland (Wade Park), Ohio; Columbia, S.C.; Danville, Ill.; Des Moines, Ia.; Ft. Howard, Md.; Ft. Lyon, Colo.; Ft. Meade, S.D.; Fresno, Calif.; Gainesville, Fla.; Hampton, Va.; Hot Springs, S.D.; Jackson, Miss.; Kansas City, Mo.; Knoxville, Ia.; Leavenworth, Kans.; Lexington, Ky.; Lincoln, Neb.; Loma Linda, Calif.; Lyons, N.J.; Manchester, N.H.; Marion, Ind.; Martinsburg, W.V.; Mountain Home, Tenn.; Murfreesboro, Tenn.; Nashville, Tenn.; Northampton, Mass.; Omaha, Neb.; Phoenix, Ariz.; Pittsburgh, (Highland Drive), Pa.; Prescott, Ariz.; Roseburg, Ore.; Salem, Va.; St. Cloud, Minn.; Temple, Tex.; Togus, Me.; Tomah, Wis.; Topeka, Kans.; Tuscaloosa, Ala.; Waco, Tex.; West Haven, Conn.; White City, Ore.; White River Junction, Vt.

Drug Dependence Treatment Programs only: Boston, Mass.; Los Angeles (OC), Calif.; New York, N.Y.; Pittsburgh (University Drive), Pa.; Richmond, Va.; Tulsa, Okla.; Vancouver, Wash.

VETERANS ADMINISTRATION VET CENTERS

If the address and/or phone number listed below has changed for any Vet Center, please contact your local telephone operator, the nearest VA office, or (202) 389-3317 in Washington, D.C.

ALABAMA

2145 Highland Ave.
Birmingham 35205
(205) 933-0500

ALASKA

550 West 8th Ave. Rm. 101
Anchorage 99501
(907) 277-1501

ARIZONA

807 N. 3rd St.
Phoenix 85004
(602) 261-4769

ARKANSAS

813 West 3rd St.
Little Rock 72201
(501) 378-6395

CALIFORNIA

859 S. Harbor Blvd.
Anaheim 92805
(714) 776-0161

251 W. 85th Place
Los Angeles 90003
(213) 753-1391/2/3

2449 W. Beverly Blvd.
Montebello 90640
(213) 728-9984/9999
(213) 728-9966/7

616 16th St.
Oakland 94612
(415) 763-3904

1520 State St., Suite 110
San Diego 92101
(714) 235-9731/2/3

1708 Waller St.
San Francisco 94117
(415) 386-6726/7/8

2989 Mission St.
San Francisco 94110
(415) 824-5111/2

1648 E. Santa Clara
San Jose 95116
(408) 258-5600

361 S. Monroe St., Suite 5
San Jose 95128
(408) 249-1643

7222 Van Nuys Blvd. Suite E
Van Nuys 91406
(213) 988-6904/5

1406 Pacific Ave.
Venice 90291
(213) 392-4124/5/6

COLORADO

1820 Gilpin St.
Denver 80218
(303) 861-9281/7521

CONNECTICUT

370 Market St.
Hartford 06120
(203) 278-1290

363 Whalley Ave.
New Haven 06510
(203) 624-7234/0355

DELAWARE

Van Buren Medical Center
1411 N. Van Buren St.
Wilmington 19806
(302) 571-8277

DISTRICT OF COLUMBIA

1101 Pennsylvania Ave., S.E.
Washington 20003
(202) 543-4701/2/3

402 H St., N.E.
Washington 20002
(202) 543-5225/1555

FLORIDA

423 N. Andrews Ave.
Ft. Lauderdale 33301
(305) 523-8387

228 Pearl St.
Jacksonville 32202
(904) 358-1233

2615 Biscayne Blvd.
Miami 33137
(305) 573-8830/1/2

250 31st St., South
St. Petersburg 33712
(813) 821-3355

GEORGIA

43 14th St., N.E.
Atlanta 30309
(404) 872-4614

HAWAII

1291 Kapiolani Blvd.
Honolulu 96814
(808) 546-3743

IDAHO

103 W. State St.
Boise 83702
(208) 342-3612

ILLINOIS

547 W. Roosevelt Rd.
Chicago 60607
(312) 829-4400

1100 W. Garfield Ave.
Oak Park 60304
(312) 383-3225

INDIANA

528 W. Berry St.
Fort Wayne 46802
(219) 423-9456

811 Massachusetts Ave.
Indianapolis 46204
(317) 269-2838

IOWA

2001 Cottage Grove Ave.
Des Moines 50312
(515) 282-4476

KANSAS

310 S. Laura St.
Wichita 67211
(316) 752-4980

KENTUCKY

821 S. 2nd St.
Louisville 40203
(502) 589-1981

LOUISIANA

1529-31 N. Claiborne
New Orleans 70116
(504) 943-8386

MAINE

175 Lancaster St. Rm. 213
Portland 04101
(207) 780-3584

MARYLAND

1420 W. Patapsco Ave.
Patapsco Plaza Shopping Ctr.
Baltimore 21230
(301) 355-8592

1153 Mondawmin Concourse
Mondawmin Shopping Ctr.
Baltimore 21215
(301) 728-8924

7 Elkton Commercial Plaza
Elkton 21921
(301) 398-0171

MASSACHUSETTS

480 Tremont St.
Boston 02116
(617) 451-0171/2/3

362 W. Washington St.
Brighton 02135
(617) 783-1343/4

15 Bolton Place
Brockton 02401
(617) 580-2730

MICHIGAN

5514 Woodward Ave.
Detroit 48202
(313) 871-3233

18411 W. Seven Mile Rd.
Detroit 48219
(313) 535-3333/4

MINNESOTA

3338 University Ave., S.E.
Minneapolis 55414
(612) 623-1970

MISSISSIPPI

522 North State St.
Jackson 39201
(601) 353-4912

MISSOURI

3600 Broadway, Suite 19
Kansas City 64111
(816) 753-1866/1974

2345 Pine St.
St. Louis 63103
(314) 231-1260/1/2

MONTANA

2708 Montana Ave.
Billings 59101
(406) 657-6071

NEBRASKA

2510 Harney St.
Omaha 68131
(402) 344-8181

NEVADA

214 S. 8th St.
Las Vegas 89102
(702) 385-2212

NEW HAMPSHIRE

14 Pearl St.
Manchester 03104
(603) 668-7060

NEW JERSEY

626 Newark Ave.
Jersey City 07306
(201) 656-6986/7484

601 Broad St.
Newark 07102
(201) 622-6940

NEW MEXICO

4603 4th St., N.W.
Albuquerque 87107
(505) 345-8366/8877

NEW YORK

226 E. Fordham Rd.
Rooms 217, 220
Bronx, N.Y. 10458
(212) 367-3500

165 Cadman Plaza, East
Brooklyn 11201
(212) 330-2825

114 Elmwood Ave.
Buffalo 14201
(716) 882-0505

166 W. 75th St.
Manhattan 10023
(212) 944-2917

148-43 Hillside Ave.
Queens, New York 11435
(212) 658-6767/8

NORTH CAROLINA

#4 Market Square
Fayetteville 28301
(919) 323-4908

NORTH DAKOTA

1300 S. 13 1/2 St.
Fargo 58103
(701) 237-0942

OHIO

31 E. 12th St., 4th Floor
Cincinnati 45202
(513) 241-9420

11511 Lorain Ave.
Cleveland 44111
(216) 671-8530/1/2

4959 N. High St.
Columbus 43214
(614) 436-0300

438 Wayne Ave.
Dayton 45410
(513) 461-9150

14206 Euclid Ave.
East Cleveland 44112
(216) 451-3200

OKLAHOMA

4111 North Lincoln Blvd., #10
Oklahoma City 73105
(405) 521-9308

OREGON

2450 S.E. Belmont
Portland 97214
(503) 231-1586

PENNSYLVANIA

1107 Arch St.
Philadelphia 19107
(215) 627-0238

954 Penn Ave.
Pittsburgh 15222
(412) 765-1193

PUERTO RICO

Suite LC 8-A/LC 9
Medical Center Plaza
La Riviera Rio Piedras
San Juan 00921
(809) 783-8209

RHODE ISLAND

172 Pine St.
Pawtucket 02860
(401) 728-9501

SOUTH DAKOTA

230 N. Phillips Ave.
Sioux Falls 57102
(605) 332-0858

SOUTH CAROLINA

3366 Rivers Ave.
No. Charleston 29405
(803) 747-8387

TENNESSEE

Sterick Bldg.
8 North 3rd St.
Memphis 38103
(901) 521-3506

TEXAS

500-A Lancaster-Kiest Ctr.
Dallas 75216
(214) 371-0490

2121 Wyoming St.
El Paso 79903
(915) 542-2851/2/3

3121 San Jacinto St.
Suite 106
Houston 77004
(713) 522-5354/5376

717 Corpus Christi
Laredo 78040
(512) 723-4680

107 Lexington Ave.
San Antonio 78205
(512) 229-4025

UTAH

216 E. 5th St., South
Salt Lake City 84102
(801) 584-1294

VERMONT

RFD #2, Tafts Corners
Williston 05495
(802) 878-3371

VIRGIN ISLANDS

Room 140-A, Federal Bldg.
U.S. Courthouse, Veterans Dr.
St. Thomas 00801
(809) 774-2769

VIRGINIA

7450 1/2 Tidewater Dr.
Norfolk 23505
(804) 583-5258

WASHINGTON

1322 E. Pike St.
Seattle 98122
(206) 442-2706

3591 South D. St.
Tacoma 98408
(206) 473-0731/2

WEST VIRGINIA

1014 6th Ave.
Huntington 25701
(304) 523-8387

WISCONSIN

1610 N. Water St.
Milwaukee 53202
(414) 271-6557/3877

WYOMING

1810 Pioneer St.
Cheyenne 82001
(307) 778-2660

VETERANS ADMINISTRATION NATIONAL CEMETERIES

*Grave space available: **New cemetery not yet open for interment:

***Space available only for cremated remains

ALABAMA

Mobile National Cemetery
1202 Virginia St.
Mobile 36604
(205) 690-2858

ALASKA

*Sitka National Cemetery
P.O. Box 1065
Sitka 99833
(907) 747-8637

ARIZONA

Prescott National Cemetery
VA Medical Center
Prescott 86313
(602) 445-4860 Ext. 280

ARKANSAS

*Fayetteville National Cemetery
700 Government Ave.
Fayetteville 72701
(501) 443-4301, Ext. 584

*Fort Smith National Cemetery
522 Garland Ave. and
South 6th St.
Fort Smith 72901
(501) 783-5345

*Little Rock National Cemetery
2523 Confederate Blvd.
Little Rock 72206
(501) 374-8001

CALIFORNIA

Fort Rosecrans National Cemetery
Point Loma, P.O. Box 6237
San Diego 92106
(714) 225-7447

Golden Gate National Cemetery
P.O. Box 185
San Bruno 94066
(415) 589-7737

Los Angeles National Cemetery
950 South Sepulveda Blvd.
Los Angeles 90049
(213) 478-3711, Ext. 5264,
1327, or 1328

*Riverside National Cemetery
22495 Van Buren Blvd.
Riverside 92508
(714) 653-8417 or 8418

CALIFORNIA (Continued)

San Francisco National Cemetery
P.O. Box 9012
Presidio of San Francisco
San Francisco 94129
(415) 561-2008

COLORADO

*Fort Logan National Cemetery
3698 South Sheridan Blvd.
Denver 80235
(303) 761-0117

*Fort Lyon National Cemetery
Veterans Administration
Medical Center
Fort Lyon 81038
(303) 456-1260, Ext. 231

FLORIDA

*Barrancas National Cemetery
Naval Air Station
Pensacola 32508
(904) 452-3357 or 4196

Bay Pines National Cemetery
VA Medical Center
Bay Pines 33504
(813) 391-9644

St. Augustine National Cemetery
104 Marine St.
St. Augustine 32084
(904) 829-2661

GEORGIA

Marietta National Cemetery
500 Washington Ave.
Marietta 30060
(404) 428-5631

HAWAII

*National Memorial Cemetery
of the Pacific
2177 Puowaina Dr.
Honolulu 96813
(808) 546-3190

ILLINOIS

Alton National Cemetery
600 Pearl St.
Alton
(Call Jefferson Barracks
National Cemetery, Missouri,
for information)

*Camp Butler National Cemetery
R.F.D. No. 1
Springfield 62707
(217) 522-5764

ILLINOIS (Continued)

*Danville National Cemetery
1900 East Main St.
Danville 61832
(217) 442-8000

*Mound City National Cemetery

P.O. Box 128
Mound City 62963
(618) 748-9343

*Quincy National Cemetery
36th and Maine St.
Quincy
(Call Keokuk National Cemetery, Iowa,
for information)

*Rock Island National Cemetery
Rock Island Arsenal
Rock Island 61299
(309) 794-6715

INDIANA

Crown Hill National Cemetery
3402 Boulevard Pl.
Indianapolis 46208
(317) 925-8231

*Marion National Cemetery
Veterans Administration
Medical Center
Marion 46952
(317) 674-3321, Ext. 546

New Albany National Cemetery
1943 Ekin Ave.
New Albany 47150
(812) 288-3385

IOWA

*Keokuk National Cemetery
18th and Ridge Sts.
Keokuk 52632
(319) 524-1304

KANSAS

*Fort Leavenworth National Cemetery
Fort Leavenworth 66027
(913) 684-4914

*Fort Scott National Cemetery
P.O. Box 917
Fort Scott 66701
(316) 223-2840

KANSAS (Continued)

*Leavenworth National Cemetery
VA Medical Center
Leavenworth
(Call Fort Leavenworth National Cemetery for information)

KENTUCKY

*Camp Nelson National Cemetery
RR No. 3
Nicholasville 40356
(606) 885-5727

Cave Hill National Cemetery
701 Baxter Ave.
Louisville
(Call Zachary Taylor National Cemetery for information)

Danville National Cemetery
377 North First St.
Danville
(Call Camp Nelson National Cemetery for information)

Lebanon National Cemetery
Lebanon 40033
(502) 692-3390

Lexington National Cemetery
833 West Main St.
Lexington
(Call Camp Nelson National Cemetery for information)

*Mill Springs National Cemetery
R.D. No. 1, Box 172
Nancy 42544
(606) 636-6470

Zachary Taylor National Cemetery
4701 Brownsboro Rd.
Louisville 40207
(502) 893-3852

LOUISIANA

*Alexandria National Cemetery
209 Shamrock Ave.
Pineville 71360
(318) 442-5029

Baton Rouge National Cemetery
220 North 19th St.
Baton Rouge 70806
(504) 389-0323

LOUISIANA (Continued)

Port Hudson National Cemetery
Route 1, Box 185
Zachary 70791
(504) 654-4757

MAINE

Togus National Cemetery
Veterans Medical and Regional Office Center
Togus 04330
(207) 623-8411

MARYLAND

Annapolis National Cemetery
800 West St.
Annapolis 21401
(301) 269-1224

Baltimore National Cemetery
5501 Frederick Ave.
Baltimore 21228
(301) 644-9696 or 9697

Loudon Park National Cemetery
3445 Frederick Ave.
Baltimore
(Call Baltimore National Cemetery for information)

MASSACHUSETTS

*Massachusetts National Cemetery
Bourne 02532
(617) 563-7113

MINNESOTA

*Fort Snelling National Cemetery
34th Avenue, South
St. Paul 55111
(612) 726-1127 or 1128

MISSISSIPPI

*Biloxi National Cemetery
VA Hospital
Biloxi 39531
(601) 388-5541

*Corinth National Cemetery
1551 Horton St.
Corinth 38834
(601) 286-5782

*Natchez National Cemetery
61 Cemetery Rd.
Natchez 39120
(601) 445-4981

MISSOURI

*Jefferson Barracks National Cemetery
101 Memorial Drive
St. Louis 63125
(314) 263-8691 or 8692

Jefferson City National Cemetery
1024 East McCarty St.
Jefferson City 65101
(314) 636-6406

*Springfield National Cemetery
1702 East Seminole St.
Springfield 65804
(417) 881-9499

NEBRASKA

*Fort McPherson National Cemetery
Maxwell 69151
(308) 582-4433

NEW JERSEY

Beverly National Cemetery
Beverly 08010
(609) 877-5460

Finn's Point National Cemetery
R.F.D. No. 3, Fort Mott Rd.
Salem 08079
(609) 935-3628

NEW MEXICO

*Fort Bayard National Cemetery
Fort Bayard 88306
(505) 537-3686

*Sante Fe National Cemetery
Box 88
Santa Fe 87501
(505) 988-6400

NEW YORK

*Bath National Cemetery
VA Medical Center
Bath 14810
(607) 776-2111
Ext. 293

*Calverton National Cemetery
Route 25
P.O. Box 144
Calverton 11933
(516) 727-5410 or 5412

Cypress Hills National Cemetery
625 Jamaica Ave.
Brooklyn 11208
(212) 277-7145

NEW YORK (Continued)

Long Island National Cemetery
Farmingdale, L.I. 11735
(516) 249-7300, 7301, 7302

Woodlawn National Cemetery
1825 Davis St.
Elmira 14901
(607) 732-5411

NORTH CAROLINA

*New Bern National Cemetery
1711 National Ave.
New Bern 28560
(919) 637-2912

*Raleigh National Cemetery
501 Rock Quarry Rd.
Raleigh 27610
(919) 832-0144

*Salisbury National Cemetery
202 Government Rd.
Salisbury 28144
(704) 636-2661

*Wilmington National Cemetery
2011 Market St.
Wilmington 28401
(919) 762-7213

OHIO

*Dayton National Cemetery
VA Medical Center
4100 W. Third St.
Dayton 45428
(513) 268-6511, Ext. 106

OKLAHOMA

*Fort Gibson National Cemetery
Fort Gibson 74434
(918) 478-2334

OREGON

*Roseburg National Cemetery
Veterans Administration Medical Center
Roseburg 97470
(503) 672-4411

*White City National Cemetery
Veterans Administration Domiciliary
White City 97501
(503) 826-2111, Ext. 351

*Willamette National Cemetery
11800 S.E. Mt. Scott Blvd.
P.O. Box 66147
Portland 97266
(503) 761-4188

PENNSYLVANIA

*Indiantown Gap National Cemetery
Annville

Philadelphia National Cemetery
Haines Street and Limekiln Pike
Philadelphia 19138
(215) 924-6083

PUERTO RICO

*Puerto Rico National Cemetery
Box 1298
Bayamon 00619
(809) 785-7281

SOUTH CAROLINA

*Beaufort National Cemetery
1601 Boundary St.
Beaufort 29902
(803) 524-3925

*Florence National Cemetery
803 East National Cemetery Rd.
Florence 29501
(803) 669-8783

SOUTH DAKOTA

*Black Hills National Cemetery
P.O. Box 640
Sturgis 57785
(605) 347-3830

Fort Meade National Cemetery
Veterans Administration Medical Center
Fort Meade
(Call Black Hills National Cemetery for information)

Hot Springs National Cemetery
Veterans Administration Medical Center
Hot Springs 57747
(605) 745-4101

TENNESSEE

*Chattanooga National Cemetery
1200 Bailey Ave.
Chattanooga 37404
(615) 698-4981

Knoxville National Cemetery
939 Tyson Street, N.W.
Knoxville 37917
(615) 522-8820

*Memphis National Cemetery
3568 Townes Ave.
Memphis 38122
(901) 386-8311

TENNESSEE (Continued)

*Mountain Home National Cemetery
P.O. Box 8
Mountain Home 37684
(615) 929-7891

*Nashville National Cemetery
1420 South Gallatin Road
Madison 37115
(615) 865-0741

TEXAS

*Fort Bliss National Cemetery
P.O. Box 6342
Fort Bliss 79906
(915) 568-3705

*Fort Sam Houston National Cemetery
1520 Harry Wurzbach Rd.
San Antonio 78209
(512) 221-2136 or 2137

*Houston National Cemetery
10410 Stuebner Airline Dr.
Houston 77038
(713) 447-8686

Kerrville National Cemetery
Veterans Administration Medical Center
Spur Rt. 100
Kerrville 78028
(512) 896-2020

San Antonio National Cemetery
517 Paso Hondo St.
San Antonio
(Call Fort Sam Houston National Cemetery for information)

VIRGINIA

Alexandria National Cemetery
1450 Wilkes St.
Alexandria 22314
(703) 836-5214

Balls Bluff National Cemetery
Leesburg
(Call Winchester National Cemetery for information)

City Point National Cemetery
10th Ave. and Davis St.
Hopewell
(Call Richmond National Cemetery for information)

Cold Harbor National Cemetery
R.F.D. No. 4, Box 155
Mechanicsville
(Call Richmond National Cemetery for information)

VIRGINIA (Continued)

*Culpeper National Cemetery
305 U.S. Ave.
Culpeper 22701
(703) 825-0027

Danville National Cemetery
721 Lee St.
Danville 24541
(804) 792-9284

Fort Harrison National
Cemetery
R.F.D. No. 5, Box 174
Varina Road
Richmond
(Call Richmond National
Cemetery for information)

Glendale National Cemetery
R.F.D. No. 5, Box 272
Richmond
(Call Richmond
National Cemetery
for information)

VIRGINIA (Continued)

Hampton National Cemetery
Cemetery Rd. at Marshall Ave.
Hampton 23669
(804) 723-7104

Hampton National Cemetery
VA Medical Center
Hampton 23669
(Call Hampton National
Cemetery for information)

**Quantico National Cemetery
Quantico

Richmond National Cemetery
1701 Williamsburg Rd.
Richmond 23231
(804) 222-1490 or 1494

Seven Pines National Cemetery
400 East Williamsburg Rd.
Sandston
(Call Richmond National
Cemetery for information)

VIRGINIA (Continued)

Staunton National Cemetery
901 Richmond Ave.
Staunton 24401
(703) 886-2641

Winchester National Cemetery
401 National Ave.
Winchester 22601
(703) 662-8535

WEST VIRGINIA

Grafton National Cemetery
Grafton 26354
(304) 265-2044

WISCONSIN

*Wood National Cemetery
VA Medical Center
5000 W. National Ave.
Wood 53193
(414) 384-2000, Ext. 2776, 2777

Federal Benefits
for Veterans & Dependents
IS-1 Fact Sheet
January 1981

Veterans Administration
Washington DC 20420
Official Business
Penalty for private use
\$ 300

Postage and
Fees paid
Veterans
Administration
VA 601

