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Aid for Dependents of Veterans

REMARKS

OF

HON. JOHN E. FOGARTY

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Friday, August 18, 1944

Mr. FOGARTY. Mr. Speaker, while I have been in Rhode Island I have received innumerable requests for information relative to aid to dependents of men and women in the armed forces. I wish it were possible to explain to every relative of a man or woman in the service that he should write to his Congressman if he has any difficulty, or if there is any information he wants on this subject.

In the Second Rhode Island Congressional District, folks should write to me, JOHN E. FOGARTY, House of Representatives, Washington, D. C. I shall be happy to see to it their problems are taken care of properly.

Any dependent of a man or a woman in our armed forces who is paid \$138 a month or less is eligible to receive a dependent's allowance from the Government. It must be remembered that this act applies only to men and women in service whose base pay is \$138 a month or less. Those men and women in service who get more than \$138 per month come under another system. The new act passed by Congress, effective November 1, 1943, provides a monthly family allowance as follows:

Class A dependents: A wife, \$50; a wife and one child, \$80; each additional child, \$20. A divorced wife may get up to \$42 per month if she is named specifically in the court order to receive alimony and she receives the amount named. If this amount is in excess of \$42, she cannot receive over \$42. The child of a divorce, where there is no wife receiving family allowance, can get up to \$42 per month regardless of the amount given in the court order. If there is a wife

receiving family allowance this amount is \$30 and if there are other children it is slightly less. Therefore, if the divorce or court order do not name the child to receive support or name the child for less support, this is disregarded and the above amounts are given. Illegitimate children are also considered as class A dependents of the servicemen if they are proven to be his children either by his sworn statement to that effect or by a court order adjudging him to be the father.

Class B dependents: A parent, \$37; two parents, \$37; a parent or two parents and any number of brothers and sisters, \$37. Note: Class B dependents, it must be clearly understood, are dependents who are only partially dependent upon servicemen and women for support. In other words, if the dependents are dependent upon the service man or woman for 50 percent or less of their support they are classed as B dependents. Those who make application for this family allowance, therefore, should be careful to prove that they are more than 51 percent if they actually need chief support from the man or woman in service, and especially if they have no outside income. Persons who have other means of income unless it is small will as a rule be classed as B dependents. Those who need a great deal of assistance will be classed as B-1 dependents.

Class B-1 dependents: One parent, \$50; one parent and one brother or sister, \$68; and each additional brother or sister, \$11. Two parents, \$68; two parents and one brother or sister, \$79, plus \$11 for each additional brother or sister; a brother or sister but no parents, \$42, with additional \$11 for each additional brother or sister. Note that here again it must be remembered that it is important to prove more than 50-percent dependency where the parents and brothers and sisters actually are greatly dependent. If it is not proven, they are classed as B dependents and receive considerably less money, as outlined above.

HOW TO GET FAMILY ALLOWANCE

Wherever possible, as soon as a man or woman enters service they should make application for the allowance to their dependents. They should do this immediately when they are inducted. The allowance payments do not go back but start with the date of application. Therefore, if the man or woman in service waits a month after induction before they file an application, 1 month's family allowance is lost. The longer they wait to file an application, the more money is lost. It is important to file for this the day they enter.

The man or woman in service should submit the application on a form they can get from the commanding officer. In filling out this form it is good to be careful to spell all names correctly and give exact information as to marriage, dates of birth, and so forth. Many of the troubles dependents have in getting their family allowances are due to the fact that the service man or woman is careless in filling out the blank. An extra minute filling out the blank may save several months' time in getting the allowance approved. The application after careful study and filling out should then be handed to the commanding officer.

In the case where a class A dependent must apply, the Army provides a blank to be filled out, but the Navy requires only a letter in the handwriting of the dependent stating the facts and giving the serviceman's full name and serial number. Class A family allowance is approved regardless of the serviceman's desire for it.

If the man or woman in service with class B or B-1 dependents refuses to make an application for them, no other person can apply, and there is no way it can be given to them. They cannot be forced to apply, and it is started or discontinued at the will of the serviceman. If the man or woman is in the Army and his class B or B-1 dependents know that he will approve their application, they may make the application for him providing he is overseas. When the application is received, he is contacted for his approval. If the man or woman is in any other branch of the service, they must make application regardless of whether or not they are out of the country.

DIFFERENCE BETWEEN FAMILY ALLOWANCE AND ALLOTMENT

It is well for both the serviceman and the dependents to know the difference in

these terms. Family allowance is a sum of money partly paid by the service man or woman and partly paid by the Government. No matter how small or how large the family allowance is \$22 is deducted from the serviceman's or woman's salary and the balance is paid by the Government. Dependency must be shown for class B or B-1 dependents to receive family allowance.

An allotment is a voluntary deduction from a man's pay to anyone he wishes to give it and it is not increased by any amount from the Government. These are referred to as class E allotments and no dependency needs be shown to receive it. The service man or woman is the only one who can request that this deduction be made from his pay.

PARENTS AND BROTHERS AND SISTERS CAN RECEIVE ALLOWANCES AT THE SAME TIME AS WIFE AND CHILDREN

It is also important to know that parents and brothers and sisters can get family allowance even if the serviceman's wife and children get one. In other words, if men or women in service have parents and brothers or sisters dependent upon them as well as a wife and children—all of these dependents can receive family allowance. Because a serviceman has a wife and child receiving this allowance, it does not prevent his parents and brothers and sisters from also receiving it. In order to name them, he has to make an additional \$5 contribution toward the family allowance. For example, if he has a wife and child or children receiving family allowance, he is having \$22 deducted from his wages in part payment of it. If he wishes also to name his parents or brothers or sisters, he has \$5 more taken out or a total of \$27. The balance in both cases is paid by the Government.

PARENTS CAN GET FAMILY ALLOWANCE FROM MORE THAN ONE SON OR DAUGHTER IN SERVICE

If parents are dependent upon more than one son or daughter or both in service they can get more dependency allowance. They may get either a B rating from both sons or they may get a B-1 rating from one and a B from other. They may receive family allowance from no more than two sons or daughters in service. This is given where the need is shown to be sufficiently great enough to warrant it.

If you need any further help, contact your Congressman. It is a Congressman's duty to help with such matters.

He is your representative in Washington. If you have any trouble at all in this respect, your Congressman is the person to take it up with.

Your Congressman has already helped in more than 5,000 cases. Only 100 of these are now pending. Your Congressman will settle your case for you and get you every cent you have coming.

FOR THOSE WHO RECEIVED A CUT IN FAMILY ALLOWANCE

Many people received a cut recently in their family allowance. No explanation is given when the reduced checks arrive so here is the explanation.

To begin with, all those who were cut were reduced to \$37 per month. In other words, they were given a class B dependency. No matter how many dependents there are in a family, a class B dependency under the new law gives only \$37.

What is a class B dependency? A class B dependency is one where the parents or brothers and sisters are dependent upon the soldier or sailor 50 percent or less.

All dependents some time ago were sent a blank to fill out. On that blank they were asked to list their monthly living expenses for the last 12 months and their average monthly income for the last 12 months. If the difference between monthly expenses and income listed on this blank was \$37 or less, they were cut to a class B dependency rating. Even if the difference between the monthly income and monthly expenses listed on this blank was \$43 or less, they were given a class B dependency, because \$43 is closer to \$37 than \$68—which is the amount for a B-1 rating.

In other words, the dependents' own figures as put on this blank were used as the basis for rating them as B instead of B-1 dependents.

Another thing that reduced many people to \$37 per month was the way they filled out the part of the blank which asked how much the soldier or sailor contributed before he joined the armed forces. Many parents put down that they did not know, or put in that the boy contributed nothing to their support or very little before he joined. The more the boy contributed to their support, the better are the chances of the parents to a B-1 rating.

If those who have been cut cannot make ends meet on \$37 per month they should take the matter up with their local Veterans of Foreign Wars or local American Legion head or local Red Cross

chairman; and if any further information or assistance is needed write me: Congressman JOHN E. FOGARTY, House of Representatives, Washington, D. C.

Information for Returning Veterans

Friday, August 18, 1944

Mr. FOGARTY. Mr. Speaker, I have become convinced, through my talks with veterans of World War No. 2 who have returned to their homes, that all are not fully informed on the subject of benefits provided for them by the so-called G. I. bill. If any of the boys who are now returning home have any questions on this subject I would be mighty glad if they would get in touch with their Congressman. In the Second Rhode Island Congressional District, I wish they would write to me, JOHN E. FOGARTY, House of Representatives, Washington, D. C.

Among some of the provisions of present law are those which enable the veterans to do the following:

They can buy or repair a home, buy and stock up a farm, start a new business, get a high-school or college education, draw special unemployment benefits if unable to find work, be assured of free and adequate hospitalization.

Benefits extend to men and women of the armed services who have other than dishonorable discharges and who have served 90 days since September 15, 1940, or less than 90 days if they have service-connected disabilities.

It is important to know exactly what the Government now offers, what the terms, the conditions, the opportunities are in each field.

FIRST, TAKE THE OPPORTUNITY FOR HOME BUYING OR FOR BUYING A FARM

A qualified veteran will be able to get the Veterans' Administration to arrange for a Government-guaranteed loan for buying or building a home or for making repairs, alterations, and improvements on a home. Such loans also may be obtained by a veteran to pay off back taxes or delinquent debts on homes. The Government will guarantee 50 percent of the loan up to \$2,000 and will pay the first year's interest on the part of the loan that it guarantees. Thus, a veteran can borrow up to \$4,000, with the Government standing behind half of it.

These loans can be made by a bank, loan association, or any other lending agency, including an individual or friend of the veteran. If you are a veteran who obtains such a loan, you would have to satisfy the lender as to collateral on your share. But, in the case of buying a home, the home could be used as collateral. Interest on these loans cannot exceed 4 percent, and they must be repaid in full within 20 years.

In addition, the Government will guarantee fully a secondary loan up to 20 percent of the cost of the property. But the total amount guaranteed by the Government in both loans cannot exceed \$2,000. This provision makes it possible for veterans to get cash for original down payments on homes. Interest on such secondary loans can run up to 5 percent. Veterans have until 2 years after the war or 2 years after their discharge—whichever is later—to take advantage of the loan opportunities.

Loans on the same basis are available for veterans who want to buy farms. Money from the loans may be used to purchase land, buildings, livestock, machinery, or other equipment, or for making repairs and improvements. But if you are a veteran and want to buy a farm, you must show that you know something about farming and are likely to make a success of the undertaking.

SUPPOSE A VETERAN WANTS TO SET UP HIS OWN BUSINESS

Here the procedure and conditions for getting loans are about the same as those for buying homes or farms. The money may be used to buy an established business or land, buildings, supplies, equipment, machinery, and so forth. Secondary loans also are available for down payments. But if you are getting a loan for this purpose, the Veterans' Administration will want to know something about your background and experience in this business. In other words, you will have to show that there is a reasonable likelihood that you will make a success of it. Even so, it is expected that many veterans will want to start their own business and will be helped.

IF IT IS A MATTER OF EDUCATION OR TRAINING

When a veteran qualifies for a college, school, or training course, the Government will pay up to \$500 a year to cover

tuition, laboratory fees; cost of books, and so forth. The student also will get \$50 a month living allowance, plus \$25 a month if he has a wife or other dependents. He may choose his school, but he must keep up with the work or he will be dropped.

If a veteran was under 25 when he entered the service he may return to school even though his education was not interrupted. That is, he may have left school and been working when he entered service. But anyone who was 25 or over when he went into service must show, in order to qualify, that his education was impeded, delayed, interrupted, or interfered with. However, any veteran who desires a refresher or retraining course may take such a course for 1 year.

A veteran who qualifies for college or other schooling will be able to remain at Government expense for 1 year. Then, if he qualifies for further education, he can remain for the length of time, up to a total of 4 years, that he served between September 15, 1940, and the end of the war. He has until 2 years after his discharge or after the war ends to return to school. This Government-paid education program stops 7 years after the war ends.

NEXT, AS TO UNEMPLOYMENT BENEFITS

Ex-service men and women will be able to claim unemployment benefits of \$20 a week for up to 52 weeks if they cannot find jobs. They will be entitled to 4 weeks of unemployment benefits for each month of service, plus additional time allowance for the first 90 days of service. But they are supposed to register with a public employment agency, such as the United States Employment Service, and accept suitable work if offered. Furthermore, they will be disqualified from unemployment benefits if they give up suitable jobs without reason, are fired for misconduct, or, in certain cases, go out on strike. Unemployment benefits will be available to a veteran until 2 years after his discharge or 2 years after the war, whichever is later.

Cash benefits also are provided for self-employed veterans who make less than \$100 a month. They can have the Government make up the difference between their net earnings and \$100 a month. Like the unemployment payment, this benefit is allowed up to 52 weeks according to length of service.