

LOANS

- ▶ Maximum Government guarantee of 50 percent of real estate loans—for homes, farms, business places—is raised from \$2,000 to \$4,000. Other guarantees—for equipment, etc.—are still limited to \$2,000.
- ▶ Real estate loans are to be judged on basis of “reasonable value” instead of “reasonable normal value”—allowing for increase in postwar prices.
- ▶ Real estate loans are to be arranged by the veteran, a recognized lending agency and a local appraiser certified by the Veterans Administration. Special approval of the VA is no longer necessary.
- ▶ Applications for loans may be made within 10 years.
- ▶ Repayments of loans may be extended over 25 years for homes, 40 years for farms.
- ▶ Equipment for business (or livestock and machinery for farms) may be bought under loan arrangement.

EDUCATION AND TRAINING

- ▶ Age factor has been eliminated. Students over 25 are admitted to all benefits. You must start within four years after discharge or end of war, complete course within nine years.
- ▶ Students' subsistence allowance is increased from \$50 to \$65 for single students, from \$75 to \$90 for those with dependents.
- ▶ Minimum education-training subsistence for disabled veterans is raised from \$92 to \$105, \$115 for veteran with dependent; \$10 for child and \$7 for each additional child; \$15 for parent.
- ▶ Correspondence and short-period, high-cost technical courses can be taken, but the period of eligibility is reduced accordingly.
- ▶ Annual tuition limit of \$500 has been changed to permit payment as course requires. For example, a student may pay more than \$500 tuition but the period of eligibility is reduced accordingly.

NO DEDUCTION FROM LATER “BONUS”

- ▶ Education benefits, unemployment allowance and loan defaults will not be subtracted from any later “bonus.”

highlights
of the NEW GI BILL OF RIGHTS

Rendezvous

(In keeping with the intent of this special issue of AIR FORCE, our Rendezvous column this month is composed primarily of information requests from veterans or readers about to be separated from the service and appropriate comments by the Editor. Due to the personal nature of many of the requests, only the initials of the writers are included.—Ed.)

Future in Electronics

Dear Editor:

What opportunities in radio and electronics are likely to develop in the near future?

S/Sgt L. S. D., Scott Field, Ill.
General David Sarnoff, president of RCA, is probably as well qualified as any prophet in this field. He lists areas of development as follows: (1) Radio relay stations for use in television networks, facsimile transmission, radio telephony and other service, (2) short-wave broadcasting and its related business, (3) frequency modulation in sound and television broadcasting, (4) industrial electronics for automatic operation, analysis, detection and measurement, (5) electronic microscopy in research, (6) radiotherapy in numerous processes requiring heat, (7) radar, (8) aviation radio, (9) marine radio, (10) supersonics.—Ed.

Where Are the Medals?

Dear Editor:

I have been awarded the Air Medal and Distinguished Flying Cross but have not received either. Where may they be obtained?

Lt. F. L. C., Orlando, Fla.
Ribbons and medals for which you are eligible but which you have not received will be given you at the Separation Center.—Ed.

Keepsakes

Dear Editor:

There has been some argument about what parts of the GI uniform a soldier can keep after separation. For instance, are dog tags and barracks bag in the list?

Sgt. R. M. B., Boston, Mass.
Yes. Add to the list khaki and OD shirt, khaki and OD trousers, wool blouse, pair of shoes, belt, two garrison caps, chevrons and a set of insignia, underwear, socks, gloves, neckties, towels and toilet articles.—Ed.

Civil Service

Dear Editor:

Is there any short, simple manual about Civil Service jobs? I am not sure of the particular field I would choose but am interested in a general description of the whole system.

S/Sgt. A. F. B., Denver, Colo.
"Working for the Federal Government," a Civil Service Commission pamphlet, outlines job opportunities, personnel practices and methods of application. It costs 15 cents and can be ordered from the Superintendent of Documents, Government Printing Office, Washington 25, D. C.—Ed.

(Continued on Page 4)

AIR FORCE

THE OFFICIAL SERVICE JOURNAL OF THE U. S. ARMY AIR FORCES

Our New Commanding General	2
Here's a profile of General Arnold's successor—General Carl Spaatz	
What's Ahead?	5
Leaders in government, business and labor discuss the veteran's future	
That Job	10
Your job chances and a word of advice on employment procedures	
Going into Business on Your Own?	13
These are your prospects of obtaining advice and financial aid	
From Camp to Campus	16
The ABCs of the AAF veteran's return to college training	
Back to the Farm	20
Where to go for assistance in realizing back-to-the soil intentions	
Your Future in Aviation	23
There are some jolts in this one—except for the guy with ingenuity	
Our Last Land Frontiers	27
Opportunities in the West for the pioneer-minded veteran	
Jobs With Uncle Sam	28
Here is an open field—and the ex-GI gets first call on the list	
Jennie Comes Marching Home	30
Problems and opportunities facing the ex-servicewoman	
The Disabled Veteran	32
Plans of government and industry for handicapped GIs	
What About That Insurance?	35
Advantages and disadvantages of continuing your government policy	
Bedroom and Bath	36
A frank discussion of one of the veteran's toughest problems—housing	
Service Center	41
Some miscellaneous questions and answers on return to civilian life	
GI Gyps	44
A word of warning against those get-rich-quick vet 'advisers'	
The Air Force Association	45
Its aims and purposes, and its present officers and directors	
The AAF Aid Society	48
A program of the future in assisting the AAF veteran and his family	

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Our New Commanding General

General Carl Spaatz has been named to take over the leadership of the AAF when General Arnold retires from active duty this month. Here is a glimpse of the record of our new 'old man'

When 2nd Lt. Carl Spaatz was assigned to the Aviation Section of the Signal Corps in 1915 and ordered to flying school in San Diego, a high-ranking old-line Regular said, "Well, that's the last we'll see of that young man." Now, barely 31 years later, General Carl Spaatz has been selected to succeed General H. H. Arnold as commanding general of the U. S. Army Air Forces.

In the intervening years, like General Arnold, General "Tooy" Spaatz was a far-seeing exponent of air power. And in World War II he had an active chance to test his theories, first in the hard-driving desert campaign in Africa, then in the strategic leveling of German industries by bombers based in Britain, and finally with the B-29s that flew the Pacific distances to provide the finishing touches in the campaign against Japan.

General Spaatz was born in Boyerstown, Pa., on June 28, 1891. The name in those days was spelled Spatz. It was changed in 1937 because the General and his wife and three daughters got tired of having people mispronounce it with a short-a sound. Mrs. Spaatz learned that a Belgian branch of the family had spelled the name with two a's, so this spelling was adopted at that time, and now most people know that the correct pronunciation is "Spots."

The General's nickname, Tooy, is a relic of his West Point days. (He was a member of the class of 1914.) An Irish upper classman of somewhat similar appearance—slight, wiry build, red-haired, freckled—was named Toohey, and because of the resemblance Cadet Spaatz was called by this name, which was later shortened to Tooy.

General Spaatz first decided to become a flyer during his plebe year at West Point when he saw Glenn Curtis bucking down the Hudson in his biplane on the great 1910 flight from Albany to New York City.

As a young Infantry lieutenant, however, his first assignment was at Schofield Barracks, Hawaii, in 1914. It was a year later when he was sent to the aviation school in San Diego. The officer who predicted that this assignment would end the Spaatz career later became his father-in-law. General Spaatz married Ruth Harrison, daughter of the Cavalry colonel who had no faith in airplanes.

After participating in the Punitive Expedition to Mexico in 1916, General Spaatz became a captain in the Signal Corps, and in June, 1917, he was sent overseas as a major, joining the 31st Aero Squadron in France. On October 29 he flew on his first night bombing mission in a French plane, piloted by a French officer. For a month he served in both reconnaissance and observation squadrons operating over the German lines and then was designated officer in charge of training at the American Aviation School at Issoudun. When ordered back to the States for temporary duty as a

flying instructor, he asked for and received permission to remain at the front. He received the Distinguished Service Cross for shooting down two enemy planes on September 26 during the St. Mihiel offensive.

After returning to the States in 1919, General Spaatz was in charge of a Flying Circus that took off from San Diego to assist in the Victory Loan Drive. Assignments during the next few years included Kelly Field, where he was commanding officer from October, 1920, to February, 1921, and attendance at the Air Corps Tactical School at Langley Field, Va., from which he was graduated in 1925. In that year he was assigned to duty in the office of the Chief of Air Corps in Washington.

General Spaatz won the Distinguished Flying Cross for his participation in the endurance refueling flight in the airplane "Question Mark" at the Los Angeles Municipal Airport during the week of January 1 to 7, 1929. He was then a major. Other members of the endurance crew included Maj. (now Lt. Gen.) Ira C. Eaker and Lt. (now Maj. Gen.) Elwood R. Quesada. The flight broke all existing records when the plane remained in the air for a total of 150 hours, 40 minutes and 15 seconds. General Spaatz's citation read in part: "By his endurance, resourcefulness and leadership he demonstrated future possibilities in aviation which were heretofore not appreciated."

Eight-year-old Tatty Spaatz was not too greatly impressed by this achievement. On the fourth day of the flight, when asked if she did not consider her father's feat wonderful, she answered, "I think it's silly."

The following years found General Spaatz in a variety of Air Corps assignments, including commands of bombardment wings and further service in the office of the Chief of the Air Corps. He was graduated from the Command and General Staff School, Fort Leavenworth, Kans., in 1936.

General Spaatz went to Europe as an observer in 1940. He was a temporary colonel then. When he returned, he characteristically said, "There is much talk of Hitler's secret weapons, but the British weapon that will defeat them isn't secret—it is Guts."

He became a brigadier general (temporary) in October, 1940, and in January, 1942, he was promoted to the rank of major general. He became commanding general of the Air Force Combat Command five months later and was sent to England to make preparations for the American bombing of Germany. On July 7 he was appointed commanding general of the USAAF in the European theater.

In February, 1943, General Spaatz became commanding general of the Northwest African Air Forces and took personal charge of the aerial warfare in that region. His com-

(Continued on Page 48)



General Carl Spaatz

Rendezvous

(Continued from Page 1)

Too Late

Dear Editor:

I have been out of the Army since Christmas. About 25 days before my discharge, I had an addition to my family. In the excitement I forgot to apply for increased family allowance. Can I claim this back-pay now?

R. P. T., Los Angeles, Calif.

No. A veteran cannot make a claim for increased family allowance which he did not report while he was in the service.—Ed.

Source Material

Dear Editor:

It is my job to keep up on general employment prospects in order to discuss general job backgrounds and outlook with men just out of the service. Do you have any suggestion for source material fairly easily available and not so high-flown that the average person needs a dictionary to translate it?

R. M. H., Baltimore, Md.

The Labor Department publishes a series of labor-market studies, which are usually available at USES offices or libraries filing Government documents. The main ones are:

"Labor Market Information Series—Area." It describes economic, industrial, population and labor forces in principal areas of the U. S. The monthly supplement includes a short statement of current labor market conditions and employment outlook for the area.

"Labor Market Information Series—Industry." It includes a basic statement on each major industry and current information on the industrial labor market. Description of individual industries includes types of jobs and skills, physical and educational requirements. Monthly supplements cover current job opportunities in 20 to 25 major industries.

"Labor Market Information Series—Occupation." It gives information on employment prospects as well as job descriptions. The data are organized according to area, industry and major occupations.

"Important Labor Market Areas." It discusses the level of labor supply in 135 principal areas each month.

"The Labor Market." It reviews each month trends, changes and outlook in labor market for major industries and areas.—Ed.

Holding off the Wolf

Dear Editor:

For a few months after discharge I expect to have some particularly rough financial going. I think I'll be on my feet pretty soon, but in the meantime do I have any protection from creditors?

Pvt. A. M. C., Manila

The Soldiers and Sailors Civil Relief Act of 1940 provides that courts may defer veterans' liabilities in certain cases. Deferment may last for six months after discharge; liabilities include debts, insurance premiums and some taxes. See your legal assistance officer or, after you get home, consult the Legal Aid office in your city or the veterans committee of the local bar association.—Ed.

(Continued on Page 48)

In This Issue

Since VJ-Day, readers of AIR FORCE have been able to look around, to look ahead. The sharpest glances have been directed at civilian life and civilian prospects. Questions — thousands of them — have cropped up in AAF units all over the world. They have come to us by letter, by word of mouth, by official survey. What's ahead? What about jobs? How about starting a new business? Is civil aviation a good bet?

Out of questions like these, this issue of AIR FORCE was put together. Long before it went to press, tons of paper had already been marked up with advice to veterans—manuals, pamphlets, catalogues, printed handouts and posters had dealt with every subject from maternity care to death benefits. After this issue is off the press, much will still remain to be said; some answers, having been outmoded, will have to be brought up to date.

Meanwhile, AIR FORCE has confined discussion to facts that the majority of veterans are known to be seeking. Nobody dreamed up the questions and answers that are the framework of this issue. First, we obtained thousands of questions actually asked by AAF men at Separation Centers and Veterans Information Centers. Next, more than 2,000 such inquiries were selected as the most common.

When the key questions were set down, the AIR FORCE staff went to work. What were the official answers? How did they stand up in actual experience? What were the facts, minus varnish? Official agencies of the War Department helped shape the survey that resulted. So did other government departments. So did civilian agencies, individual veterans and numerous servicemen.

To get the picture in focus, six leaders in government, labor and management were asked to start the discussion. The result is the symposium "What's Ahead?"

Because jobs—finding them, training for them, holding them—seemed to be the main problem confronting AAF veterans, employment is the topic that threads this issue together. In making the pattern, the Labor and Commerce Departments, the Retraining and Reemployment Administration, labor unions, national business organizations and the AAF Personnel Services Division all collaborated. But final directions of the discussion were determined by the interests and experiences of the veterans themselves. Practical concern for the veteran's prospect is growing everywhere. As this issue went to press, the assistance program of the AAF Personnel Services Division—collaborating with U. S. Employment Service and assisted by Civil Air Patrol wings—was announced.

More than once, misleading rumors about the employment of veterans have



swept through public discussion. Because civil aviation is a tremendous potential in the scientific and economic future of the United States it has been the subject of wide—but not always deep—speculation. Many AAF groups have hoped to find these exaggerations a postwar reality. Veterans have met facts with the gilt rubbed off; immediate prospects are not all rosy. At the beginning of the year the National Aeronautics Association published a detailed review of job prospects in civil aviation, which is disillusioning but useful.

In the public prints some veterans' prospects—like that of education—have been jumbled rather than misrepresented. Last autumn a widely circulated report concluded that GIs were going to pass up further training altogether. A more recent survey indicates that millions would like to get back to school, but few are getting in because of housing conditions, faculty shortages and financial problems. AIR FORCE found the facts to lie between these two extremes, at least as far as former members of the AAF are concerned. A very large number of Air Force veterans are on the way back to the classroom. They are meeting some difficulties, but the hardest have been lessened this winter by the revision of the GI Bill.

There are no magic formulas for AAF veterans, of course. AIR FORCE has not wasted time looking for one. Whether it's buying a farm, entering Civil Service, starting a business making an insurance program or rejoining the AAF, the veteran's problem usually leads to a personal solution in the end. That is the reason that this issue does not run to mass tea-leaf reading or crystal-gazing.

On the other hand, AIR FORCE has not stopped with the easy answers. About farming, the Agriculture Department was asked for literal information, not encouragement. Pointers on insurance were submitted to hard-headed experts in private business as well as to official agencies. It was a cheering experience to discover that men responsible for the "official line" on all these subjects insisted that they deal in bald facts. The Interior Department didn't want a rosy glow cast on homesteading; the Veterans Administration made it clear that delays were occurring all down the line, and gave reasons for them; the Retraining and Reemployment Administration asked that its information be used without fancy sound effects or high-flown rhetoric.

Since the plan of this issue was first made, questions have shifted and the plan has shifted with them. Answers have changed, too. Strikes and the settlement of strikes, state and national legislation, new veterans programs in business, labor unions, schools and government agencies have made the whole subject kaleidoscopic. On every point made in this issue, there will be new information before 1946 is over. These pages are intended to provide a start, not an end, to discussion of the veteran's future. ☆

What's Ahead for the AAF Veteran?

Although many of the questions most frequently asked by men and women to be separated from the service—questions concerning veterans' benefits, GI insurance, discharge regulations and the like—can be answered factually, others call primarily for expressions of opinion. Of the latter type, the following four questions represent information most frequently sought by military personnel returning to civilian life:

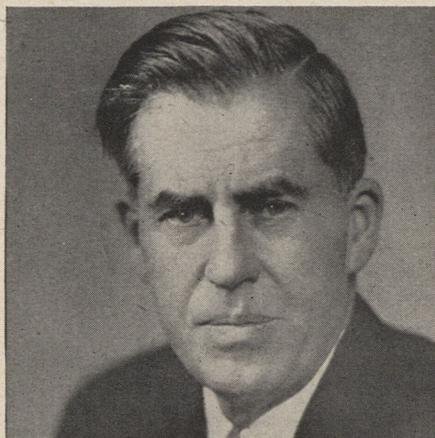
- What are the prospects, including major difficulties, to be expected by a veteran entering business for himself in 1946?
- What is the prospect for jobs and wages, in relation to the cost of living, in January, 1946 as compared with January, 1948?
- In what ways has the war increased the influence of foreign trade upon American business and the American worker?
- What are the major trends in job opportunities in relation to educational qualifications?

To obtain the best available opinions as answers to these questions, AIR FORCE requested the cooperation of six leaders in United States business, labor and government—Eric Johnston, president of the Chamber of Commerce of the United States; Robert R. Wason, president of the National Association of Manufacturers; William Green, president of the American Federation of Labor; Philip Murray, president of the Congress of Industrial Organizations; Henry A. Wallace, Secretary of Commerce, and Lewis B. Schwellenbach, Secretary of Labor.

Their comments, arranged alphabetically according to name, appear on the following pages.



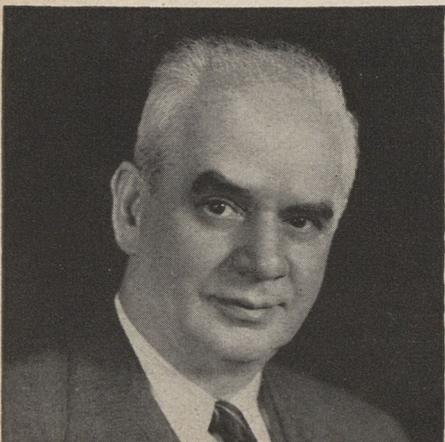
Johnston



Wallace



Green



Murray



Schwellenbach



Wason

Six leaders of business, labor and government express themselves on questions that pertain to the future of every armed service veteran

1. What are the prospects, including major difficulties, to be expected by a veteran entering business for himself in 1946?

Mr. Green:

In the immediate future we may expect ready demand for large quantities of many kinds of commodities and services. This condition is favorable for persons starting new business enterprises. Opportunities favorable to the success of veterans are the same as for all other persons starting a business and include: a practical knowledge of the business and its management; ownership of a considerable portion of the capital needed (interest on borrowed capital increases difficulties in keeping out of the red); ability to keep accounts and know costs and margins; availability of labor and materials. The prospective business man should also get the advice and experience of men in similar business as well as that of the local Chamber of Commerce. He ought also to contact the Central Labor Union and the appropriate local union to which his workers would belong to find out about labor standards and collective bargaining procedure and to determine what service they render in supplying workers. He needs advice on the amount of capital needed, where to locate, how to develop customers, etc. After gathering all the basic information, the veteran should consider himself in connection with the undertaking to determine whether or not he has the necessary personal qualities for an entrepreneur and what technical training he would need to secure. He would be well advised to take advantage of educational opportunities to prepare him for the new undertaking.

Mr. Johnston:

The prospect for the man who plans to enter business for himself involves many considerations. His success depends upon much more than demand and money in the sock of the ultimate consumer.

Take manufacturing. For most returning service men, the possibility of engaging in large-scale manufacturing operations on their own does not exist. Only those with access to adequate capital and those who possess extended backgrounds of experience with the products they want to make can even think of entering the manufacturing field in a large way. Even then, they must acquaint themselves with already existing capacity, with demands for their product and related factors. For the returning GI who possesses a large share of ingenuity and managerial "know-how" there are, however, infinite opportunities in small scale manufacturing operations. But even in this field, there must be access to the necessary, although somewhat moderate, requirements for capital and it must be determined in advance that there is a sufficient market for the product.

Returning service men who want to go into manufacturing will do well to keep both eyes open with as much caution for their investment of time and money as they ever exercised for their own lives and the safety of their units in the war.

We in the Chamber of Commerce of the United States believe that the distribution field—the field of selling-merchandising-retailing—is going to be a large one, a vital one and one productive of thousands of jobs which do not now exist and perhaps never did before the war. These jobs will be open to men and women who possess the proper qualifications. There are, of course, obstacles and pitfalls. Not everyone can be a retailer any more than everyone can be a designer, an inventor or a skilled craftsman.

Strictly with reference to "jobs" in the retail field, it is not bad advice to bear in mind that established retail stores are forever looking for likely timber for junior executive posts. The chances of promotion when such jobs are attained are constant. They offer interesting, engrossing work.

The same thing is true in the so-called "service trades": hotels, restaurants, gasoline stations, etc. Bearing in mind the huge upsurge of the tourist trade to be anticipated in the next few years, these businesses are something to consider.

If you want to be a retailer, go after the best advice you can get. If you can borrow the ear of an experienced veteran of the retail business, so much the better. If he will lend you his advice as well as his ear, that's better yet. And if you can't do that, you might write the Domestic Distribution Department of the Chamber of Commerce of the United States in Washington and ask its advice on retailing opportunities. The department has made exhaustive studies of the future of retailing. It has put out an elaborate publication intensively replete with factual data. More than 30,000 service men and returned service men have already asked for this booklet called, "What It Takes To Be a Retailer."

In the opening of any new business, veterans should make sure they have sufficient capital. When conditions are all rosy, it is easy to launch a new business. Keeping it afloat successfully is another matter. An adequate supply of working capital is essential. Financing through too much debt is not desirable. There will be a period of contraction—perhaps not a long one—but still a period of contraction—when the job of replacement is over. Business launched today should expect that contraction.

But I hope that all who have a desire to go into business for themselves can find it possible to do so. This country was developed by men who wanted the chance to take a chance. We need more of those men today. Men who do not think of the past with regret and the future with fears. But men who have confidence in themselves and faith to project their abilities into tomorrow's accomplishments. If we have

enough of such men America's continued growth and expansion is assured.

Mr. Murray:

The CIO, of course, is concerned primarily with the welfare of its membership, which consists of men and women who work for industrial employers. Because of this very fact the CIO is also vitally concerned with the prosperity of all other elements of our economy. Each is interrelated and interdependent upon the other. There can be no success for the former crew chief who has opened a small flying club if the general wage level is not high enough to permit air enthusiasts to take advantage of his facilities. And conversely, if this ex-GI businessman and thousands like him do not make a go of their enterprises, then production suffers and wages drop.

Before the war, in an average year, there were 200,000 failures, practically all of small businesses. If we have learned nothing from past experience then the prospects for the veteran entering business for himself in 1946 are not very bright. I believe, however, there is an increased awareness of the facts of economic life. This is particularly true in our heavily industrialized communities where small businessmen are lending every support to, for example, the steelworkers' demands for a substantial wage increase.

Achievement for the union means good business for the shopkeeper or gas station operator, increased market for farm products, money and leisure for such recreational activities as flying a plane, and heightened opportunities all down the line of free enterprise.

Assuming an improvement in our national wage standards, I should think that the prospects for a veteran entering business for himself in 1946 are good.

Mr. Schwollenbach:

Generalizations as to business prospects cannot take the place of close and detailed analysis of the opportunities and problems of establishing a particular kind of business in a particular place. In 1946, I anticipate that economic activity will be sustained at levels far above prewar operations, which means that prospects for business in general will be exceptionally good. That does not mean, however, that every veteran going into business for himself is automatically assured of success. There is, of course, a huge backlog of consumer demand for goods and services of all kinds—a demand that is certain to make itself felt in 1946 because of the high current rate of consumer incomes and wartime savings.

The potentially inflationary character of the economic situation in 1946 raises serious questions as to the possibility of avoiding the kind of postwar recession that we experienced as a result of price distortions and other factors after the end of the last war. The initial success new enterprises may experience in 1946 because of generally

favorable circumstances may be wiped out if national economic policy fails to prevent a postwar slump.

Establishing a new business is never an easy venture, and the record points to a high degree of mortality in the first year. Every veteran ought to bear in mind all of the little difficulties which he will face. Running a company does not consist merely of buying and selling—you have to keep in mind taxes, labor laws and regulations, price and other controls which may exist under postwar conditions. The problem of obtaining space complicates the selection of the right location. Obtaining goods and materials will be difficult for the new enterprise because of shortages and the demand from existing firms.

Mr. Wallace:

In 1941, there were approximately 3,300,000 business enterprises in the country, with about 500,000 establishments opening their doors for the first time, and an equal number closing theirs for the last time. During the war, the rate of establishing new businesses was only about one-half that of the prewar interval, while business deaths continued at about the same rate. The net result is that at present there are substantially fewer enterprises in the country than for a number of years.

A change in trend has already been noted, however, and it is expected that the number of new businesses organized will, annually for the next few years, exceed the pre-war average by a considerable margin. Not all these new enterprises will succeed, however. Based on historical precedent, 40 percent of them will disappear inside of the first five years, with the largest number, or perhaps 15 percent, discontinuing within one year. The causes will vary, but the blanket cause will be lack of experience on the part of the new owner.

One hazard in business today should disappear as the year progresses; that is the lack of goods to sell. Except for this factor, the opportunities should be better than average for a new business, if care is taken not to enter a field already crowded in a particular area. Nevertheless, opening one's own business is not a step to be taken lightly. One of the aims of the Department of Commerce is to try to reduce the number of business mortalities by providing services that will help a potential entrant to select the type of business to which he is best suited, and to aid him to avoid the pitfalls most commonly responsible for such mortality. The person wishing to go into business for himself should be aware of the pitfalls, but should not be too easily discouraged from making the attempt, if he chooses the business for which he is best suited and does not try to make the attempt on insufficient capital.

Mr. Wason:

All enterprise is sensitive to economic conditions. Small enterprise is more sensitive than large. The year 1946 is a good time for an individual to "get started on his own." The nation is facing an era of high prosperity. The well-being, growth and development of small enterprises will

be important factors in this prosperity. Unwise government policy and action is the hazard of all business.

A large proportion of business ventures launched in 1946 will fail as always. The desire to own a business often is not matched by the foresight, ability and tenacity necessary to undertake and operate it. Many businesses get started under conditions as to location, markets or products which prohibit success. These can be ascertained in advance if adequate investigation and thought is given to the matter.

Here are a few guides for those who consider opening a business: Investigate all aspects of the proposed venture, including the experience of others in comparable undertakings; evaluate all factors which will add up to costs on one side of the ledger and to sales on the other; appraise your personal traits in relation to the demands of the business. Perform these tasks thoroughly and unhurriedly. View the total picture with a jaundiced eye. If you then decide "yes," you will have a good chance of success. Good luck!

2. What is the prospect for jobs and wages, in relation to the cost of living, in January, 1948 as compared with January, 1946?

Mr. Green:

The prospect for employment in the immediate future is excellent. Normal civilian production has been greatly restricted and supplies of all sorts of items are very low. The economy of Europe will be unable to supply the urgent needs of the populations of countries involved in the war until it is reconstructed. Millions must be fed, clothed and housed by the help of other countries. The same is true of large areas in China and Japan. Asia has just begun to industrialize.

Wage rates have been controlled during the war on the theory that increases in wage rates would jeopardize price controls and result in runaway inflation. However, prices have risen in spite of controls. Consequently, costs of living have risen approximately 33 percent by official count while hourly wage rates have declined in buying power and have failed to compensate for increased output per man-hour. Price controls will not be continued indefinitely, and our free economy released from artificial controls will adjust to a new balance to compensate all equitably and provide the purchasing power to sustain production. We all look for substantial increases in wage rates by January, 1948. The workers of the United States will never be content to submit to lower standards of living during normal times. Nor would acceptance of such lower standards benefit employers. But all will benefit by a balanced economy that provides maximum production with maximum employment accompanied by high production per man-hour and compensated by maximum rates of pay.

Mr. Johnston:

To this question, I would pose a counter-question: "Who can say?" Any prediction as to the cost of living in 1948 is dependent

on a multitude of factors—industrial harmony or disharmony—temper of Congress—drought or full crops—international relations—temper of the people themselves.

The job picture, jobs "per se," is reasonably bright. Every reliable index tells us that barring accidents or an all-engulfing war between industry and labor, this country would be in the middle of a great post-war replacement surge within two years.

Jobs should be plentiful. Wages and salaries should be good. There is a vast accumulation of pent-up demands. There is a vast accumulation of savings. People want automobiles. They want radios. They want pressure cookers. They want clothing. They want household furniture. They want to take trips. They want to spend money, not foolishly, but because they really need the things which money can buy if only the things were there.

And they want homes. The construction industry is huddling itself together after having been all-out at war for almost five years. It is prepared to launch a tremendous program of building. Everybody knows what the automobile industry wants to do. Once its difficulties with labor are ended, it will be heading into full-tilt production.

It is an axiom of economics that whenever the automobile industry and the construction industry are operating at high levels, we have good general prosperity and an adequate volume of jobs at good wages.

Returning service men need not fear an immediate depression. There are and will be reconversion problems. Not everybody is going to have the job he wants at the wages he wants when he wants it. The shuffling around which involves the return of war workers to their home bases; the retooling of all plants which had been making munitions and now are turning to making household gadgets can't be done within a month or two months or perhaps even half a year. We can't expect to reconvert a country which was 80 percent on war work into 100 percent civilian production without headaches, wasted time and temporary loss of income.

Everyone is asking when can we expect supply to catch up with demand. For my part, I think it will take more than two years to overcome the accumulated demand for such things as construction, automobiles, household wares and durable goods in general.

Mr. Murray:

If we repeat the experience following World War I the prospects are not happy. Then the cost of living shot up far beyond jobs and wages, resulting in a terrific crash two years after the Armistice. Prices tumbled, but jobs and wages fell even more. This time we are starting in a better position, but we are threatened with the same result. The OPA has relinquished some of its price controls and is under extreme pressure to abandon the rest. If the OPA loses its grip then prematurely we can look forward to another catastrophe in 1948 as we suffered in 1921.

The Price Administrator, Mr. Chester Bowles, has shown every indication of standing firm, and with consumer support there

is an even chance he will be able to hold the line.

Wages in January, 1946 are of course below the wartime level. Overtime rates have been largely eliminated and there has been considerable downgrading, all of which has lowered the average take-home pay. It is expected that current negotiations will result in the recovery of a substantial part of the post VJ-Day loss. This in turn is expected to give added impetus to reconversion. There is a possibility, therefore, that there will be an improvement in wages and jobs with respect to living costs in January, 1948 as compared with January, 1946.

At any event the decision is being made now and the pattern will be clearly outlined during the coming weeks.

Mr. Schwellenbach:

To answer this question we would have to be able to predict whether our postwar economic policy will be successful in avoiding a sharp slump in 1947 from the high level we expect will prevail in 1946. The very circumstances which assure rising employment and business activity in the year ahead may give rise to price inflation and ultimately a business recession, unless effectively controlled by public policy.

If economic stability can be maintained, we can expect considerably higher levels of employment in the next two years, moderately higher wages, only moderately higher prices and a real rise in the standard of living for the American people.

Can we succeed in maintaining the high levels of employment and production that we will achieve in the first postwar year? That is the aim of national economic policy. We can point to many factors which will contribute to rising economic activity—the backlog of consumer demand, wartime savings, business plans for capital investment, the foreign trade situation, the current high rates of consumer incomes, etc. We can take steps to minimize the dangers of a post-war slump following a boom of indeterminate duration, but we cannot now predict that the danger will be avoided.

Mr. Wallace:

There is every probability that jobs and real wages will be higher in January, 1948 than in January, 1946. The trend in employment during the next two years will be generally upward. Production of durable goods and construction will move up to new high levels and other lines will generally show more moderate advances. This expansion in production will make a greater volume of goods and services available and these increased supplies on our markets will ease the pressure on prices which now is held in check by OPA restrictions.

Increased productivity is, over the longer period, the basis for an increase in the real income of workers and consumers. From 1929 to 1941, the increase in the total national output per man-hour averaged a little over 2 percent per year compounded. The result was a decline in prices notwithstanding the increase in wage rates, and at the same time profits were maintained in line with the volume of production.

The next several years should witness a

more rapid increase in output per man-hour as productivity catches up with the pre-war trend. Until we are through the period of reconversion, we cannot expect to witness the full impact of such lowered unit costs as come with high volume. When our productive capacity is fully utilized, our individual purchasing power can be improved either through higher wages, lowered prices, or a combination of both, without unduly impairing industry's profit position. The extent to which this will have occurred by January, 1948 is impossible to predict. It is less important to know exactly how far these factors will have exerted themselves by any given date than to know that they inevitably will.

Mr. Wason:

Jobs will be plentiful in January, 1948. The nation is economically strong. The needs of the people for goods and services are great. Industry and business are determined to meet those needs. These factors spell full employment.

The prospective relation of wages to cost of living (expressed as "real" wages) is not so clear. Wage rates will be higher than in January, 1946. The important issue is: what will labor produce for its wages?

Some think there were great increases in productive efficiency during the war. This is not true except for a limited number of war industries. The increases in productivity were minor or there were actual decreases in the majority of industries. All industrial workers received substantial wage increases.

The lack of productivity gains during the war was not entirely the fault of labor. Working forces were expanded with inexperienced personnel. Key workers were lost to the armed services. All other ends were sacrificed by management in order to get out the production.

The nation is now at peace. We must hasten to make up for the wartime setback in productivity. We must regain our stride in making progressive, yearly advances. This is the way to increase "real" wages. Industry is ready to apply to the production of civilian goods all the technological improvements derived from the wartime experience. Management is hopeful that labor will do its part. The American standard of living advances with increases in productivity. Labor's goal should be to achieve the maximum productivity in its own interest.

3. In what ways has the war increased the influence of foreign trade upon American business and the American worker?

Mr. Green:

In World War II, the United States has been the arsenal of the United Nations. We expanded our production facilities and drew upon our natural resources to the maximum. We arranged for new sources of supplies and financed development of new industries and resources in Latin American countries. When the natural resources of the Pacific countries were closed to us, we developed substitute materials and industries. We are now entering the period when huge loans must be made to countries for

reconstruction purposes. These loans in a large degree will be spent in this country for materials and machine tools—thereby furnishing employment for our citizens. Some of these developments will be permanent. Brazil has developed a silk industry. Whether it will hold its ground against revival of Chinese and Japanese silk remains to be seen. With good management, this country may serve many South American markets which Germany formerly served.

If the United Nations Organization gets into operation and a World Trade and Employment Agency is set up, together with the Bretton Woods financial agencies, the Food and Agriculture Organization and the International Labor Organization, the whole of international trade may be lifted to higher levels with sustained financial benefits for all. All business will be geared to world markets.

Mr. Johnston:

We all know that we must look to an expanding foreign trade if we are to maintain national prosperity on a high level.

The foreign trade of the United States during the war and immediately before our war entrance after Pearl Harbor increased tremendously, but this was owing to lend-lease exports, which reached a peak of more than \$14,000,000,000 in 1944. It was not a normal trade. At the same time, imports rose to almost \$4,000,000,000 in 1944.

What we have done is to double our national production and we have devoted the increase to war purposes, a large portion of which was exported under lend-lease. New plants were constructed. Millions of workers were employed at high pay and long hours. Manufacturers who were never in export trade prior to the war sent overseas a considerable part of their production. Business everywhere became more familiar with export trade.

Thousands were given employment in merchant shipping alone to take care of this vast increase in exports and imports.

All of us should want an increase in our foreign trade. This will depend on a great many factors, many of them beyond our own control. It will depend, in part, on keeping peace in the world, and on our own attitude of being willing to give and take in the business of buying and selling between ourselves and other nations.

It isn't possible to estimate, at the moment, the veteran's immediate opportunities in the field of export-import.

Mr. Murray:

A sizeable portion of the products of American industry and agriculture are today going abroad through United Nations Relief, lend lease and successor arrangements, military and occupational requirements, and to a slowly increasing extent through business deals. We have come out of the war as the only country able to produce a surplus, and it is unlikely that any other nation will be able to match our enviable position for some time to come. But this excess of capacity is not something we can use or not as we please. It is not like reserve power in an automobile. It's rather similar to a third horse in a buggy team. The extra animal must go along and help pull or it

will be a drag on the vehicle. So it is with our production for foreign trade. If as Europe and Asia recover we freeze out their goods for trade as we did in 1930, they will in turn retaliate by closing their markets to us regardless of how much they may need or desire our products.

Frequently the export trade meant the difference between profit and loss in American industry. Without sales abroad our producers of cotton, wheat, movies, oil, automobiles and hundreds of other items would have lost money in an average peace time year. This in turn would have led to mass unemployment and industrial failure.

I think the war has taught us to do business with our overseas neighbors. They have learned to use and appreciate our goods, and we have come to understand the value of their products. GIs and Frenchmen both profited from an exchange of cigarettes for champagne. Nations can profit in the same way and for essentially the same reasons.

Mr. Schwellenbach:

I would like to stress the fact that the war has given us a greater awareness of the importance of foreign trade for the economic health of the world, rather than the fact of its importance in terms of dollars or jobs for American industry and the American worker.

We know that the devastation of war in other parts of the world will require American exports in large volumes for relief and rehabilitation—particularly for industrial equipment in the years ahead for the restoration of functioning economics in European countries—as well as to raise the standard of living in under-developed areas. Foreign markets are important for American industry. But the real importance of foreign trade lies in the mutual advantages obtaining from international specialization of production.

Looking at foreign trade from the point of view of other countries, the United States is a major market for raw materials, certain foodstuffs and specialized items of production. Fluctuations in our demand for their exports arising out of changes in the general level of our business activity exerts a strong—sometimes decisive—influence upon their prosperity. Further, foreign trade is a two-way proposition, and their ability to buy depends upon our purchases from them.

We are increasingly aware of the importance that economic prosperity will have upon international security in the years ahead. One of the greatest contributions the United States can make is the maintenance of a high and stable level of domestic economic activity which will assure high imports and consequently large exports. I think there is danger in thinking about expanding foreign trade solely as a means of minimizing domestic economic problems. That approach may lead to dangerous types of international economic competition as well as a tendency to seek markets abroad rather than to take steps that may be necessary to increase the purchasing power of the American worker.

Mr. Wallace:

At the end of World War I there was a

tremendous upsurge of interest in foreign trade largely due to the fact that during times of war, with millions of our citizens abroad, this nation develops an international point of view. Many firms and individuals entered foreign trade in the 1920s with varying degrees of success. The national interest, however, trended downward with the result that the number of firms engaged in foreign trade moved down until we reached a period of almost complete non-interest by 1933.

Long before the shooting stopped in World War II, the upsurge of interest in world trade on the part of our people became evident. We are now in a position of having thousands of firms and individuals, new and prospective foreign traders, including hundreds of ex-service men, endeavoring to find a place in the international segment of our economy. There is no doubt that many more will continue successfully than was the case following World War I. Many will not succeed, but there will be many more firms and individuals in foreign trade in the United States within the next few years than ever in our history.

The profession of world trade is not an easy one but probably none is more fascinating. There are more hopeful signs for continued success for our new enterprisers: millions of our citizens have become international minded as against thousands in the last postwar era. Furthermore, governmental influences are exceedingly favorable, beginning with the United Nations Organization, the early establishment of the International Trade Organization, Bretton Woods, the reciprocal trade agreements program, and the recent reorganization in the Department of Commerce, designed to spearhead world trade and provide a climate wherein private enterprise can function throughout the world. The Department of Commerce offers a series of personalized services devised to aid the new and prospective, as well as the established world trader, to point out the obstacles and help him over the hurdles.

Mr. Wason:

American business and American workers will benefit from trends in foreign trade resulting from the war. Many of the restrictions which characterized international economic relations in the prewar decade will be relaxed. This will have great effect on both the volume and stability of trade.

There is a tendency to over-emphasize the exports which will be financed by government loans to war-devastated countries. Dollar exchange has accumulated in some parts of the world to an unprecedented extent during the war. American remittances and payments for services to foreigners, as well as capital investments abroad, are expected to reach high levels in the next couple of years. Every dollar's worth of imports will pay for a dollar's worth of exports. Indications are that Americans will buy much more from the rest of the world than they ever have before. This adds up to something more than a world unable to buy American products.

Imports must not be at the expense of American production and American wages.

America produces better goods. These goods are cheaper in terms of man-hours of effort spent in manufacture. We have a well-equipped industry. We have developed mass production and marketing methods beyond the comprehension of the rest of the world. We have a working force of varied and adaptable skills. These assets give us decided competitive advantages over the rest of the world. Cheaper labor costs in other countries sometimes outweigh these advantages.

We must be on guard to insure that no segment of American industry is sacrificed to make way for foreign products produced by the labor of semi-starved workers.

The National Association of Manufacturers has adopted the policy of favoring gradual tariff reductions to be continued to the point that will maximize production and consumption under competitive conditions in the U. S.

4. What are major trends in job opportunities in relation to educational qualifications?

Mr. Green:

Increasing provisions will be made for research in the natural sciences in order to keep our country in the forefront of technical progress. We hope research in this field will be accompanied by parallel research in the social sciences, so that technical progress will be put to use for the benefit of all and at the expense of none. The immediate future will be a period of great technical change as we learn to utilize atomic power. This means industries may be revolutionized quickly and work processes changed. Workers may need to relearn. This happened to electrical workers during the war when electronics changed that industry. The International Brotherhood of Electrical Workers, arranged with a university to teach key workers the principles of electronics and their application. These key workers relayed the information to the rest of union members so that all were prepared for the technical revolution in lighting and power.

Plenty of job opportunities await workers prepared and trained for the work. For educational preparation and the basic scientific understanding we look to schools; for work training, managements in industry should assume responsibility. Wartime experience has fully demonstrated the value of training within industry to maintain a work force in full creative efficiency, advancing workers until they have balanced understanding of related production processes.

The best preparation for work is a balanced general education to which work training and specialized education should be added as needed.

Mr. Johnston:

I am not an educator, but I would like to say in a general way that at no time in our history has skilled craftsmanship promised to be so much in demand. I only know that the man who knows how to do a job is likely to have one.

(Continued on Page 47)



That Job

Here is an estimate of your job chances—and a word of advice on employment procedures

A philosophical gunner just six weeks out of the AAF has said the final word on job-hunting: "It all depends on what a guy has got and what he wants to get."

For fancy dreamers, job answers in 1946 are one thing. They are something quite different for realists whose plans follow a life-size pattern—regular work, decent pay and time off for fishing. Employment formulas don't always work. Since veterans of World War II first began reading the Help-Wanted ads and talking to interviewers back in the winter of 1941-1942, some job-hunters with a to-hell-with-the-odds attitude have made unlikely prospects pay off; others have muffed absolutely sure-fire prospects.

On this subject, statistics have a way of looking two-sided—good and bad at the same time. As 1945 ended, there were about 350,000 veterans on the unemployed rolls. On the other hand, New Year's prophesiers cut their estimates of mid-year unemployment drastically.

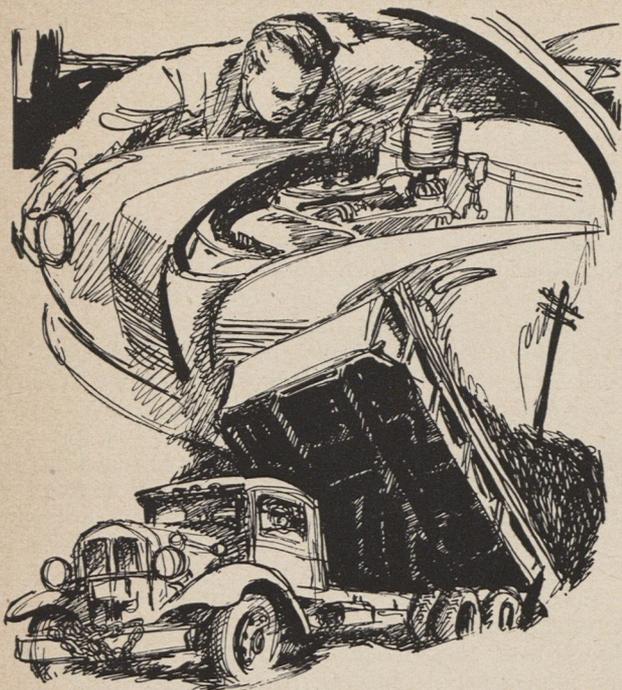
During the war, there were optimists who took comfort in the vast promise of jobs in "new development" that were sure to accompany peace. This rosy view was often reflected in easy generalizations about the Air Age, or more recently the Atomic Age. Reconversion has put all such dreams into slow motion. That means waiting. As for the opposite point of view, calamity-howlers enjoyed warning the world that an economy disrupted by international confusion, dwindling production and increasing management-labor conflict lay just ahead. Thus far, the facts have not been quite so calamitous. That means better immediate opportunities of peacetime employment.

Without resort to crystal-gazing, this summary points toward answers to four questions commonly asked by new veterans of the AAF:

- (1) How can I get my old job back?
- (2) How can I learn a new trade?
- (3) What use is my Army experience?
- (4) What are the general prospects of employment?

How Can I Get My Old Job Back?

If you are among the million and a half veterans who



expect to go back to the old job or among the additional million who would like to go back but aren't sure that the job is waiting, Section 8 of the Selective Service Act is not news to you. Recently it has raised wide disagreement and recriminations. Some facts about it are not disputed and are worth remembering.

Regardless of your job plan, you must report to your Selective Service Board within 10 days of discharge unless you are in the Reserve. If you are interested in getting your old job back and can't very easily walk in and tell the boss you're ready for work, the board's reemployment committee-man will help you with a formal notification, which must go to your former employer within 90 days of your discharge. Results will depend, of course, on circumstances. Besides the time limit, here are the main conditions:

- (1) Your job was "not temporary"
- (2) You left to enter the service
- (3) You have an honorable discharge
- (4) You are still qualified to do the work
- (5) Your employer's circumstances have not changed so

as to make it impossible or unreasonable to reinstate you in your old job or one equivalent to it in seniority, status and pay.

A lot of useless theorizing has gone on for months concerning these conditions. In the first place, the majority of AAF veterans have no rights at all under Section 8 because they did not hold a job or they did not hold one that is covered by the law or if they held such a job, it was rubbed out by reconversion. In the second place, draft boards cannot legally enforce the veteran's job rights; that must be done through a U. S. District Attorney. In the third place, most veterans are stopped short by possibility of demanding reemployment at the expense of workers with greater seniority. To demand job rights good for only one year (that is all the law allows) when the workers concerned feel that those rights belong to a man with greater seniority may put a veteran in a position far from comfortable. Most employers and unions, however, are granting veterans automatic seniority equal to the time they spent in

service. Thus if a man had a year's seniority before entering the army and had spent three years in uniform, he returns to his job with four years seniority, including any pay increments to which the added seniority may entitle him.

At the same time, many expanding industries have not had to face the choice between veteran and veteran, or veteran and old-time employee. A survey of typical manufacturers at the end of 1945 showed that of 25,000 workers newly employed, only 8,000 were veterans with job rights. In Chicago a similar survey revealed that a packing company had reinstated all its former employees and still had room for 1,500 additional ex-servicemen.

How Can I Learn A Trade?

More than a hundred specialized jobs—many of them high up on the choice-list of AAF personnel—belong to the so-called "apprenticeable trades." Such jobs require at least 4,000 hours to learn. In apprenticeship, practical experience is supplemented by classroom or other instruction—144 hours a year is the average. The system, under direction of local trades, provides for an increasing scale of wages averaging about 50 percent of a journeyman's rate during the period of apprenticeship. For veterans, the program as coordinated by the United States Apprentice Training Service and other government and state agencies has three main attractions.

First, the former age limits, usually 18 to 24, have been lifted; a veteran is allowed to count his age at the time when he first entered the Army. Secondly, although apprenticeship is always a matter for local direction, a man's Army experience and training are regularly credited on his time; his apprentice wage is increased accordingly. A veteran will smooth his way in apprenticeship by checking up on requirements before discharge and seeing to it that his Form 100 represents all his pertinent Army training and experience.

Finally, a veteran who turns apprentice can apply for subsistence allowance under the GI Bill. If there are additional instructional or laboratory fees, these may be paid from the tuition allowance of the GI Bill. An apprentice's total government subsistence allowance and apprentice wage, however, may not exceed the minimum journeyman's wage. Accompanying this article is a list of trades in which large numbers of AAF men have expressed interest, together with approximate length of apprenticeship.

What Use Is My Army Experience?

Apart from credit on apprenticeship and the academic credit allowed by schools and colleges (See Page 16), the AAF veteran can reasonably expect employers to credit him for Army experience. For a large number of men already back in civilian employment, this has proved no vain hope. Upgrading of veterans on the basis of Army experience was worked out some time ago by one of the larger aviation companies, which considers former AAF mechs as apprentice, junior, full and senior mechanics. Some of the men have been advanced two grades in consideration of their Army training.

A large number of business establishments—especially manufacturers with specialized sales organizations—are combining a policy of upgrading with systems of "transition training" designed to give Army experience a definite civilian application. A company specializing in electrical equipment and radio has founded a Veteran Section of their training school; here research men, technical workers and sales personnel are able to convert Army skills to immediate use on a job for which they are only vaguely prepared when they enter the school.

To assist personnel officers in finding connections between Army and civilian work, the War Manpower Commission has issued a manual called "Special Aids for Placing Mili-

tary Personnel in Civilian Jobs." The Personnel Distribution Command has made special industrial surveys with the same general purpose. There is no reliable way of predicting that a particular gunner can successfully become a gunsmith, household appliance repair man, inspector, locksmith, mechanic or powder man—which are some of the suggestions in the WMC manual. On the other hand, a gunner with curiosity might investigate the possibility. One who did so is now established in a New Haven arms plant.

What Are The Prospects for Employment?

From the "open" job market there have been the usual conflicting reports. To run these reports down to reality, the veteran's usual source of information is the local representative of the Veterans Employment Service in the United States Employment Service Office. This organization has an announced policy of pushing the veteran's interest in a new job. When an employer asks for veterans, no non-veteran is recommended. Often it has been possible for VES to develop job prospects.

The most common problem reported by veterans and counselors is disappointment about wages. An AAF legend has grown up around the anonymous lieutenant colonel who had drawn about \$7,200 a year during his tour of flying duty. Having been a reporter before the war, he went around to see his former managing editor as soon as his terminal leave began. The editor, short on help, was glad to see him; so his former salary of \$35 a week was promptly raised to \$40. This legend has a multitude of endings. One says he pocketed his wild blue indignation and took the job. Another reports that he applied for unemployment compensation until something of the executive type might turn up.

A more common type of disillusionment awaits veterans who have banked on the fairytales about wartime wages. Those \$200-a-week jobs that didn't exist in warplants still don't exist in peacetime industry. Misunderstanding about "war plant gravy" and dismay when it seems to have been all lapped up are widespread. Maybe a statistic or two will help.

In 1939 the average weekly industrial wage was \$23.86. By 1943 it had jumped to \$43.14. In April, 1945, the average manufacturing worker was drawing a weekly gross of \$47.12. (This is comparable to the \$47.71, tax free, estimated by the Commanding General of the Army Service Forces to be the average wage of the enlisted man in the ETO.) The gloomier side of this war-time wage is that much of it came from overtime (six-days a week), and a very great deal of it went into higher expenses. So much had to be spent in this fashion that the Bureau of Labor Statistics estimate that the family with two children was only about \$2.30 ahead during every wartime week.

To bring this wage picture down to a more limited focus, here is a comparative table of average hourly earnings of all workers, part-time and full time, in six industries about which Air Force men have expressed interest:

	1940	1945
Automobiles	\$.95	\$1.19
Trucking .....	.83	1.01
Communications .....	.77	.98
Chemicals .....	.68	.93
Radio-phonograph .....	.61	.86
Cleaning-dyeing .....	.46	.71

A well known business man who has made something of a name as a lecturer to veterans' groups, stirs up encouragement by stretching the law of averages with the exclamation, "One of you boys in this room tonight will become a millionaire before he dies." That's nice to think about, but what of the other 999? Prospective demands for goods and

services are quoted in big, round, encouraging figures. In seven principal fields, these figures run:

Product	Millions of units
Automobiles	3.7
Electric clocks	7
Electric irons	10
Radios	23
Refrigerators	5
Vacuum cleaners	3.5
Washing machines	3

Not only in making but also in the promotion, sale and maintenance business which they stimulate, those products will create jobs. Among the broader job-making influences construction will probably be first. According to the National Housing Administration, about 5,000,000 homes are needed, and while their lack is now one of the veteran's greatest handicaps, their construction will provide employment in one of the best-paid fields.

Somewhat more visionary than these figures are speculations about invention and expansion in electronics, television and atomic power. Whole new orders of industry can be created in the mind's eye and have been created on paper by prophets who ignore the cold cash as well as scientific reasons why business will delay before rushing into production. For prophets with a social rather than technical bent, hope lies in shorter work weeks, which will create more jobs. At an AAF postwar employment round-table a corporal asked his opinion on these and similar prospects brought speculation to earth. "About all I'm sure of," he said, "is that my home town newspaper runs job-wanted ads free."

Apprenticeable Trades

with number of years required for apprenticeship	
Barber (2)	Model maker, aircraft (4)
Boilermaker (4)	Painter-paperhanger (3)
Carpenter (4)	Patternmaker (5)
Compositor (5-6)	Photographer (3)
Cosmetician (2)	Pipe-fitter (5)
Electrician (4)	Plumber (5)
Engraver (7)	Printer (5)
Florist (2)	Radio technician (4)
Jeweler-watchmaker (4)	Stationary engineer (4)
Lather (2)	Stone Mason (3)
Machinist (4)	Structural steel worker (2)

Judging an Apprenticeship Program

A veteran who considers entering an apprenticeship training program, should examine it as carefully as he would any other kind of schooling. He should demand as sound a bargain as if he were buying a farm or a car. The Apprentice Training Service suggests these standards which all sound programs should meet:

- (1) Written outline making clear what the training includes
- (2) Schedule of itemized work processes
- (3) Progressive schedule of wages
- (4) About 144 hours of classroom instruction each year
- (5) Written agreement outlining terms and conditions
- (6) Certificate of Completion at end of apprenticeship
- (7) Supervision and records of training
- (8) Control of total number of apprentices to safeguard all workers
- (9) Approval of both management and labor organization
- (10) Registration of program with state or Federal agency. ☆

Going Into Business On Your Own?

*If so, these are your prospects of
obtaining advice and financial assistance.*

Small business is the core of American economic life, for of the estimated 3,035,000 business and industry concerns in the United States, only 35,000 employ more than 100 workers. The remaining 3,000,000 enterprises represent the efforts of individuals who have struck out on their own initiative. Consequently, for the veteran who contemplates establishing a small business, there exists on all sides a multitude of successful precedents.

Wherever there is a population, there is a demand for goods and services, and the larger the community, the more extensive its demands become. Therefore, the primary problem before actual steps are taken to establish a business is that of careful selection. What sort of service, or what type of goods are you best qualified to supply—and where?

The needs of a community and your own ability, experience and aptitude should be the determining factors in solving this primary problem. Varying with the individual, the happy choice of a business and location is not always an easy one, but throughout the country there are a number of governmental and private agencies to aid the would-be businessman not only in the choice of venture and location but also in the more intricate problems of sales methods, allocations, business methods and other ways and means of best insuring success.

Offering extensive service to veterans from all branches of the armed forces are Veterans' Centers or Community Advisory Centers in many cities of the U. S. which usually operate in conjunction with United States Employment Offices. Although each center varies in the extent of its service, the New York City Veterans Center at 10 East 40th Street is a representative example of what concrete aid can be given the small businessman. This center maintains 112 separate business panels, covering a wide range of enterprises from advertising concerns to night clubs and wearing-apparel trades.

Composed of successful businessmen from each particular field, the panels are prepared to give the veteran the total benefit of long years of experience, advising him on locations, difficulties and methods of operations, warning him against the likely pitfalls, supplying him with the know-how that he would acquire otherwise only through costly experience.

The members of these panels feel that men who understand their business and are good risks make far more desirable competitors than poorly informed producers who set up shaky concerns which in the end serve only to drag down the business and credit rating

of the whole field. In keeping with this sentiment, the business panels extend their aid beyond advice and information. The help given a disabled veteran in California is typical of the sincerity of the efforts to further the success of veterans in business. This particular veteran had set up an infant-wear concern but was finding it impossible to secure the materials necessary to produce. In desperation, he sent his wife on a buying tour across the country. Reaching New York, the last port of hope, his wife had obtained less material than her husband would require for two weeks of production.

Ready to return to the Coast empty-handed, she visited the Veterans' Service Center, and there her troubles ended. The infant-wear panel promptly secured an allocation of enough material to keep her husband at full production for the next six months and promised continued allocations for the duration of the shortage.

Once you have decided upon the type of business to operate, the problem of location becomes of prime importance. Such factors as the community's demand for your product or service and the existing competition must be carefully considered. There can be no great margin of profit in trying to sell refrigerators to Eskimos or in setting up a candy store in a neighborhood where five similar stores are already engaged in cut-throat competition. Many Veterans' Service Centers are prepared to give information along this line; the United States Dept. of Commerce (Division of Small Business) can furnish statistics on the 1939 census of population and retail outlets in any section of the country. More specific assistance, however, can be expected of your own State Department of the Chamber of Commerce. The function of these bureaus is to attract tourists, business and industry to the state, and most of them should be able to give you complete information on the best locations for your particular business. Some states, such as New York and Massachusetts, are prepared to give a county-by-county breakdown of existing businesses and

industries, populations, buying power and possibilities for retail expansion in any community. Never hesitate to ask your state or community Chamber of Commerce for information; digging it out is one of their primary functions.

The Committee for Economic Development, working for high levels of post-war employment and productivity, maintains subcommittees in most large communities which concern themselves exclusively with the special problems of small business. Like a great many other business-aid organizations, each of the regional offices of the C.E.D.



scattered from coast to coast, are all autonomous in their operations; that is, the services rendered by one office may not be available at another. However, the stated objectives of the Small Business Committees are to "stimulate the creation of new businesses and to help existing small businesses grow larger and stronger" and, therefore, your local C.E.D. office should be able to provide you with locational information and business advice.

There is no dearth of government and private agencies offering advisory services. Unfortunately there is no uniform pattern of service throughout the country. In some states, the veteran is given every possible aid in establishing his own business, while other states, caught unprepared by the sudden end of the war, have been able to offer only the sketchiest type of service. Nevertheless, veterans in these localities will not have to rely entirely on their own initiatives. The United States Department of Commerce has been preparing a list of books covering every aspect of establishing and operating 19 different small businesses. Moreover, the Department of Commerce hopes to expand this coverage to include eventually 60 business enterprises.

In addition to specific instructional guides, the Commerce Department offers booklets on such diversified topics as Business Lease-Hold Obligations, Distribution of Scarce Goods, Effective Grocery Wholesaling, Guide for Retail Druggists, etc., and regularly publishes an authoritative magazine designed to discuss as many phases of the American business scene as possible.

If you have conceived a sound business plan, thought it out carefully from capital needs to justifiable expectation of profit, there is no reason to fear the next step—that of acquiring capital. In these early post-war days, there is a huge backlog of idle money seeking sound investment. The holders of this potential risk capital, banks and individuals, are anxious to put it to work. Because of this condition and the government's desire to foster a strong economic backbone of small business, the opportunity to borrow is wider than it has ever been. It must be realized, however, that despite this prevalent desire to farm out surplus capital, the government's encouragement of small business and the nation's feeling of obligation to all veterans, no financial agency has any inclination to throw away its money on worthless or

extremely risky investments. As a prospective borrower, you must be thoroughly prepared to demonstrate the complete soundness of your proposed business venture.

Contrary to what seems to be a popular belief, the GI Bill of Rights does not provide for a government loan or gift to veterans but a guarantee of part of a loan privately negotiated by the veteran. The loan can be for any amount; the G. I. guarantee is limited to \$4,000 for real estate and \$2,000 for other business purposes. The guarantee may not exceed 50 percent of the total loan. Aside from the limitation on the amount guaranteed, the original drawback in this provision was that no part of the loan could be used for working capital—that is, all of the loan had to be used to purchase real or personal property necessary to the operation of a business. The December revision of the GI Bill, however, repealed this handicap and now money borrowed for other than the purchase of fixed assets will be guaranteed by the government.

This loan provision of the GI Bill has been a matter of great disappointment to thousands of veterans whose financial needs in starting their own business concerns have far surpassed current limitations. Nevertheless, the GI Bill does give a substantial boost to the prospective businessman whose capital needs are not great. It has been said that the Bill does not give the veteran any added advantage, its requirements being so rigid that if the veteran can meet them, he will be able to borrow from any bank on his own hook. This assertion may be true in a good many cases, but it is an undeniable advantage to be able to approach your bank with the assurance that 50 percent of the loan will be guaranteed, being in effect additional collateral with which to bargain.

Apart from the GI Bill, veterans have two prime sources of loans.

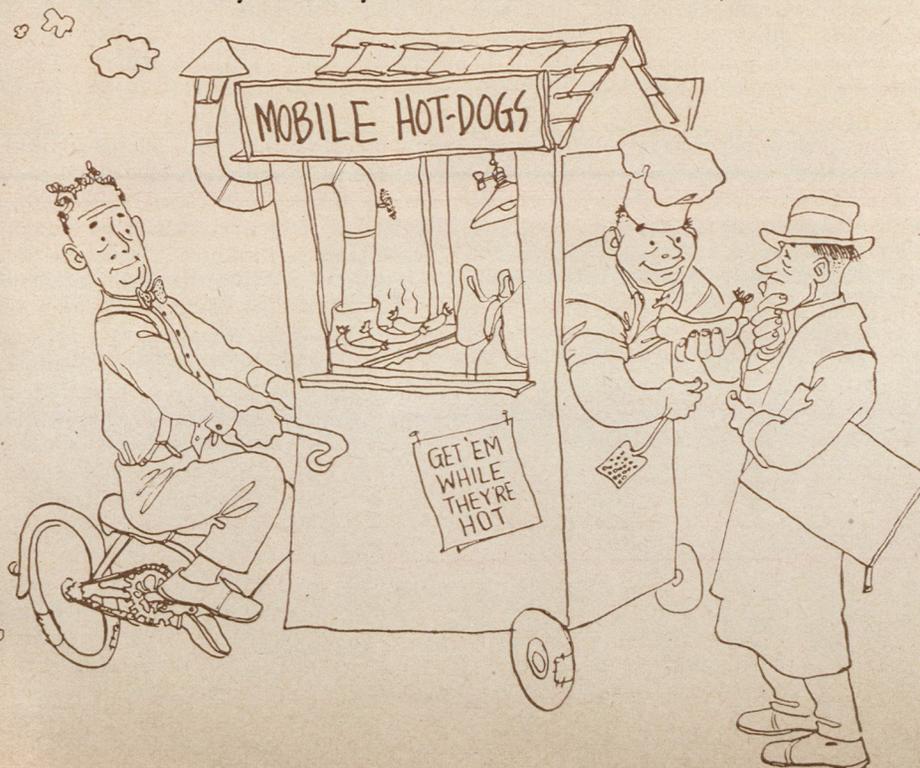
First are the banks in your own community. Most community banks are prepared to lend money for the establishment of small businesses. In Philadelphia, for example, the banks have combined to underwrite a \$10,000,000 fund for veteran loans, establishing an advisory office which handles all the business panel service and financial guidance offered by the Veterans' Service Centers. When you are prepared to demonstrate in what way you are a safe risk,

the prospective source of your capital should be your first stop. Any good bank should be able to estimate your chances for success and your financial needs.

If your local banks can not give you satisfaction, your second inquiry should be directed to the Reconstruction Finance Corporation. Established in the early 1930s when business concerns were toppling, this government agency's main function has been to finance the small and large business individual or corporation. No limit has ever been set to the amount of money which the RFC is empowered to lend.

The RFC has just three basic requirements for those wishing to borrow money:

1. Collateral sufficient to reassure payment





2. Experience or training in chosen field
3. Reasonable assurance of repayment of loan through earnings.

The first requisite of sufficient collateral to cover the loan is not the stumbling block that it may seem. In addition to the fixed assets which you purchase with your loan, such intangibles as purchase orders, contracts, assignments, copyrights, etc. will be accepted. Furthermore, in the case of veterans with sound business plans, the amount of the collateral deemed necessary to cover the loan will be sharply cut.

The requirement of experience or training in the chosen field may be considerably modified to fit the individual case. One veteran, applying for a loan to open and operate a liquor store, admitted that he had had no previous experience in the liquor business. Nevertheless the RFC decided that he was a worthy risk. Taking into consideration that running a liquor store was not a complicated venture calling for specialized training, the RFC granted the loan on the basis of the veteran's character and the retail experience that he had acquired while working as a clerk in a hardware store before the war.

The final requirement of reasonable assurance of repayment through earnings is based on a field investigation of each application. If your business venture has any good chance of success, there will be no difficulty in fulfilling this requirement.

The RFC stresses the fact that it leans over backward to grant loans to veterans who have sensible business plans. The broadest possible interpretation is given to all three requirements, and the RFC has stated that no veteran should hesitate to bring his problem into the regional office. Nothing is considered impossible until it has been reviewed.

The procedure for obtaining an RFC loan is probably the simplest method of borrowing money in the country. After a discussion of the proposed business venture with an RFC agent, the veteran is given a two-page application to fill out. Within 48 hours, at no expense to the applicant, an appraisal of his venture is made. Within 10 days, the completed report is given to the committee in the local RFC office; if the loan is over \$25,000, the report is turned over to an Advisory Committee of bankers and investment counsellors. In either case, no more than three weeks elapse between the time that the veteran first enters the RFC office and the time that his application is granted, modified or rejected.

The rate of interest on an RFC loan is four percent, and terms for repayment are adjusted to the individual business' earning capacity. Loans may be made entirely by the RFC

or they may be bank participation loans, whereby the RFC will underwrite part of the loan not carried by the bank. No loan is too small, and, so far, no loan has been too large to consider.

The Smaller War Plants Corporation, a wartime government agency which once offered loans to existing manufacturing concerns, has been absorbed completely by the Reconstruction Finance Corporation.

In borrowing money to start or to enlarge your business, more factors must be considered than the amount needed, the rate of interest and the risk, for, to a varying extent, the success of a business venture may depend almost equally upon the kind of money that is borrowed. Your particular venture may require short-term, intermediate-term, long-term or permanent capital, or, as is usually the case, a combination of two or more.

Careful thought must be given to the kind of loan which will best serve your needs. For example, if you borrow \$10,000 on a short-term basis to start a hardware store, a retail establishment having one of the slowest turnovers,

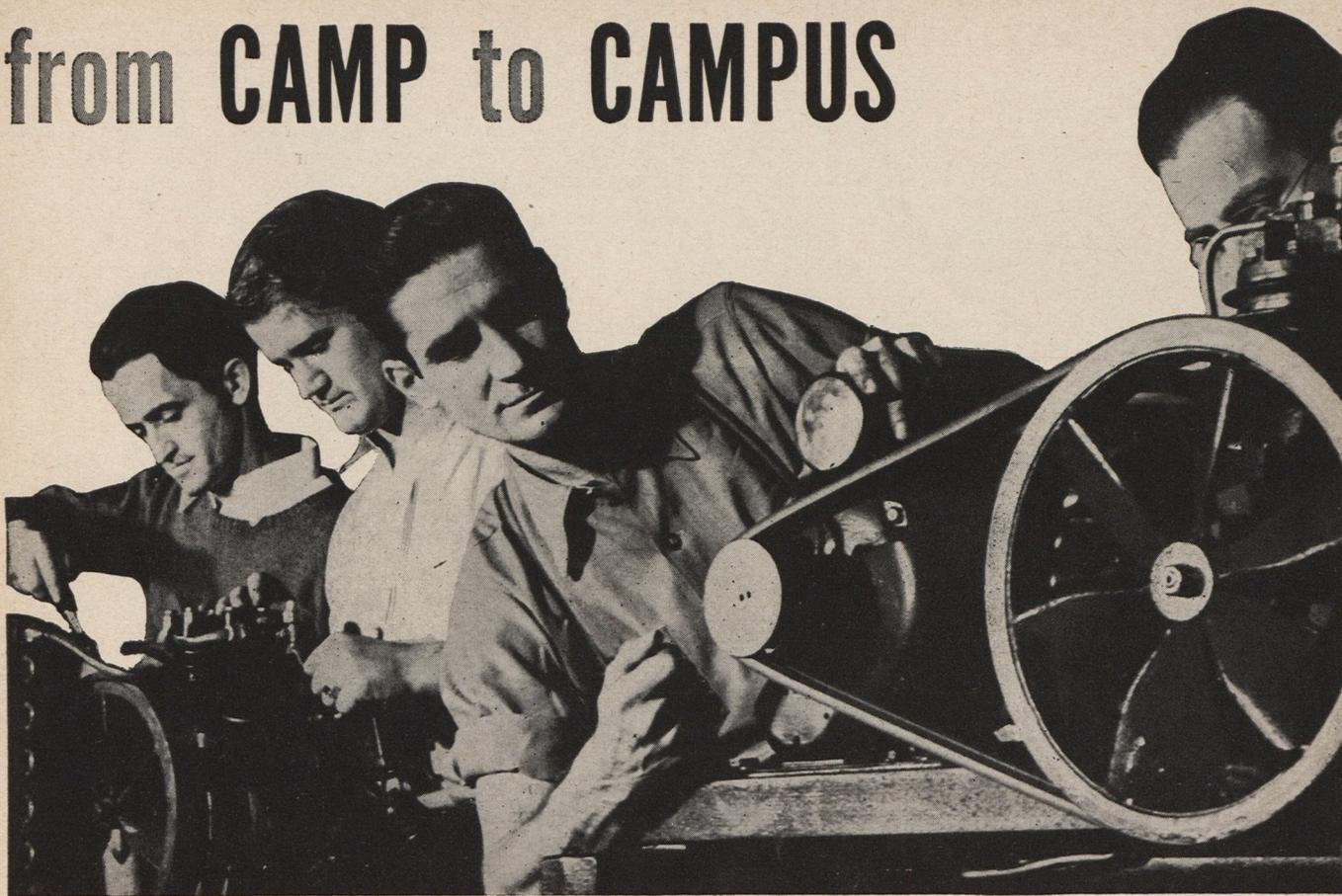


CARTOONS BY S/SGT. LOUIS S. GLANZMAN

you will undoubtedly be caught short when the repayment of the loan is due. On the other hand, if your business is one with a quick turnover of goods and profits, a loan of the long-term or permanent variety will saddle you with debt over a considerably longer period than is necessary. Care must be taken to be sure that the money you borrow works for you to the fullest possible extent and handicaps you as little as possible.

While both the government and private industry are striving to encourage the establishment of small business throughout the nation, there is no good to be gained from entering such ventures lightly. Owning and operating your own business does not automatically insure you independence. Aside from the high risk involved, the long working hours, the grinding attention to every detailed phase of operation, and the comparatively small return of profits are moving persuasions to continue working for someone else—unless, in addition to possessing a large abundance of good judgment, perseverance and experience, you are a live wire, a self-starter and an incurable optimist. ☆

from CAMP to CAMPUS



Apprentice training is a profitable arrangement for veterans who want to earn while they learn. Wages and GI benefits can be combined.

For the education-minded AAF veteran, here are the ABCs of going back to school.

College was never like this in the days of old Siwash. Almost every campus now boasts a "Vet Town" with its inhabitants lodged in trailers, prefabricated houses or remodeled office buildings. On campuses that never knew a co-ed, veterans' brides have converted men's dormitories to housewifery. And many of the brides are veterans themselves. Among the former soldier-students are sergeants who walk the baby between snatches of economics and chemistry, former aircrew members who are topping off their 50 missions with advanced work in aerodynamics, and erstwhile supply officers who are studying the gentle art of salesmanship.

Included in this migration to the campus are thousands of AAF veterans, many of whom came into the AAF directly from the classroom. During the war, some of them merely postponed plans to study medicine, law, accounting or another chosen course. Some discovered new interests in subjects like electronics, journalism and air transport. To both groups Public Law 346 is not just a "bill of rights," but a practical chance to continue education.

The following comments on this scholarship system—by far the largest program of educational aid in history—are not intended to celebrate the delights of learning or to argue how much your salary-at-age-47 may be increased by further training. The purpose here is to give simple answers to those questions most frequently asked by AAF veterans interested in going back to school.

Choosing an Alma Mater

Personal preference or a private source of information usually provides the answer to the question, "What school?" Veterans who want to dig up more facts can consult the reference volumes on file in all Information and Education Offices and most town libraries. Statistics and background information on institutions of higher education can be found in the U. S. Office of Education's "Educational Directory, 1944-1945," to be revised this year, and in two volumes sponsored by the American Council on Education, "A Guide to Colleges, Universities and Professional Schools in the United States" (1945) and "American Universities and Colleges" (1944). For the relative standing of high schools and special vocational courses, consult your state Department of Education.

Although national agencies such as the U. S. Office of Education, the National Education Association, the American Bar and Medical associations and the Engineers' Council for Professional Development are doing wide-scale work of tremendous value to veterans, personal inquiries about schools usually can be answered near at hand. There is no substitute, of course, for the catalogue of the school you plan to attend. When you have narrowed your choice, write the Registrar of the institution for information. On many educational problems, the local veterans information center can assist you.

A school's eligibility to accept students under the GI

Bill can be determined only by consulting the official list maintained by the Veterans Administration. Any regularly accredited college or school is sure to be on the list. Veterans need be wary only of the fly-by-night "institutes" and the jack-leg schools, which have cropped up in large numbers.

Veterans can follow their study plans anywhere they choose, in the States or abroad. For foreign universities there is no "approved list." Each case is considered separately. Already veterans have had GI grants approved for study in such institutions as the Universities of Oxford and Cambridge, England; Melbourne and Sydney, Australia; McGill and British Columbia, Canada; Oslo, Norway, and Mexico. There is one catch in this "go-where-you-please" policy: unlike your bunkmate who studied at Shrivvenham or Biarritz on Army orders, you'll pay all travel expenses.

There's Paperwork To Do

By way of preparation, you should get paperwork out of the way. Some veterans have ignored or postponed this unpleasant necessity and have become disgusted over the resulting delays and inconvenience. First, about records. You'll need the following, in good order: (1) discharge papers, (2) AGO Form 100, complete with an exact statement of your AAF training, (3) USAFI Form 47 if you have taken courses for credit in the United States Armed Forces Institute, (4) certificates for special accomplishments such as language qualifications and (5) transcripts of all earlier high school or college credits. The last record is usually forwarded from school to school, and not sent to the veteran.

Such papers as those just listed have a way of getting lost or messed up. If your Form 100 fails to show a course taken in the Army, you should have the correction made at Separation Center. Failing that chance, you can write the Records Administrator, 8th Service Command, Fort

Sam Houston, San Antonio, Texas. Limit your inquiry to your own case and include these facts: name and serial number, type of training taken, your class, dates of course, name of school, name and location of Army post. If you have lost Form 47, you can get your USAFI record from the United States Armed Forces Institute, Madison 3, Wisc.

Many veterans will be looking for credit on subjects learned in the AAF but not officially recorded. If you have picked up enough French or mathematics to pass a fairly stiff examination, it will pay to apply for a special USAFI test before your discharge. As a veteran you can obtain similar tests through the Testing Service, American Council on Education, 6010 Dorchester Avenue, University of Chicago, Chicago 37, Ill. For specialized tests—particularly for disabled veterans who wish vocational guidance—the Veterans Administration can make arrangements. Most public schools and colleges also provide this service, often in collaboration with the VA.

One word more about tests. A good many agencies offer to test a veteran's "intelligence" or "vocational aptitude." Tests are invaluable to good counseling, and good counseling is worth walking miles to get. But merely taking a test and receiving a score means nothing. See to it that you get expert interpretation if you intend to act on the results. If you receive nothing but a "vocational score" or an "intelligence quotient," you might as well put a penny in one of those weighing machines that spout fortune-telling cards.

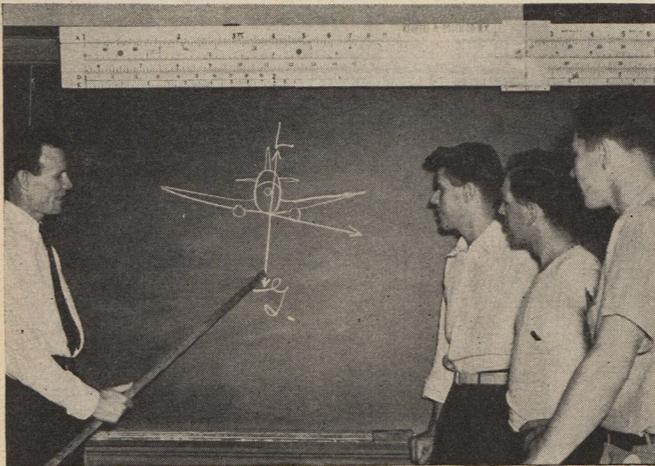
With Army and academic records in order, you are ready to fill out Veterans Administration Form 1950, the application blank for educational grant under the GI Bill. This form can be obtained from any veterans center and most schools. Your eligibility for the GI benefit having been certified on the basis of your discharge and your admission having been approved by the school, there may still be a conundrum or two. *(Continued on Page 18)*



Specialized courses in such trades as watchmaking are popular with veterans, especially those who are confined to a chair by injuries.



Aptitude tests, like the one above in which an applicant is clocked while pegging holes, determine a veteran's job-training potential.



Civilian aviation training for AAF veterans is offered by public and private schools to fit them for industrial work or airlines.



Two veterans take advantage of the special training facilities now offered to them, and prepare for well-paid positions as draftsmen.

New Questions Will Rise

One of your new inquiries may well be "How much credit do I get for Army training?" Answers are up to the school or college you attend. Neither the AAF nor the Veterans Administration has anything to do with regulating your academic affairs. A useful civilian guide has been published by the American Council on Education. It is an elephant of a book, with a long section on AAF courses; the title, "A Guide to the Evaluation of Educational Ex-

periences in the Armed Services." To give you an idea of the credit recommended for typical AAF training, some examples are printed alongside these comments. Practically speaking, your chance of including Army credits in an academic record will be improved if you can show what kind of course you took and how it fits your proposed study plan. Length of the course, subject matter, texts and examination results are all significant. As a clincher, you should be ready to take tests on the subject if necessary.

In all other matters of academic standards, the school will be your sole judge. Eligibility for a course, grades required and credit for graduation are some of the problems you may confront. In all cases where difficulty is connected with your Army service, you should consult the local Veterans Administration counselor.

A good many veterans plan to simplify their first period of training by taking a correspondence course. Under the new provisions of the GI Bill passed in December, you can do this; but you will not draw subsistence allowance. Occasionally correspondence courses can be combined with residence on a campus, but the practice is not encouraged. Correspondence courses count against your eligibility time. Tuition is limited to \$500.

Other combinations have been worked out successfully. Veterans who are lacking a high school diploma can often enter college on condition. Occasionally high school diplomas can be earned by special examination. In general, veterans have found it profitable to get the high school units out of the way first and to use the GI allowance for more expensive college work. One staff sergeant came out of the CBI to be separated at Mitchel Field and forthwith entered college while finishing up work for his high school diploma on the side.

No matter how great your ambition or how careful your planning, things may not go well the first term. It is important to remember, therefore, that you can change courses while drawing a GI allowance. You can also shift your major field of study or transfer from one college to another. If you transfer, you must obtain a new certificate of eligibility. If you fail a term's work but have good prospects of passing the next, you are likely to be continued on condition. You can draw subsistence meanwhile. As a matter of horse sense, it is wise to discuss these problems as soon as they arise, and not wait until school authorities and the VA adviser have to list you as a casualty.

That Money Business

Of AAF veterans who have abandoned their educational plans, 80 percent gave finances as the reason. Although not one in ten of the highest university fellowships awarded to honor students before the war paid the student more money than the GI allowance, finances will continue to be a knotty problem. Increased cost of living and multiplied family responsibility make this inevitable. In December, an important change in the GI Bill was made to lighten this difficulty. Subsistence allowance for single men was raised from \$50 to \$65 a month; for men with dependents it is now \$90. Your 48 months' maximum for education or training is still paid at a rate of \$500 for a "school year." However, you can now take a short-term high-tuition course instead of regulating your fees according to a 30-week, \$500 annual rate. The courses in this category most often chosen by AAF veterans have been Mechanics Reviews, commercial photography and stenography-typing.

Most common solution to the financial problem of the ex-soldier student is part-time work. A great deal of hokum has been talked and written on this subject. In brief, you must take a full-time course to draw subsistence. If you spend much of your week on outside work, many colleges will

limit your study schedule. Hence the proportionate reduction in your GI income. This has nothing to do with the amount of money you earn—it's strictly a matter of academic rules. At a New York college, for example, one veteran had to drop courses when he took a 35-hour a week job. Another made more money by giving lessons in golf on week-ends; he was able to continue his full course. The first man's allowance was cut; the second continued to draw his full quota.

There are other financial points likely to be raised in any group of veterans on the way back to school. Some want to know if private scholarships or gifts can be accepted during a period of study under the GI Bill. The answer is yes. On the other hand, you may not combine a state veterans education grant with subsistence allowance under Public Law 346. Nor can you combine Public Law 346, the GI Bill, with Public Law 16, which provides for training of disabled veterans. An Army pension does not decrease subsistence allowance.

A more complex, but very profitable, arrangement waits veterans who wish to train on the job. Apprenticeship wages and GI education benefits may be combined, provided the maximum total does not exceed the beginning journeyman's wage in that trade. If additional charges are made for apprentice instruction, they can be paid out of the GI tuition allowance and will not reduce your subsistence allowance.

Former officers will have to remember that they are not veterans until their terminal leave expires. Before that time, they cannot draw subsistence under the GI Bill. A more common problem may arise at the end of a training period. What happens if a veteran's time-allowance for study under the GI Bill (one year plus the period spent in service up to a maximum of 48 months) runs out while a term is still in progress?

The answer to that one is that if a major part of the term has elapsed, the subsistence allowance will continue until the end of that term.

The biggest financial headache for students in the pro-

gram has been delay in the receipt of VA checks. General Omar Bradley, Veterans Administrator, has ordered papers processed within 30 days, even if that means skipping some of the technicalities. But the VA can't do it all. Speed depends partly on the completeness and accuracy of your academic and military records. And they depend largely on you. Prompt certification (official notice that you are registered in school) must go from the school to the VA—and some schools and colleges are not always prompt. Until a way to avoid paperwork is invented, you'd better lay enough aside to carry you through the first few weeks on the campus, while VA checks catch up with you.

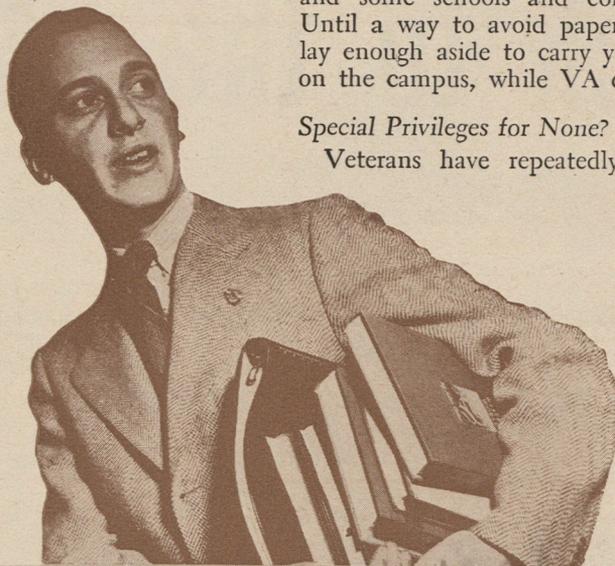
Special Privileges for None?

Veterans have repeatedly and loudly announced that they don't want academic standards lowered for them. That makes sense. Lowering standards would be the surest way to sap the value of the whole veterans education program. On the other hand, veterans have needed minor adjustments in the college and school systems. Usually these adjustments have been made promptly. Here are some examples:

Since time is important to ex-servicemen returning to school, opportunities to speed up academic and professional courses are almost universal. Men who want to fill in gaps caused by Army service or to brush up on new developments before returning to their jobs are offered "refresher courses." Special counseling and tutorial assistance are also provided on many campuses. Classes for-veterans-only have occasionally been organized, but in general, students under the GI Bill have chosen to fit in the regular class system.

As for adapting curricula and schedules to their own plans, veterans have been given pretty wide leeway. A man who isn't interested in a degree but would like some science courses before going back to his manufacturing job can register as a special student. An accountant who wants to brush up before taking CPA examinations can register for a

limited schedule. Veterans who can manage to get off for only part of the year may be able to accomplish a good deal in summer sessions. But you can't just "visit" courses for cultural value. If you study, it must be for credit. ☆



Campus Credit for AAF Courses

Academic credit for an AAF course depends largely on the school a veteran chooses and the type of study he undertakes. To assist school officials, the American Council on Education has published "A Guide to the Evaluation of Educational Experiences in the Armed Forces." From the section on AAF courses, some examples are listed here. The numbers represent semester-hours to be counted on a college degree, "terminal credit" on a junior college diploma, and "units" of high school credit.

	College	Junior College	High School
Aerial Navigation	5	10	2
Bombardier	By examination	10	2
Communications	6-8	6	..
Engineering	By examination		
Ground Safety	2	2	½
Intelligence	2		
Meteorology	30		
Photo Lab Commander	3-4	10	2½
Pilot (Primary)	By examination	3	½
Statistical Officer	6-12		
Airplane Engine Mech.	12	12	3
Airplane Welder	9	9	2
Auto Mech	4-10	4-10	½-2
Electronics	4	4	1
Link Operator	3	3-8	½-1½
Medical Field Training	3	3	1
Motion Picture Tech. . .	4	10	2
Parachute Rigger . . . .	..	3-5	½-1
Radio Mech	13-19	13-19	½-2½
Weather Forecaster . .	17	17	3



ILLUSTRATION BY S/SGT. LOUIS S. GLANZMAN

back to the FARM

There's plenty of help for the veteran who wants

to make farming his career—provided he can qualify

Veterans who plan to farm will have about as much chance for success as B-29 crews had of getting back to the Marianas from a mission to Tokyo. The comparison isn't intended to be discouraging. It just happens that the odds are about the same.

Whether it's a farming venture or a combat mission, success depends upon such things as experience, training, equipment, hazards, support, circumstance—and plain luck. You wouldn't improve the chances of any mission by ignoring difficulties. Farming isn't as easy as it's sometimes pictured, and the cash returns are often disappointing. Besides matters of personal preference, you should consider postwar economic conditions as they apply to agriculture. You should also consider your own experience, finances and ability. In other words, you should get some briefing before starting out. This discussion is intended as introductory briefing.

In the first place, finding a farm isn't going to be easy. About 1,075,000 people will be looking for the 750,000 available full-time farms. Another 900,000 will be after the 100,000 part-time establishments. A good deal of your competition will come from other veterans. An Army survey indicates that about 10 percent intend to farm full-time, another 6 percent part-time. If men in other services have similar views, there will be about 1,400,000 farm-minded veterans. In addition, young farm workers and industrial workers returning to the country from war jobs will be farm-hunting too.

To satisfy this demand, farms will have to be obtained, for the most part, through purchase and rental from present

owners. About 800,000 will become available for sale or rent in the five years following the war. Surplus military lands will provide about 10,000 more farms—with veterans given option after former owners and tenants. Some public land will be available for homesteading, and new irrigation and development projects will open up other areas. (See Page 27)

Although this supply of farms could be increased, it is a sobering fact that normal postwar demands for farm products can be met with the number of farms and farmers we had in 1939. In the face of a decline in farm population of 4,680,000, agricultural production during the war was increased by one-third. Postwar techniques and equipment can raise this productivity still higher. Machines are being developed to work almost every type of crop—spinach, carrots, sweet corn. It is significant that the trend in farm machinery is toward small implements at low prices. The machine isn't likely to put the small farm out of action as some once feared.

Types of farms, small and large, vary from earthworm tracts to cattle ranches. The where-and-what of farming, of course, is largely a matter for individual decision. Capital investments necessary and average incomes for various types of farms are listed in the accompanying tables.

On the point of investment, the first pitfall to avoid is paying an inflated price for your farm. Especially if borrowed money is involved, the only safe plan is to look for land selling at a reasonable price. Such land is scarce, but it can be found. Perhaps it would be safer to rent for two or three years until things swing back to normal. In this

way you would avoid high prices and at the same time gain invaluable experience. You may discover that farming isn't what you hoped it would be; in that case you'll have an "out" instead of heavy debts.

At all events, know what you are doing before you lay out much cash. Don't make the mistake of an AAF captain who wanted to put his Army administrative experience to work "running a farm." He paid \$10,000 cash on a \$25,000 farm, expecting to get a loan for the other \$15,000 from the Farm Credit Administration. On appraisal, FCA found that the place was worth \$11,000 and had to refuse the loan. The captain should have consulted the FCA in the first place.

If you have some capital of your own, FCA loan facilities are worth considering. Two types of farm mortgage loans are available through national farm loan associations—the Federal land bank loan, made on the security of a first mortgage, and the Land Bank Commissioner loan, secured either by a first or second mortgage.

Land Bank loans may be made in amounts from \$100 to \$50,000 but not in excess of 65 percent of the appraised normal value of the farm. Commissioner loans are limited to \$7,500 and, with all prior mortgages or indebtedness, may not exceed 75 percent of the appraised normal value. Loans are repayable in annual or semi-annual installments over a period of 20 to 30 years.

Many veterans won't be able to obtain a loan from FCA or a private agency without help. That's where the GI Bill of Rights comes in. Help is provided in the form of an agricultural loan guarantee. The government will guarantee up to 50 percent of your loan if the guarantee does not exceed \$4,000. Government-guaranteed loans are payable in 40 years or less at not more than 4 percent interest, and the Government pays the first year's interest on the guaranteed part of the loan.

If you qualify for such a loan, that is itself a fair indication of your chance for success. You must show that you have the necessary ability and experience, that the plan of operation is likely to succeed, and that the purchase price is not unreasonable—in short, that you don't look like a bad risk.

Guaranteed loans can be made for the purchase of either land or equipment, and for operating expenses. Because of limitations of the guarantee, most of the earlier loans have been for equipment. The first chattel loan made under the GI Bill went to Galen Whinnery, of Dunn County, Wis. A 23-year-old former MP, Whinnery was born and reared on his father's 200-acre Wisconsin farm. After his discharge he was eager to establish a home for his wife and baby. His situation was made to order.

In the first place, he was lucky enough to find a 320-acre farm available in his home county. Besides that, his father was willing to make the down payment for him. All he needed, then, was enough capital to buy 25 head of cattle, a tractor and equipment and five brood sows. He figured that a loan of \$5,000 would set him up.

Finding a lender was no trouble; on previous occasions Whinnery had borrowed money from a bank. His credit was good, and when he explained the situation, the bank was willing to help. Through the bank, application was made to the Veterans Administration for a certificate of eligibility, showing that Whinnery had an honorable discharge. Next, an appraisal was made for the bank by the chairman of the certifying committee and the county FSA supervisor. On the basis of this appraisal, the local certifying committee—composed of three farmers appointed as a Farm Tenant Committee for FSA and a fourth member who was a veteran and a business man—certified to the veterans administration that the purchase price was not above the reasonable normal value. In other words, they thought that Whinnery would be able to repay the loan.

The beauty of this transaction was that it didn't get snarled in a lot of red tape. Appraisal was made on Monday. On Tuesday afternoon Whinnery and his wife were called in, along with the certifying committee, and by four o'clock the papers were signed and approved.

Unfortunately, the GI Bill is not going to fit all veterans so well. Whinnery held all the cards. Few others will find a farm and a down payment waiting for them. Most veterans will require more than \$5,000 to start on. Some will lack Whinnery's farming experience and will need outside help with planning.

For veterans who need help in buying family-sized farms, the Farm Security Administration has been authorized to lend \$25,000,000 during the year which began last July 2. Veterans are also eligible for loans from another \$25,000,000 fund not restricted to ex-servicemen. This money will be available under the very generous terms of the Bankhead-Jones Farm Tenant Act of 1939. Loans may be made to cover the full purchase price of a farm. Bearing interest at three percent, these loans have a top limit of \$12,000, and can be made repayable over 40 years on a variable scale. This variable scale of repayment can be a farm-saver since it permits large payments during good years and smaller payment when profits are thin. In addition to farm tenant loans, FSA also offers rural rehabilitation loans for purchase of operating equipment. They are repayable in one to five years, are made at five percent interest rate, and are limited to \$2,500.

To be eligible for these FSA loans, the veteran must

Kind of farming	Investment in work stock, tools, and equipment	Investment in chickens, cows, hogs, sheep, etc.	Money required each year for feed, seed, fertilizer, labor, etc.
Poultry farming (2,000 hens).....	\$1,000-\$1,500	\$2,500-\$3,000	\$1,000-\$1,500
Dairy farming (15 cows):			
Northeastern and Lake States.....	1,500- 2,000	1,800- 2,500	500- 1,000
Southern States.....	800- 1,200	1,500- 2,000	400- 600
Corn-hog-beef farm.....	2,500- 3,000	2,000- 2,500	1,000- 1,200
Cotton.....	600- 800	200- 250	400- 500
Wheat.....	2,000- 3,000	1,000- 2,000	800- 1,200
Diversified farming:			
Northwest and Midwest.....	2,500- 3,000	2,000- 2,500	1,000- 1,200
South.....	800- 1,000	700- 1,000	400- 600
Rocky Mountain States.....	1,000- 1,500	2,000- 3,000	1,000- 1,500
Cattle ranching (75-100 cows).....	1,000- 1,500	5,000- 6,500	1,000- 1,500
Sheep ranching (800-1,000 ewes).....	1,500- 2,000	6,000- 9,000	1,500- 2,000

Capital investments needed for equipping, stocking and operating various types of farms are shown in table above. Table at right lists what 13,942 family farm operators earned in 1941. But don't let money be your only guide. Remember that a farmer is his own boss, has good food, good health and a closely knit home life.

Investment	Total cash income	Cash farm operating expenses	Cash available for family living, payment on farm, savings, etc.	Value of farm-produced goods used in home
\$0-\$3,000.....	\$887	\$390	\$497	\$393
\$3,000-\$4,000.....	1,065	434	631	413
\$4,000-\$5,000.....	1,348	545	803	423
\$5,000-\$6,000.....	1,817	708	1,109	420
\$6,000-\$7,000.....	2,292	917	1,375	407
\$7,000-\$8,000.....	2,879	1,095	1,784	381
\$8,000-\$9,000.....	3,150	1,237	1,913	355
\$9,000-\$10,000.....	3,420	1,372	2,048	343
\$10,000 and over.....	3,939	1,530	2,409	337
Average for all groups.....	2,031	805	1,226	397

prove that he is unable to get a loan elsewhere; that he needs the help of FSA advisory service, and that his farm purchase price is in line with the farm's actual value based on long-range earning capacity.

Already FSA has given hundreds of veterans a start on all kinds of farms in every section of the country. Down in Texas, former AAF Capt. Carrol M. Olson was the first to take advantage of FSA's new veteran's fund. He received \$7,400 to cover the cost of a 157-acre farm. In Montana, John A. McDonald bought a 560-acre stock ranch near Yellowstone Park. In Iowa, Edwin F. Kelly bought 176 acres overlooking the high bluffs along the Mississippi. Leo Pierce of Augusta, Maine, ate so much chicken in the Army he thought he could make a good living raising the fowl. Now he is doing it, after borrowing \$2,000 from FSA.

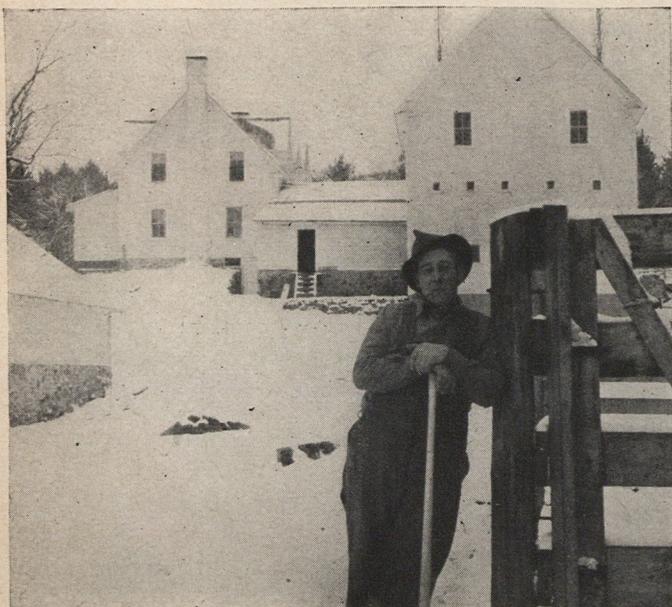
These and other veterans have proved that it can be

done. They didn't have more money than the average. But they had the right approach. And they had been briefed.

More briefing isn't hard to get. For such booklets as "Shall I Become a Farmer?" "Getting Started in Farming," and "About That Farm You're Going to Buy" write to the Office of Information, U. S. Department of Agriculture, Washington 25, D. C. For credit information write to the Farm Credit Administration, U. S. Department of Agriculture, Kansas City, Mo., or to the Farm Security Administration, U. S. Department of Agriculture, Washington 25, D. C. About farms in your state, write or see the Extension Service of your State Agricultural College. The County Agricultural Agent in your county can be a great help, not only in directing your inquiries but also in giving you realistic, on-the-ground advice. ☆



Veteran Edgar L. Krauss, his wife and daughter, feeding chickens on their Cooper County, Missouri farm. It was purchased with a Farm Security 40-year loan, which also provided funds for repairing buildings, erecting fences and fertilizing land. An operating loan gave him money to buy feed and livestock. By the end of the first season Krauss' dairy herd was paying off in milk checks at \$95 per month.



Veteran Bill Massure, now tenant farming in the Saco River Valley near Conway, New Hampshire, borrowed \$1,000 from FSA to buy eight cows. Hopes to build the herd up to twenty within the year.



Veteran Carroll M. Olson of Cranfills Gap, Texas, signs for first loan made under the \$25,000,000 fund Congress earmarked for FSA farm ownership loans. Olson used \$7,400 loan to buy 157 acre farm.



your future in AVIATION

The flying market is flooded with war veterans; personal ingenuity is the only front-row ticket to success in commercial aviation

T. P. Wright, U. S. Civil Aeronautics Administrator, estimates that the aviation industry, production and operation, will employ 610,000 men and women—10 years from now. Meanwhile, over a half million AAF officers and enlisted men are counting on aviation for jobs—not 10 years hence, but right now in 1946. The question uppermost in the mind of an Air Force veteran, however, is not likely to be “Can the aviation industry absorb 500,000 veterans?” but rather “Can the aviation industry absorb me—and where?” This survey is intended to suggest a number of answers to that question.

First, consider the airlines, which, although their staffs will be limited during the next two years, are expected eventually to employ nearly one-third of all personnel in the post-war aviation field. It has been a sharp letdown to thousands of Air Force veterans after planning throughout the war years to cash in heavily on their \$5,000 to \$50,000 training, to learn that the average domestic airline is not a sky-high-paying employer. The airlines ask the returning veterans, particularly flying officers, to adopt a normal peacetime standard of evaluating their own services, which are paid for, to a determining extent, on a basis of supply and demand. The end of the war has brought about an abundant supply of personnel. Consequently, the airlines, although by no means paying starvation wages, are not inclined to boost their operating costs with increased salaries.

As the accompanying airline job chart shows, the airlines employ a wide variety of skills. Moreover, as soon as equipment shortage is overcome, most of the airlines expect to expand threefold. All of them need, in varying degrees, personnel to fill most of the 50-odd types of jobs, but before you start making the rounds of the airline employment offices, consider requirements for your particular skill.

If you are a mechanic, you pretty well head the list so

far as demand is concerned. It takes many more mechanics to keep a plane in the air than it does pilots, and until now, qualified mechanics have not been plentiful. It would pay mechanics still in the Army to take heed of the rude shock received by the first applicants for airline jobs when they were informed by the airlines that no matter how many years of training and actual experience lay behind them, the best that they could offer them were jobs as apprentice and junior mechanics—unless they held CAA Aircraft and Engine Certificates. That rule is still in strict effect.

To be issued an A&E Certificate, you must be at least 18 years old with a minimum of one year's practical experience in aircraft and engine inspection, maintenance or repair, and you must pass a written examination on aircraft and engines. You may take the written test any time you wish, but before you do, mull over the results of a CAA engine examination given at Bolling Field, D. C., to a select group of aircraft-and-engine mechanics. Eighty-five men took the test and only two men passed! Civil aviation differs from Army aviation; you will be required to answer questions on Civil Air Regulations, wooden propellers, fabric, welding and sheet metal work.

Therefore, to save you time and disappointment, the AAF has started a program to give you a complete off-duty course in all the requirements for a CAA certificate. One of the first airbases to institute such a pre-discharge training, Bolling Field, offers a 50-hour course in preparation for the engine examination and 80-hour course for the aircraft test. Those who qualify with a score of 70 percent or more receive their CAA A&E Certificates. By the first of 1946, it is expected that almost every airbase in the United States will offer mechanics holding SSN 747, 750 or 2750 similar opportunities. Those mechanics who have already left the Army may use their GI Bill educational privileges

to attend a CAA-recognized school for mechanics.

Pilots are still being hired by the airlines, but applications are far in excess of the number of jobs available. As a consequence, the requirements have gradually grown more exacting. The requirements of each airline, however, vary widely from those of its competitors. For example, American Airlines, while requiring a minimum of 1,000 hours, is in fact hiring only pilots with 2,500 hours. Opposed to this is United Airlines' requirement of 500 hours and Pan-American's requirement of 950 hours yearly, 255 quarterly and 85 monthly. TWA, on the other hand, is not interested in anyone with less than 1,500 solo or first-pilot hours, while Pennsylvania-Central raised its minimum in October from 1,000 to 1,500 hours.

Any AAF pilots who have already applied for jobs with the airlines know that such employment at the start is far from ideal. Of primary importance are, of course, the pay and type of flying. Unless you have been Air Transport Command pilot and therefore eligible for a Scheduled Airline Rating, you will have to undergo a transition course ranging in length from two weeks to two months and paying roughly \$160 to \$190 a month. After successful completion—and this course is not a snap, involving as it does airline procedure with heavy emphasis on fine instrument work—you start work as a co-pilot with pay of about \$200 to \$250 a month. Pay scales and rates of increase are not standard throughout the different airlines, but all offer a graduated system of increase whereby, as a co-pilot, you can attain a maximum of about \$350 a month.

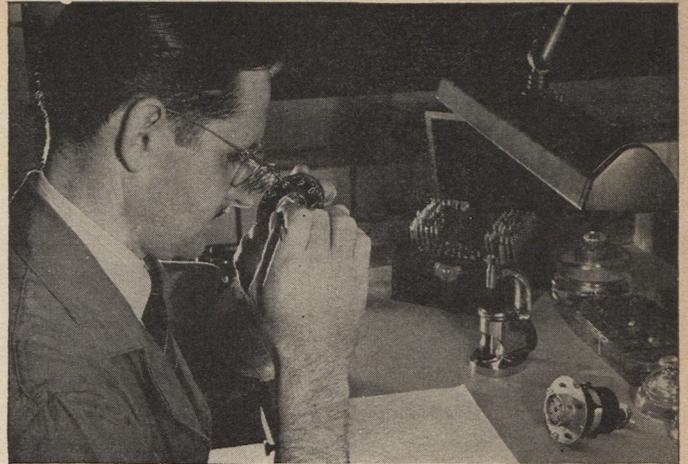
After a period of one to two years as co-pilot you may be promoted to Captain, providing that there is a vacancy for you. As a Captain, you start out at a minimum of \$350 a month, plus extra flying pay per hour in the air. Depending on how much time you put in and whether it is at night or in the day, it is possible to make as much as \$700 to \$800 a month.

You will be required to pass mental, physical and aptitude tests; the airlines place more weight on the results of these tests than on your combat records as pilots. They want experienced men of steady character who can put up with the unbroken monotony of flying so conservatively that the present hordes of rail-minded travelers will have no cause to hesitate over becoming air-minded.

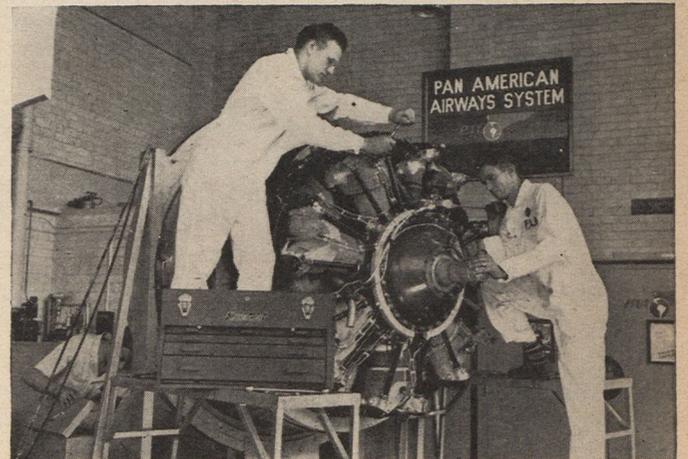
Bombardiers are war's broken playthings so far as the airlines are concerned. None of the current plans include the use of bombsights. Navigators will be used on overseas flights, but there are so many applicants and so few jobs that you, as a navigator, probably stand more chance for a steady, eating-money job at the corner gas station.

Flight radio operators are not used on domestic airlines, but ground radio operators, maintenance and repair men are needed. A second class CAA license is required. Pan American uses flight radio operators, senior, intermediate and junior, paying them from a minimum of \$165 for a junior to a maximum \$275 a month for a senior. American Export has but one classification for its flight radio operators—that of senior, and the pay is from a minimum of \$225 to a maximum of \$350 a month.

So much for the flight crews. The rest of the jobs on the chart are almost all on the ground and require a diversified number of backgrounds. Have you worked in flight operations? That is not wasted time; it qualifies you for position of flight control clerk, which will get you up to \$200 a month and an eventual chance to be flight superintendent at \$300 to \$700 a month. The expanding airlines will have need of experienced operations officers for jobs as flight superintendents; if you happen to be an ex-pilot as well, so much the better.



AAF instrument specialists will find opportunities with airlines. Here Norman Smith works on the repair of an electric tachometer.



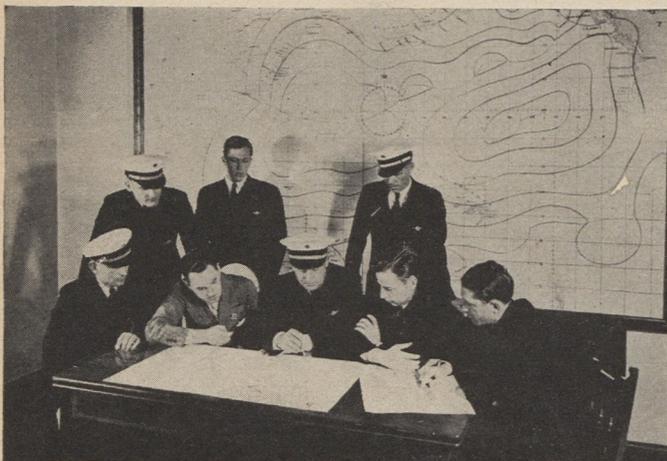
Veterans with engine maintenance experience will have a chance to apply their Army-acquired skills to many jobs in airline hangars.

Link trainer men have not been applying in numbers to satisfy the airlines' needs. Airline pilots never finish taking Link time, and good instructors are welcomed. Study the chart carefully with an eye to your own qualifications, and if you're one of the many thousands of air force men whose duties in the Army seemingly qualify them for nothing, do not immediately decide that there is no place in the airline business for you. All the airlines need ramp men—cargo loaders, plane polishers and porters. Not much of a career, you say? Decidedly not, if that is as far as you ever go. The airlines, however, say that the promotion ladder is open and ready for those who can climb it. For that matter, more than one airline executive can look back to the days when he used his muscles loading planes.

Airline jobs have the advantages of comparative security, graduated pay increases and interesting work. Its lack of such benefits as retirement and sick insurance, double-time holiday pay and incentive pay may be used for bargaining purposes as organized labor groups continue to negotiate contracts with airline employers. On the other hand, even after full expansion has been reached, the airlines will probably employ no more than 250,000 workers. To those thousands of veterans who have canvassed the airlines, it is obvious that these commercial companies can not offer jobs to everyone; the airline field will soon be over-crowded. Consequently, most aviation career men must seek their niches in other sections of the flying world, and in these other sections, still far from crowded, limitation starts only



Pilots who satisfy commercial requirements serve as co-pilots for a year or so before promotion. Captain's monthly pay reaches \$800.



For operations, meteorological and engineering personnel there are some excellent positions available. Above, a pre-flight conference.

where the individual's ingenuity ends.

Charter flying is a good example. In all practical effect, a charter line is a non-scheduled airline; that is, you may fly any number of passengers and any amount of cargo anywhere so long as you do not maintain a regular flight schedule between any two points. As a non-scheduled air carrier, you may operate without a Certificate of Public Convenience and Necessity, without the economic regulations imposed by CAA on scheduled airlines, indeed, without any certificate other than the pilot and airplane certificates required for all civil aircraft.

Operating as a charter line is no mean advantage, for to obtain a Certificate of Public Convenience and Necessity—i. e., a franchise—for a scheduled airline, you must be prepared to prove why such a franchise should be awarded you: "The Authority shall issue a certificate . . . if it finds that the applicant is fit, willing and able to perform such transportation properly . . . and that such transportation is required by the public convenience and necessity."

Acquiring such a franchise would occupy an expensive year of conference hearings, surveyings, economic tabulations, board hearings, etc. At the present time, moreover, there are more than 500 applications waiting to be heard. Thus, unless you have a Wall Street bank account and a spider's patience, a charter service is your better opportunity. You can start with one plane and one mechanic, expanding as your business increases. If, eventually, your business snowballs to the point where you must maintain regularly

scheduled flights, you will be in a far more advantageous position, in every way, to demonstrate the "public convenience and necessity" of your projected service.

Another enterprise which has limitless possibilities but which also can be started on a small scale is the flying school. Hundreds of thousands of ground personnel from the air forces alone intend to own and operate planes; thousands of the nation's youth, too young for flying during the war, have been brought up aviation-conscious and plane-eager; the general public is tentatively fondling the idea of far-flung vacations in a family plane. The number of prospective student pilots in every corner of the country calls for a mushroom growth of flying schools.

As with a charter service, the CAA does not entangle the incipient flying school in expensive red-tape regulations and restrictions. You can start any kind of a flying school you like, but the CAA does provide certain standards and requirements which you must meet only if you desire an Approved Air Agency Certificate for your school. It is not obligatory to qualify for such a certificate, but the business advantages of having one are manifold. An unapproved school, for example, must require its students to take 40 flying hours before they become eligible for a private pilot's license and 200 hours for a commercial license, whereas the approved flying school's students become eligible after a minimum of 35 and 160 hours respectively.

There are two types of CAA-rated flying schools—primary and advanced. Starting out with limited funds, facilities and personnel, you would be well advised to be content for a time with a primary flight school, offering the regulation minimum 35 flying hours and 30 ground-school hours for a private pilot certificate. An advanced flying school, giving instruction leading to a commercial pilot license, requires more elaborate facilities and more comprehensive instruction.

A flying school invites employment and expansion; pilot instructors, ground school instructors, mechanics, parachute technicians are needed. A rational second step forward would be the establishment of a rated mechanic school, a light-plane and aviation products sales agency, etc.

Another sound business venture is the small airport. If civil aviation is to expand to any appreciable extent, the flying public will indeed require a number of airports adjacent to their towns over which they can circle on Sunday afternoons—and after that novelty wears thin, they will demand airports near the vacation and resort spots to which they ordinarily have traveled in automobiles or on trains. The alert aviation entrepreneur will anticipate this demand either by establishing his own Aviation Country Clubs near popular resort sections, or establishing landing fields in conjunction with existing hotels and resorts.

Similar to this is the idea of air tourist stops along popular air routes. An air tourist stop might be patterned on the highly successful tourist cabins that dotted the nation's highways before the war. A small landing field, restaurant, cabins or hotel plus a small repair station would fill the needs of most air tourists traveling in light planes, unable or unwilling to make a full-day haul; most air tourists, flying for pleasure, are not going to be inclined to do much traveling at night.

There are at present about 15,000 private planes in the United States, and various authorities have estimated that within the next five years this number will increase to at least a half million. Such a tremendous increase in the ownership of private planes means that hundreds of sales agencies will spring up, needing hundreds of demonstrator-salesmen and mechanics. All of which will provide lucrative business for the small airports and, subsequently, for repair stations and retail-outlet stores. Inviting the aviation-minded

citizens of your community to form an aviation club will provide a ready-made public for your product whether you are selling planes, lessons or spare parts.

Commercial ventures will depend more and more on live-wire ideas, not only to improve your service but also to put it across to the buying public. The rusty-hangar days, when only the town daredevils flew, are past. A more representative cross section of the population will be taking flying lessons, buying planes and using the nearest small airport; with the influx of that trade, competition will first demand higher standards of equipment and service, then the sales promotion and ingenuity necessary in any large business to distinguish your product from your competitor's.

There are undoubtedly more rated pilots now than the aviation industry can use; nevertheless, there is and will be a large market for their services. Considerable emphasis has been laid in recent months on the efficacy of crop-dusting—especially now that the potent DDT has been released to the general public. Crop-dusting services could be organized, with a small margin of expenditure for the necessary equipment, and in the right sections of the country would prove as profitable as the more restricted house-exterminator business.

There is a possible market for pilots in any large-scale section of the business world. Department stores whose myriad buyers travel countless thousands of miles each year are potential customers for pilot service. Wholesale firms whose representatives individually cover large areas of the country might well be interested in hiring traveling salesmen who could fly themselves from city to city in light planes. Oil companies are already using planes to spot breaks in oil lines. Lightweight air freight presents a relatively untapped source of business; perishable fruits, fish and vegetables now sent expensively by refrigerated car could be sent unfrozen and fresh to the morning market by con-

verted war-cargo planes. Local advertising through plane-towed signs and sky-writing will undoubtedly gain in popularity. Here, as in most industrial flying, success depends upon the getting of contracts, upon the pilot selling himself.

The field of foreign flying remains a moot question as yet. CAA reports that South American countries want a limited number of pilot-instructors, mechanics and airport men. The Chinese Commission on Aeronautical Affairs has already received a substantial number of applications from pilots, technicians, engineers and mechanics. The commission is still interested in applicants, but they want applications from men in the production line rather than the operational end of aviation. Aeronautical engineers, skilled technicians, promotion and managerial men should send full particulars of their training, experience and skills to the Chinese Commission on Aeronautical Affairs, 2110 Leroy Place, N. W., Washington, D. C.

It is suggested that those veterans who would like to work in foreign countries send letters of inquiry to the various embassies in Washington. If you do, be sure to state in detail your training and experience. If you are a pilot, break down your flying time into the various horse-power categories. If you are a mechanic, state fully how many different kinds of planes you have worked on, and just how extensive your experience has been. Do not make false or misleading statements but on the other hand, do not take for granted that parts of your training experience are unworthy of description.

In the post-war aviation world, skill and experience will be common commodities; more than anything, ingenuity will be required if you expect to jostle your way through the crowded field to a safe niche. If you have an idea for putting your skill to profitable use, but are not sure of its practicality, write to the CAA whose primary mission is to "foster and encourage the development of civil aviation." ☆

TYPICAL AIRLINE JOBS

JOB	REQUIREMENTS	PAY (Mo.)
Captain	Scheduled airline rating—ATC experience or 1 to 2 yrs. co-pilot	\$350 + flying pay
1st officer	From 1000 to 1500 hours	\$220
Engineering pilot	Scheduled airline rating; aeronautical engineering training	\$500 to \$800
Mechanic	CAA A and E license	\$1.00 to \$1.37 an hr.*
Flight engineer	CAA A and E license	\$300
Instruments	CAA A and E license, thorough knowledge of instruments	\$200 to \$350
Propellers	CAA A and E license, thorough knowledge of props	\$200 to \$350
Electrical	CAA A and E license, thorough knowledge of electrical equipment	\$200 to \$350
Sheet metal	CAA A and E license, knowledge of welding, tubing, etc.	\$200 to \$500
Crew chief	CAA A and E license	\$275 to \$350
Radar	Thorough radar knowledge	Open
Radio engineering	Radio operating and engineering or equivalent of college engineering	\$200 to \$400
Radio mechanic	2nd class radio license	\$.80 to \$1.37 an hr.*
Meteorologist & junior	One year experience as forecaster	\$120 to \$300
Flight superintendent	CAA dispatcher's certificate	\$300 to \$700
Radio operator	FCC 2nd class radiophone license	\$165 to \$215
Stenographer	Personality and proficiency	\$115 to \$135
Teletype operator	Experience	\$115 to \$145
Aeronautical engineer	Aeronautical engineering training	\$150 to \$500
Airport engineer	Mechanical, electrical, or structural engineering training	\$150 to \$500
Electrical engineer	Electrical training and experience	\$150 to \$500
Designer	Experience	\$100 to \$300
Public relations	Experience	\$150 to \$300

* Higher rate with 40-hr. wk.

FOREIGN FLIGHTS (PAN-AMERICAN AND AMERICAN EXPORT)

Pilots—\$800 to \$1000 per month	Non-pilot navigators—\$250 to \$450 per month
Co-pilots and navigators—\$500 to \$600 per mo. (American experience)	Flight engineers—\$300 to \$500 per mo.
Radio operator—\$190 to \$350 per mo.	Flight mechanics—\$220 to \$325 per mo.

REGULATIONS AND INFORMATION AIDS

Aircraft Dispatcher Certificate	CAB, CAR Part 27	\$0.05
Physical Standards for Airmen	CAB, CAR Part 29 . . . . .	.05
Parachute Tech. Certificate	CAB, CAR Part 25 . . . . .	.05
Airline Transport Pilot Rating	CAB, CAR Part 21 . . . . .	.05
Mechanic Certificates	CAB, CAR Part 24 . . . . .	.05
Air Traffic Control Tower Cert.	CAB, CAR Part 26 . . . . .	.05
Parachute Loft Certificate	CAB, CAR Part 54 . . . . .	.05
Mechanic School Rating	CAB, CAR Part 53 . . . . .	.05
Flying School Rating	CAB, CAR Part 50 . . . . .	.05

Ground Instructor Rating	CAB, CAR Part 51 . . . . .	.05
Repair Station Rating	CAB, CAR Part 52 . . . . .	.05
Air Carrier Operating Certification	CAB, CAR Part 40 . . . . .	.10
Scheduled Air Carrier Rules	CAB, CAR Part 61 . . . . .	.10
How to Start a Flying School . . . . .		.15

Complete information on the small airport is available.

For this material write to: Civil Aeronautics Administration, Department of Commerce, Washington, D. C.

Our Last Land Frontiers

Go West, Young Man — 1946 Style

After every war, American veterans have shown keen interest in pioneering. Although homesteading as it was known after the Civil War no longer exists, there are still limited opportunities for veterans to establish themselves on public lands.

In some western states, small public-land sites may also be leased for recreation or business purposes. Within a reasonably short time, additional new areas may be opened by the Government's irrigation and reclamation programs.

By far the greatest opportunities, measured in acres, lie in Alaska, where the public land area extends about 586,400 square miles. Although much of this land is still open to the homesteader on sites up to 160 acres, first-class farming land is strictly limited. Small Alaskan tracts not exceeding five acres on non-mineral land may also be purchased at \$2.50 an acre, at a total cost of not less than \$10.

Apart from farming, transportation and special services three opportunities in Alaska may attract the veteran—the tourist business, mining and fur farming.

Because facilities are meager in many picturesque localities, tourist trade offers a variety of possibilities. Two veterans of the 11th Air Force, with a friend who served in the Navy, have opened a string of hunting and fishing lodges. But seasons for most activity are short in Alaska, and the normal permanent population is less than 100,000. So they're taking a chance.

Mining beckons to both the romantic and scientific. The scientific are less likely to get frozen out, especially the scientific with good financial backing. There's nothing to prevent an individual prospector from setting out with a pick and pan. But mining has become a highly specialized and usually large scale operation. For amateurs, the hazards are tremendous.

Fur farming has brought a number of Alaskans great success. There is some opportunity for a newcomer, provided he begins his raising of mink or blue fox with something in his mind besides \$5,000 coats.

Statisticians figure about 193,300 new farms could be created by the 415 authorized or proposed irrigation projects listed in the Department of Interior's Bureau of Reclamation. Seventeen states are involved in the proposals: Oregon, Washington, California, New Mexico, Utah, Nevada, Colorado, Wyoming, North Dakota, South Dakota, Montana, Kansas, Nebraska, Oklahoma, Arizona and Texas.

On one of the largest developments, the Columbia Basin Project, construction is planned for a 10-year period. Within four or five years, however, about 400,000 acres may be ready. Applicants for farms on irrigated public land must have a minimum of \$2,000 in (a) cash, (b) livestock and farm equipment, or (c) equivalent assets. Maximum size of grant is 160 acres. The applicant, who must be in good health and have a fair expectation of success in farming, can get a GI loan to start him on his irrigated-agricultural career.

Millions of "public" acres are scattered through 25 states, but they lie mainly in desert, semi-desert, upland or mountainous areas of the west. Most of the land is unsuitable

for homesteading. No general map or catalogue of the public domain exists. Neither does any state or county map of vacant land sites. Each district land office keeps a record of the state of ownership of public land in its area but this record does not include a full description.

An applicant for public land must indicate the use for which it is intended, and the tract must be classified by the Government as best suited for that purpose. On public land suited only to grazing, a veteran would not be permitted to settle down to raise corn.

Land in the desert and mountainous areas unsuitable for homesteading may be leased for purposes of health, recreation or small commercial enterprises. Such sites are not expected to be self-supporting. For that reason, applicants must not only conform to rules protecting the public interest but also demonstrate financial responsibility.

A final possibility is provided by the Taylor Grazing Act, under which the Grazing Service of the Department of the Interior administers about 142,000,000 acres in 10 western states. A veteran entering the livestock business can have access to the range along with 22,000 licensees who are now using it. This is purely a business proposition, in which the veteran is given no special advantage.

There will be pioneers after this war, as there have always been. But they are more likely to open private airlines to inaccessible areas or roadside inns along the desert highways than they are to follow in the tracks of Daniel Boone and Davy Crockett.

HOMESTEADING: You can't order a homestead by mail, sight unseen. You must swear you have seen the place and know its characteristics. No public lands are set aside for veterans. When public land is opened for homesteading, veterans have a 90-day priority for filing applications. Three years' residence, beginning within six months after you are granted permission to enter, is required for your title. Up to two years of your Army service can be counted on this requirement.

ALASKA: For business information, write the Alaskan Development Commission, Juneau, or the Juneau chambers of commerce. Don't write unless you're serious.

For statistics on mining, write the Bureau of Mines, Washington 25, D. C. For information about mining claims, mineral leases and farm leases in Alaska, write the General Land Office, Washington 25, D. C.

For special advice on fur farming up that way, address the Director, Experimental Fur Station, Petersburg, Alaska.

PUBLIC LAND: If you are not near one of the 22 District Land Offices, you can write the General Land Office, Washington 25, D. C. for information.

If you wish to be put on the list to receive notification when a reclamation project in which you are interested is ready for settlement, write the Commissioner, Bureau of Reclamation, Interior Department, Washington 25, D. C.

Grazing Service Headquarters are in Salt Lake City, Utah. There are nine regional offices in Arizona, Nevada, Colorado, Idaho, Oregon, Montana, New Mexico and Wyoming. ☆

Jobs With Uncle Sam



Federal construction projects employ thousands of skilled workers. Almost a third of all civil service jobs are in trades and manual field.

In peacetime as well as war, Uncle Sam will still be the largest employer in the country. The war total of about 3,000,000 civil service employees is not expected to drop much below 2,000,000 for several years.

Veterans get first call on these jobs. Since 1942 about 500,000 ex-servicemen and women have been placed in federal positions—97 percent of them outside the District of Columbia. This does not mean that there are jobs for everybody, nor does the fact that you are a veteran guarantee you a place on the government payroll.

It does mean that there are vacancies and that if you can qualify, your veteran's status will give you an edge over the non-veteran.

GIs and Wacs have expressed interest in every type of government job, no matter how unpublicized it may be, and no matter how far away from home. One wants a job as a game warden, another as a railway postal clerk; still others are looking for work in Alaska or South America or one of the occupied areas. Many would like to capitalize on their Army background: an AAF communications officer inquires about openings in the FCC, an ex-paratrooper would like to be a "pyrotrooper" in the Forest Service; a pilot has his eye on a CAA inspectorship.

Currently there are more than 1,000 different kinds of Government jobs. In the field of your special interest there may be no opening, of course. Some departments—War and Navy, for example—are cutting down; others, such as the Veterans Administration and the Treasury Department, are expanding. Information about openings, application forms, and dates of examinations can be obtained from any Civil Service representative, the United States Employment Service, the Civil Service Commission in Washington, or the Veterans Administration.

Getting the Job

Veteran or no, you must still qualify for available federal jobs. As an ex-service man or woman, you are given a 5- or 10-point preference over non-veterans. It works out this way: A non-disabled veteran takes a Civil Service examination and receives, say, a rating of 90. His veteran's preference gives him 5 extra points, bringing the total up to 95. He is then placed on a list of eligibles ahead of non-veterans

with grades of 95. The disabled veteran gets 10 points added to his examination mark, and with the exception of certain scientific and professional jobs, gets priority of selection above everybody else.

Suppose an agency asks the Civil Service Commission for names of qualified applicants. The Commission submits three names. The first on the list is that of a veteran; perhaps the other two are non-veterans. If the agency passes up the veteran in favor of a non-veteran, it must give the Commission reasons for doing so and wait for the Commission's views as to the sufficiency of the reasons. A copy of this correspondence may be requested by the veteran for his own information.

If, because of disabilities received in war, veterans cannot qualify for federal appointments themselves, their wives may be granted the 10-point preference instead.

At present, examinations are opened only to veterans, except when the number of veterans' applications is not sufficient to fill the need. For certain jobs, only ex-servicemen are considered. Appointments as guard, elevator operator, messenger and custodian are reserved for veterans as long as there is a sufficient number of veteran applicants. Contact representatives in the Veterans Administration will also be in this category for at least five years after the war.

A civil service representative can brief you on details of other veterans' privileges.

Civil Service Examinations

If the job you want is in the "Classified" service—that part of the federal service subject to the competitive requirements of the Civil Service Act of 1883—you must take an examination. Civil Service examinations are of two kinds: assembled, or written tests taken with other applicants, and unassembled, in which competitors do not take written tests but are rated on training and experience shown in their application, as corroborated by the commission. To qualify for the list of eligibles, you must receive a rating of at least 70. A score of 65 on an assembled test, plus 5 points for veteran's preference, will suffice. On unassembled exams, applicants must meet the minimum requirement.

Offers of help toward passing these examinations should be examined very critically. The commission warns against

Veterans get first call on Civil Service jobs, and the field is not overcrowded.

veterans being taken in by promises of so-called Civil Service Schools or Government Employment Services which "guarantee" a federal job. The government supports no such organization.

What Are the Jobs?

Postal. Quantitatively, this is your best bet. Before the war, the postal service employees made up about 26 percent of the total government payroll. Starting salaries for mail carriers is \$1,700. Postmasters and assistant postmasters throughout the country number about 47,000 with base pay averaging around \$2,000 to \$2,500 a year.

Clerical. Contrary to popular belief, only about 18 percent of all Federal workers hold down the clerical jobs—secretaries, file clerks, statistical clerks and general office workers. Pay ranges from \$1,440 (starting salaries for messengers) to \$2,980 for top secretarial positions. Most clerks entering government receive \$1,704. Some jobs in this group require no previous experience.

Trade and Manual. Many veterans will find opportunity here. Before the war, the Government employed 240,000 workers in skilled and semi-skilled trades, in labor categories and in service positions such as elevator operator and hospital attendant. For most journeyman-grade jobs, at least four years' experience is required. Army experience in a skilled job will count toward the total. These positions include electrician, instrument maker, carpenter, metal-smith, typesetter, lithographer, bricklayer and scores of other skilled jobs. Pay is fixed in accordance with prevailing rates for similar work by private employers in the same locality. A journeyman machinist, for instance, draws \$1.04 at Shaw Field, S. C., and \$1.28 in Sacramento, Calif.

If you are interested in apprentice training, you would do well to look into the joint War Department-Veterans Administration program. Shelved during the war, this arrangement now makes it possible for a limited number of workers to train for a journeyman's rating in a course lasting from three to four years. Only a selected number of installations will offer this program. Civilian Personnel Divisions can explain the details.

As in many other courses, skilled Army experience is counted in this training. You can gain up to one-half of the full apprenticeship total by passing an examination. At least 4,000 hours of work and instruction are required for the journeyman's status, which pays \$200 a month. Veterans enrolled in this program are entitled to receive monthly educational allowances from the Veterans Administration—provided the apprentice wage plus the GI allowance does not exceed the journeyman's wage of \$200.

Technical, Scientific, Professional. Engineers are the most numerous workers in this field, which includes chemists, physicists, accountants, economists, lawyers, statisticians, doctors and other professional specialists. College training or wide experience is usually prerequisite for entrance to these positions, most of which range in salary from \$2,230 to \$8,750.

Most Government agencies engaged in research employ technical and scientific aides who test fabrics and building materials, analyze water, classify minerals, chart weather and carry out dozens of other highly specialized jobs in laboratories and in the field. At the trainee level, salaries are about \$1,700. For other positions, up to \$2,980, more training or practical experience is necessary.

Administrative and Managerial. This smallest group in the Federal service includes higher paid government officials.

Fewer than five percent of all government employees are in this section; as a newcomer to the service, your chances at a top job are relatively small. There are, however, junior positions for administrative analysts, personnel assistants, purchasing agents and others at salaries from \$2,320 up.

Civil Service Overseas

An increasing number of veterans are inquiring about jobs outside the United States. Most civil service positions in foreign areas are excepted from competitive requirements of the Civil Service Act. Federal agencies are therefore free to conduct their own recruiting campaigns for the work; applications should therefore be addressed to the agency in which the veteran is interested.

In addition to the lower-salaried positions of clerk, stenographer, laborer, etc., a limited number of professional appointments are being made. Here is a partial list:

Civil Aeronautics Administration: Aircraft communicators, engineers, radio technicians—for jobs in Alaska and the Pacific Islands.

Department of Agriculture: Extension specialists in Latin America.

Federal Communications Commission: Radio operators in Hawaii, Alaska and Puerto Rico.

State Department: Foreign service officers, auxiliary officers and clerks.

Office of Inter-American Affairs: Public Health nurses, dietitians, malaria control specialists, construction engineers and rural education specialists.

To salaries for foreign jobs, an extra living allowance is usually added up to about 25 percent of the pay. Transportation to post of duty is often borne by the Government.

In case you've wondered what symbols describing Civil Service jobs mean, here's the key. The letters stand for occupational groups: P for Professional and Scientific; SP for Sub-professional; CAF for Clerical, Administrative and Fiscal; CPC for Crafts, Protective and Custodial; and CM for Clerical-Mechanical. The numerals after each designation indicate pay-grades.

Veterans Returning to Civil Service

If you were on permanent status in Civil Service before you entered the Army, here are your expectations in returning to government work:

(1) The rules of re-employment are the same as in other jobs—notify the AAF station where you worked, the War Department or other Government agency within 90 days of discharge or end of terminal leave. The AAF has made every effort to adjust appointments of veterans whose capabilities have been altered by service. One Air Force fork-lift operator, having lost an arm, was reassigned to an equally good job in supply.

(2) If you've had a bad time of it, and need to recuperate, you can arrange with your personnel officer for a leave of absence up to six months without pay. In case of hospitalization, it can be up to one year without loss of job rights.

(3) You will benefit by any increase in basic pay rates made since you went into the service.

(4) Military service counts on time required for in-grade promotion.

(5) Military service may be considered as a reason for up-grading, although up-grading is not automatic.

(6) Every year of service counts as six months toward retirement benefits.

(7) Without cause, you cannot be dismissed for a year.

Jennie Comes Marching Home



The ex-servicewoman faces most of the same problems as her brothers-in-arms

Ex-Wac Betty Blandin swaps ODs for sweater and continues same Army job on Civil Service. Federal employment is attracting many women veterans.

"Veteran" for the first time in history applies to large numbers of women. In general, they are raising the same questions about their future as are their brothers-in-arms. Where can I get a job? Will the government pay for my commercial course? How can I set up a business?

Every general discussion in this issue (benefits, insurance, civil service, even farm loans) therefore applies to men and women alike. This particular comment is focused on the special interests of Wacs, nurses, dietitians and physical therapists who made up the AAF's 40,000 women soldiers.

As with men, jobs take precedence over other subjects of immediate concern to ex-service women. Many GI Janes are not going back to the kitchen. Ninety percent of the Wacs worked for a living before they entered the Army, and although many of them have married since and are planning to settle down in that ivy-covered cottage, the majority—70 percent—will be returning to old jobs or looking for new ones.

Like all workers, ex-service women who look for jobs will discover some hard facts. This is one of them: the average woman in the Army made more money than she did in civilian life, and more than she can expect to make as a veteran. There are hundreds of exceptions, but the average woman in uniform was generally better off than she was as a \$35 or \$40-a-week stenographer.

The difference is most pronounced in the case of officers. With allowance for quarters and subsistence, a WAC captain makes about \$300 a month. In addition, she gets free medical and dental care. A flight nurse, second lieutenant on flight pay overseas, makes \$247 exclusive of quarters and subsistence. Her civilian counterpart, the airline stewardess, is paid between \$130 and \$150 a month, with expenses while on flights. Average pay for general duty nurses in civilian hospitals is \$75 to \$120, with expenses.

In short, the woman veteran finds herself in the same boat as the woman war worker: both face lower salaries.

As always, the woman in industry will compete with men for jobs. Other wars have produced ex-nurses, this one

has added veteran machinists, control tower operators, instrument repairmen, radio operators and hundreds of other highly trained women specialists who have made good at jobs once the exclusive province of the male soldier.

Naturally many of these women veterans are looking for industrial jobs in which they can capitalize on Army-acquired skills. Although prejudice against women in industry has decreased greatly in the past four years, the average employer is still going to give the available job to the man in preference to the woman. This decision may be merely the result of his assumption that in a society which looks upon the male as the breadwinner, the man needs the job more than the woman does. In any case, heavy as future demands of industry may be, the woman veteran would do well not to count on easily landing a cushy job in engineering or other predominantly "male" fields.

So much for the negative side. As for credit, the average woman veteran comes out of the service with assets which most employers are quick to appreciate. Furthermore, the women's services have a healthy number of supporters—organizations as well as individuals—who are helping to sell the country's employers on the woman veteran's value.

One leader in this effort is Dr. Lilian Gilbreth, prominent industrial engineer and adviser to the War Department on WAC questions, who points out that "Wacs have destroyed time-honored cliches about women—such as the ones that she can't do a man's work, can't work with other women, can't keep secrets and can't adjust readily to new conditions.

"But when her uniform is off and her civilian dress on," continues Dr. Gilbreth, "all a woman veteran has are the capabilities with which she started, plus an honorable discharge pin and assets acquired in the Army. No one can guarantee her a new job; she must enter the labor market and compete for the jobs that are open. It's up to her. She must live up to what we tell employers about her."

In getting ready for job competition, a woman veteran would do well to take advantage of the counseling and



Airline hostess jobs are naturals for the AAF's ex-flight nurses. The expansion of commercial aviation is opening many such positions.

testing facilities that are open to all veterans through the Separation Center, Veterans Administration, information centers and local service groups in her own town or city. "Don't forget the town library," advises Dr. Gilbreth. "Librarians are a trained, alert group of people who often have more information on local jobs and local counseling services than any other group in town."

Comparative surveys of job opportunities for women are in strong disagreement—particularly on the matters of technical and professional employment, the "seasonal" advantages of applying at one time or another, and the likelihood of stability or improvement in the woman's job market. The following check list is therefore intended to be only a general survey of some major fields which women veterans have chosen:

Sales and services. Fair opportunities for the present lie in this field. Most women will face the immediate problem of choosing between further training now and taking a job later, or jumping at a chance for employment now. In many urban centers, counselors are urging a combination of job and spare-time training.

Manufacturing, industrial skills. The displacement of women workers in the war industries has been tremendous. Most of it has been voluntary, but skilled civilian workers are planning to stay on many jobs for which women veterans

might otherwise qualify. Industrial personnel directors report that the heaviest demand for permanent women employees lies in the precision fields and in the numerous personnel and welfare activities. On the other hand, some surveys have concluded that able women will do well to train now for later opportunities in industries still in developmental stages.

Professions and private business. Women with recognized technical or scientific training are advised to register with the Roster of Scientific and Specialized Personnel. This can be done through the American Association of University Women. Those who intend to train for one of the professions can get special advice from the Business and Professional Women's clubs. By arrangement with the Veterans Administration, members of these groups are available for consultation. Universities and professional groups, of course, are essential sources of information.

Nursing. Several thousand Army nurses will be looking for jobs, since the Army Nurses Corps will be greatly reduced. Civilian and Veterans Administration hospitals, the Public Health Service and other federal agencies are in need of nurses. Pay in the Veterans Administration ranges from \$2,320 to \$5,180 plus overtime.

In larger cities, Replacement Centers of the American Nursing Association will prove helpful to the ex-Army nurse. Industrial nursing offers growing opportunities about which the ANA will have information.

Dietetics. Veterans Administration and civilian hospitals need dietitians. Salaries in the VA range from \$2,100 to \$2,320 plus overtime. The American Dietetics Association keeps tab on civilian positions.

Physiotherapy. Qualified physiotherapists will be needed by both the Veterans Administration and private institutions, infantile paralysis foundations and the Public Health Service. The American Physiotherapy Association at 1790 Broadway, New York City, serves as a clearing house for information.

Household service. Women interested in entering household employment may find it wise to inquire about local groups which are trying to professionalize this field.

General information. The American Association of University Women is acting as co-ordinating agency between civic and women's organizations such as the General Federation of Women's Clubs, the League of Women Voters, church groups, Business and Professional Women's clubs. The purpose of this cooperation is to make available to women veterans the most practical guidance and counseling services at their command. Information concerning these services is available at A.A.U.W. headquarters, 1634 I Street, N. W., Washington, D. C., and at local chapters.

In the 1,400 veteran's centers operating under the direction of the Retraining and Reemployment Administration, the woman veteran will find valuable assistance. Many of the centers have already appointed special advisors for women. Regional and local offices of the Veterans Administration also serve the woman veteran.

Whether the woman veteran is trying to get back into the motions of her old job as librarian or teacher, is searching the want ads for a new job, is helping to organize the new women veterans associations or redecorating her home or simply resting up from the Army before she starts in being a civilian again, her prospect is not all grim. In the first place, she has the encouragement of women's success in uniform, the program that one general called the most important personnel development in the armed forces. In addition she has the heartening word that so far women veterans are reported highly successful in a more important personnel development—reconversion to civilian life. ☆

The Disabled Veteran

*Government and Industry have worked out plans
to return handicapped GIs to a useful place in society.*

"Will I be able to work again?"

"Can I get a job?"

To the disabled veteran no other questions concerning his future are as important as these.

The answer is, in almost all cases, Yes.

There is no reason for a veteran whose service-connected disability makes it impossible for him to go back to his pre-war work to assume that his job prospects are thereby ended. It does mean that he may have to learn a new vocation—and the government has made the necessary vocational training available.

Training. A disabled veteran in need of training is eligible for two government-sponsored programs: education under the GI Bill (see page 16) or vocational rehabilitation under Public Law 16. He may elect one or the other but not both. To qualify for training under the latter bill, the veteran must have seen active service since September 16, 1940; his discharge must be other than dishonorable; he must have a disability pension or be eligible for one, or be receiving retirement pay for a disability; and he must be in need of vocational rehabilitation to overcome his handicap.

Before he can enter a training program, the veteran will be given tests to enable VA advisers to prescribe suitable training for a particular job which will capitalize on his abilities and make the minimum demands upon his disabilities and in which, when fully trained, he will be at no disadvantage in competition with others. A disabled serviceman may select any new occupation or profession he wishes to learn provided the vocational advisers of VA believe he has the aptitude, ability and educational qualifications for success. Training can be taken at any educational institution or business and industrial establishment under contract with the VA and selected by the VA and the veteran—wherever possible, near his home. All tuition costs, books, equipment and other school expenses, including transportation to the place of training is paid by VA. Books and equipment become the veteran's property if he does satisfactory work. All benefits are a direct gift from the government and do not have to be repaid at any time.

The disabled serviceman is eligible for as much study as it takes to rehabilitate him, and in certain cases approved by VA, may exceed four years; however, it must be completed within nine years after the end of World War II. During the period of training and for two months thereafter, the subsistence allowance is \$105 per month for an unmarried veteran, \$115 married plus \$10 additional for a child, \$7 for each additional child and \$15 for a dependent parent. If, while training, the veteran suffers an injury as the result of his taking the course and not as the result of his own misconduct, he is entitled to the same increase in benefit as he would be if the injury or aggravation were service-connected.

Loans up to \$100 can be obtained as an advance and may be paid back with no interest.

The Job. Assuming that the disabled veteran's medical

recovery is sufficient for him to enter the labor market, what will he encounter? Will government and business meet him half-way? The signs so far are encouraging.

The strides we have made since the last war on the subject of vocational rehabilitation are as advanced over the rug-weaving, broom-making concepts of employment for the handicapped as the P-38 is over the Jenny. No pension, however large Congress makes it, will do as much for the disabled veteran as a job which will make the most of his capabilities. He asks only for the opportunity to be self-supporting. Government and industry have responded with a forward looking program of training and placement built on the idea that it's the man and not the disability. Chances for jobs commensurate with abilities are greater than ever before.

This is not to imply that there are no problems. The soldier who has lost limbs, his sight or hearing, the ex-GI with tuberculosis, tropical fever, or a bad state of operational fatigue has physical and psychological obstacles which may take a long time to overcome.

Employers are being rapidly educated concerning the disabled. This education is being accelerated by government and civic agencies, foundations, insurance companies, employers' conferences on a national and regional scale and by the practical example already set by many large corporations.

The results are reflected in changed attitudes toward the hiring of the handicapped. In most cases disabled veterans will find that employers welcome them, because they have found that it is to their practical advantage to do so. They have learned that given proper placement, the disabled have better work records than the able-bodied. Their absenteeism, tardiness and turnover records are strikingly better. They have fewer accidents and their productivity is equal to and in many cases higher than that of those not handicapped.

Extensive job analysis (most important to successful placing of the disabled) has taught employers that, unless a man is totally disabled, there exists a surprising number of jobs he can do. No intelligent employer continues to think that every job requires two hands, two feet and two eyes or that a man must be physically or emotionally perfect. He recognizes that everyone has some limitations, physical or mental, and as an employer he has only to put each worker on a job where these limitations do not enter the picture.

Job analysis means the employer rates each job from the standpoint of its physical requirements, such as walking, standing, sitting, climbing, stooping, lifting or pulling. Some jobs require the use of one foot, some both feet, some demand the use of both hands, others can be performed with one hand or a few fingers. The same is true of vision, speech and hearing. Working conditions—that is, whether the job is inside or outside, hot, cold, humid, dusty or noisy—are also considered. Studies are matched against medical



All the students in this watch school at Woodside, L. I., are disabled veterans. Similar training courses are offered by many other industries.

and aptitude records and "selective" placement is made accordingly.

Most of the nation's businesses have already made—or are making—these detailed job analyses. Results vary with each industry. Offices, for instance, offer many opportunities for the disabled. The same is true of many professional jobs. Typical of manufacturing concerns is the study made by Westinghouse Electric which revealed that 19 percent of the jobs could be performed satisfactorily by persons having only one leg; 17 percent by operators on crutches; 83 percent by men with one eye and 82 percent by deaf persons, properly safeguarded. The US Civil Service Commission lists 3,000 jobs which can be filled by the physically handicapped.

Newspapers and magazines have discussed the wide variety of jobs open to soldiers who have lost limbs. Amputations, however, make up only a small number of the total war casualties. Comprising the largest group among the disabled soldiers are those who suffer from the "wounds which show no scar"—and for these men far-sighted employers also have a place. Persons with arrested tuberculosis, for instance, can be employed in practically any occupation, provided they are under medical supervision, except on jobs where silica and asbestos dusts are prevalent. Ex-servicemen suffering from recurrent malaria, fever, dysentery or other tropical diseases will be glad to know that many companies

have already announced provisions for their employment. Typical is this statement by the Allis-Chalmers company: "Servicemen who have contracted tropical diseases or have other ailments with recurring attacks may have to take time off periodically. Allowances must constantly be made for these men until they outgrow their diseases."

Similarly, GIs with psychological disorders will find many progressive personnel counsellors ready to help them. Here again, the major part of the solution will lie in being placed on the right job. In those companies where provisions have been made for the hiring of the battle-fatigued, highly nervous veteran, skilled interviewers will find out what jobs interest him, what type of work he doesn't care to be near and will determine through careful tests and complete examinations his aptitudes, abilities and attitudes. The placement counsellor rules out those jobs likely to irritate the applicant's emotional condition. He will ask himself, for instance, if it would be wise to hand a rivet gun to an extremely jittery boy who had survived months of bombing attacks, or put a veteran who had been interned in an enemy prison camp on a job which kept him working long hours in an area enclosed by machinery and equipment. The problem may not be solved in the original placement. If the veteran does not respond he is moved to a different type of job, often to a less noisy one. It is encouraging to note that more companies are adding trained psychol-

ogists to personnel staffs to assist veterans readjust to civilian jobs.

Space does not permit tabulation of specific opportunities open to the disabled GI in the professions, the trades, small independent businesses or farming, but he would do well to discuss these different avenues at length with his VA counsellor, with the USES, his state or local rehabilitation group or with advisers within the Disabled Americans Veterans organization. He will find, for instance, that the DAV, in connection with American University in Washington, D. C., and the VA, is conducting a 24-week training course to prepare disabled veterans of World War II for career positions as national service officers with that organization. Many chances for apprentice training are also open to him.

The serviceman is urged to make use of the counselling and rehabilitation services offered by many communities. Several localities have established committees which serve as clearing houses between local industries, schools, veterans' organizations, service clubs and welfare groups.

A rough cross-section of the program already under way in government and industry indicates what the disabled veteran can expect:

As the nation's largest employer, the U. S. Government, through the Civil Service Commission, sets an enviable example to private business. Uncle Sam concedes that disabled veterans have special employment rights above everybody else and gives them a 10-point preference in all civil service examinations and makes certain they are placed at the top of the list of eligibles.

Five thousand different jobs have been studied with the result that many new kinds of work, previously considered suitable only for persons with all their physical faculties, have been opened up to veterans with physical and emotional handicaps. CSC representatives will be found in most Army hospitals to advise patients on federal job opportunities open to them. (See Page 28.)

To cut red tape and set up a more direct contact between all the regional offices of the federal placement and rehabilitation agencies, there has been established a Coordinating Committee for the Placement of the Physically Handicapped. The committee includes representatives of the CSC, FSA, Council of Personnel Administration, VA and the Veterans Employment Service of the War Manpower Commission. Employment "clinics" have been held throughout the country with prospective employers, handicapped applicants, CSC representatives, physicians and placement advisers. Applicants are selected by employers on the spot.

In private industry, the Ford Motor Company has led companies in adopting large-scale selective placement. Its program dates back to the last war. Henry Ford maintained that no worker is really disabled as long as he

is willing to work and is placed on a job he can do. A very broad rehabilitation program has been under way at the Ford plants ever since. At the beginning of the war 13 percent of all Ford employees were physically handicapped.

The Gabriel Williams Company, a new but small gem factory in New York City is 100 percent staffed with World War II veterans and every worker at the machine benches is disabled. As the business grows, including proposed factories in New Jersey and New Mexico, there will be additional jobs for disabled soldiers.

Allis-Chalmers has a separate employment section for ex-servicemen staffed by an employment supervisor with one assistant who was a former AAF personnel officer and another who is physically handicapped and understands the problems of the disabled servicemen.

The Bulova School of Watchmaking offers two years of free schooling and a good-paying job upon graduation. This school has 1400 jobs pledged its graduates by the watchmaking industry. Arrangements are being made to give to each graduate equipment worth \$850 to allow him to set himself up in business if he so desires. Disabled veterans who want to enter the Bulova school must pass mechanical aptitude tests and be certified by VA.

Waverly Press, Inc., in cooperation with USES, plans to accept for training any handicapped veterans interested in printing and publishing.

The Cooper-Bessemer Corporation, working with the VA Rehabilitation Division, has inaugurated an apprentice training program for the handicapped. A group of veterans has already started this four-year apprenticeship at the Mt. Vernon, Ohio, plant and the company plans to start other groups as discharged soldiers with accredited aptitudes become available. Those who complete the course will be given a job at journeyman's wages and a \$100 bonus. During the course the veteran receives standard apprentice pay from Cooper-Bessemer and a monthly allowance from the government so that his combined income equals that of a journeyman machinist.

The AAF's educational plan in its convalescent hospitals has proved the worth of learning-while-recovering. Many industrial companies with plants close to hospitals have introduced vocational courses within the hospitals. Typical of these is "Department 99" at Birmingham General Hospital at Van Nuys, Calif. This department, conducted by Northrop Aircraft, is fully equipped with machines and tools and is directed by the company's head of industrial training. All personnel in the department are wounded soldiers. Bedridden patients who can't get to the shop are working at jobs they can perform in bed.

The few examples cited here serve only as a signpost that government and industry neither will, nor can afford to overlook the skills and abilities which are to be found among disabled veterans. ☆



These disabled veterans are among the 400 enrolled in special courses sponsored by the DAV and VA at American University to train them for positions as national service officers for DAV.

What About That Insurance?

At a separation center the average serviceman wants to make a clean break with everything "Army." Insurance? What does he want with government insurance now? The war is over—the big risk is gone—he is safe. Right now he needs money for clothes, a vacation, a car. Later, when he has a steady income and more responsibilities—then he'll talk insurance. But by then it may be too late to take advantage of the unique protection National Service Life Insurance offers veterans of World War II.

The fact is that GI insurance goes as well, if not better, with a tweed suit and a gold lapel button as it does with khaki or olive drab. All major life insurance companies recommend it as part of the veteran's insurance plan. For most men it does not provide a complete insurance program, but it is a good start toward one. It has limitations, which will be pointed out here, but on the other hand, it has distinct advantages. Look them over, before you pass it up.

You'll find that, in addition to the 8-year term policy most men now hold, NSLI offers three alternative plans: Ordinary Life, 30-Pay Life, and 20-Pay Life. Geared to the needs of war, term insurance provided maximum protection at minimum cost over a limited number of very hazardous years. The alternative plans are designed for protection against normal risks over an entire lifetime. Naturally they cost more than term insurance; they are worth more. They are worth more because:

- (1) They insure you for your lifetime.
- (2) Their value increases from year to year in the form of cash surrender, paid-up insurance and extended insurance privileges.
- (3) Money can be borrowed on them after payments have been made for one year.

Upon discharge you are given the choice of dropping your insurance altogether, continuing with the 8-year term policy (or 5-year term policy if insurance dates after December 31, 1945) or converting to one of the three alternative plans.

The term insurance now held by most AAF men is good for eight years from the date they took it out. This term should see those who are short on cash over the post-war hump. Suppose you are 25 years old. You will have to pay only 66 cents per \$1,000 each month. On a \$10,000 policy, that's \$6.60 a month, extremely cheap protection by any standard. Any time during the eight-year term you can convert to a permanent policy. The date of conversion can be at your attained age or any earlier date back to the time when you were first insured. In the latter case, you pay the difference in cash.

The veteran with limited finances would do well to continue his term insurance until he is in a position to determine the maximum amount of insurance he can afford under one of the conversion plans. For veterans with small children, this is recommended in preference to conversion at the present time, if conversion now necessitates a reduc-

tion in the amount of insurance.

Now let's say you prefer to convert to Ordinary Life immediately after separation. By that means you get the cheapest yearly rates for permanent protection, payments continue as long as you live. At age 25, the monthly rate is \$1.37 per \$1,000. The higher cost is balanced by the fact that this insurance policy has a cash surrender value. Should you decide to drop it after five years, you can collect \$45.76 for every \$1,000 in the face value of your policy.

If you choose the second permanent plan, 30-Pay Life, you make payments during your high income period. After 30 years, you are insured for the rest of your life without further payment. The cost per month at age 25 is \$1.67. After five years the cash surrender value is \$65.73 per \$1,000.

The third plan, 20-Pay Life is somewhat more expensive. At age 25 it costs \$2.12 per \$1,000, and gives you a paid-up policy after 20 years. After five years, the cash surrender

value of that policy is \$95.49 per \$1,000.

In keeping up your term insurance or in converting it, you have the choice of maintaining the present amount or reducing it to any figure above \$1,000 that is a multiple of \$500. No matter which policy you hold, your dependents get the same protection during the time you are insured. In every case the money is paid out to beneficiaries in monthly installments over a guaranteed period.

The amount of each payment varies with the age of the beneficiary. A beneficiary who is under 30 years would get \$5.51 per month per \$1,000 of insurance over a 20-year period. For a person just 30, the figure would be \$3.97 and for life. Payments to beneficiaries older than 30 run from \$3.97 up to \$9.61 per month per \$1,000 for life.

There is a second "optional" plan for payment under which all first-choice beneficiaries, regardless of age, receive monthly installments for life. Your Personnel Affairs Officer or VA contact representative will explain the options.

In planning a complete insurance program, you should weigh both the advantages and the disadvantages of NSLI policies.

First, the advantages:

(1) GI insurance is relatively cheap because the government pays administrative cost. You pay the actual cost of protection.

(2) Premiums are deposited in a special fund from which all claims except those arising from hazards of war are paid (the Government pays hazard-of-war claims). If there should be more money in the fund than is necessary to meet future claims, refunds will be made in the form of dividends.

(3) A dangerous job does not increase the size of the GI insurance premium. There are no restrictions as to residence, travel, occupation or service in the armed forces.

(4) Proceeds of NSLI policies are not assignable. Monthly

(Continued on Page 47)

The wife and kiddies—present or future—are worth some serious thinking on this subject before you chuck your GI policy in the waste basket.

BEDROOM and BATH

*Amendments to GI Bill have made home loans
easier to obtain — but house-hunting is still
one of the veteran's toughest jobs*

Kenneth Avenue in Baldwin, Long Island, is a street full of trees and bungalows and neat yards and small-town atmosphere. The house at Number 82 is a sturdy five-room affair made of stone. Robert Thomas Scott, formerly a first lieutenant in the AAF, lives there with his wife.

A few months back Scott was working for the 8th Air Force as a B-17 navigator. When he went back to his old job with an engineering firm in New York, he looked for a place to rent. He looked until he decided that it would probably be more profitable to buy a home instead.

Fortunately for the Scotts, their real estate agent knew three houses for sale in the neighborhood. Their choice settled on 82 Kenneth because it was near a community center and a bus line, and the price was about what they had planned to pay.

Having found their house, they got in touch with the Baldwin First National Bank to see about a loan under the GI Bill. From that point, the bank took over. It verified their ability to keep up payments, cleared their application with the Veterans Administration, and had the property appraised to make sure that \$8,000 was not too high a price. As a matter of fact, that sum was \$200 less than the appraised value. At the same time, it was about \$1,000 above the pre-war building price. That wasn't too bad. The bank figured they could pay off the loan in 10 years by monthly payments of \$63.63, including taxes, insurance and upkeep.

The experience of the Scotts doesn't prove that housing is a simple problem. It isn't. For every veteran who has managed to house himself and his family with reasonable effort, another veteran has had to double up with the folks or wear out a pair of shoes house-hunting.

Nor was the GI Bill an immediate solution. In San Francisco, for example, 55 percent of the earlier GI applications were rejected because the asking price was too high. Of the first 6,000 veterans to return to the Memphis area, 1,000 applied for home loans. Three obtained approval. Now that the appraisal system has been simplified and the maximum guarantee raised from \$2,000 to \$4,000, the GI Bill will be of wider use. Broader legislation to solve the national housing problem will also assist the veteran in search of a home.

Even so, the housing prospect is glum. The National Housing Administration has estimated that in 1946 1,100,000 veterans will join the army of home-seekers. A lot of people will have to wait for material and labor for two years, or three, or four. It will take time to get lumbermen back to the woods, brick factories up to peak production and building materials out to the retail market.

For the next 10 years, experts say, a million and a quarter new homes will have to be built annually if the housing

shortage is to be solved. About the best that can be done, according to the National Association of Homebuilders, is 500,000 in 1946, 750,000 in 1947 and a million in 1948. The all-time high so far was reached in 1925, when 925,000 homes were built. During the depression low-income building slumped to the vanishing point. A shortage in that type of home was with us when the war began; it became critical as materials and labor were sidetracked to war housing projects.

The natural result of that shortage is high prices. Since the winter of 1939-1940, prices on existing homes have gone up more than 30 percent. They are continuing to rise. On the average, a house built for \$9,000 10 years ago can now bring about \$13,500. Housing authorities say that in 1946 the minimum price of a well-built four or five-room house will be \$5,000-\$6,000. The same collection of wood and brick would have cost \$4,500 before the war.

Until volume production, new materials and new techniques offset this shortage, what can a veteran do about getting a roof over his head?

The first step is to enlist the aid of community organizations. Most cities have a veterans information center. Some have a housing committee or similar group who keep their eyes open. If housing is available, they know about it. If there are sharpers around, they know about them too.

After consulting a community group, you can use the newspapers, realtors, builders, your friends, your friends' friends. Ingenuity helps. One former AAF mechanic managed to get two trailers, one of which he turned into a mobile repair shop, the other into a home. Strictly individualistic methods of house-hunting have become postwar legends. Camping on morticians' doorsteps to discover which of their recent customers vacated homes may appeal to the ghoulish; the literary can join the large company of ad-writers who have used everything from lyrics about their homeless babies to offers of marriage in order to stir landlords to sympathy.

These eccentric means of hunting an address are about as useful as reliance on veteran's status as a means of appeal. Many housing plans give the veteran some edge over other civilians. Even so, you're likely to discover you're competing against your former navigator or the mechanic with whom you went through basic. The other veterans will be privileged characters, too. So it won't be easy.

On the other hand, it will probably be easier to buy than to rent. If you are lucky enough to find a suitable house—one that will make a reasonable investment—how will the government help you buy it?

First, apply to a recognized lending agency. Being a



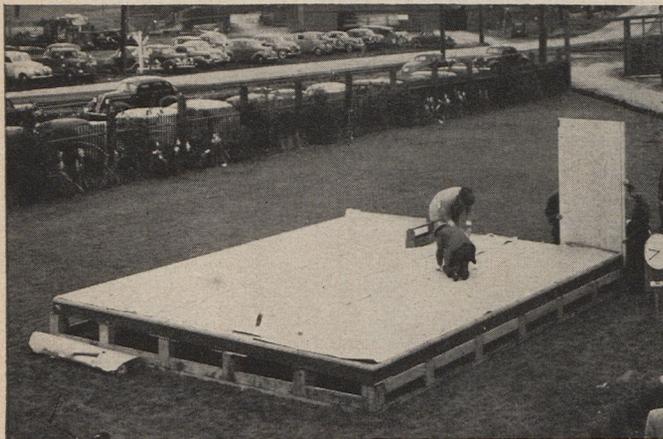
Houses on one floor are being demanded by an increasing number of people. Although one-story structures have always been popular in the south, they are usually ruled out in the north because of the heating problem. People who live on one floor like large windows,

few doors and partitions, which adds to the heating difficulty. Now, however, northerners are moving downstairs—for example, the Wisconsin home above and the Michigan home below—thanks to radiant heating which is eliminating single-story disadvantages.

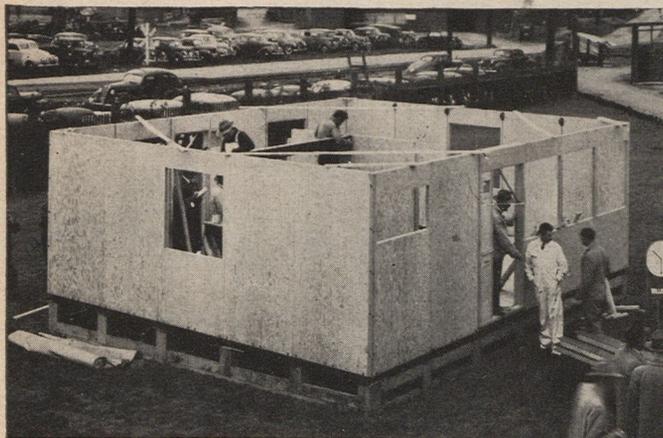


veteran, you don't have to walk in with a pocketful of cash. The Veterans Administration now guarantees up to \$4,000 of your loan, twice the former maximum. After you select your house, it will be appraised by an agent certified by the Veterans Administration. He will make allowance for the increase in prices. If he says the house is a reasonable buy, you're in.

How does this work out in dollars and cents? If your house costs \$5,000, you can pay off the loan in 20 years at \$30 to \$35 a month. Including taxes, insurance and upkeep,



1 Willisway System of prefabrication undergoes test. Prefinished floor sections, 4 feet square, are installed over steel joists.



2 Wall panels in place, steel joists to support second floor installed. Panels are stressed plywood with built-in insulation.



3 Upper floor holds 2 bedrooms, with living room, kitchen and bath on the first floor.



4 Roof frames of built-up plywood have integral bracing, are notched for decking.



5 Small crew enclosed house, 20 by 24 ft., in a day. No part weighs over 75 pounds.

the monthly charge will be \$50. Interest on the guaranteed portion of the loan, at four percent, will be paid by the Veterans Administration for the first year. Of course, the more you pay down, the less you'll have to pay each month and the sooner you'll be free of debt.

If you have no money for down payment, an alternative plan may be followed under the GI Bill. You may obtain two loans—one insured by the Federal Housing Administration and the other, for the down payment or part of it, guaranteed by the Veterans Administration.

The procedure for getting this double loan is the same as in the case just described except that you must apply to an agency that makes FHA-insured loans. If your home is priced at \$5,000 and meets FHA standards, the lender can make you a loan up to \$4,000, which the FHA insures. This is a first-mortgage loan available to veterans or anyone else. You pay interest of not more than four percent, plus one-half of one percent premium for FHA mortgage insurance.

Because you are a veteran, you can obtain another loan from the same institution up to \$1,000, for the down payment. The Veterans Administration guarantees the full amount of the loan at four percent interest provided it does not exceed 20 percent of the cost. On a house costing more than \$5,000 this loan may go as high as \$4,000 or 20 percent of the purchase price, whichever is less. Both loans are paid off at the same time in monthly installments.

Similar loans may be obtained to build or to repair homes and to pay taxes or delinquent debts on homes.

All this is a big help, if you can get it. Are veterans getting it? Are they actually negotiating loans and buying houses?

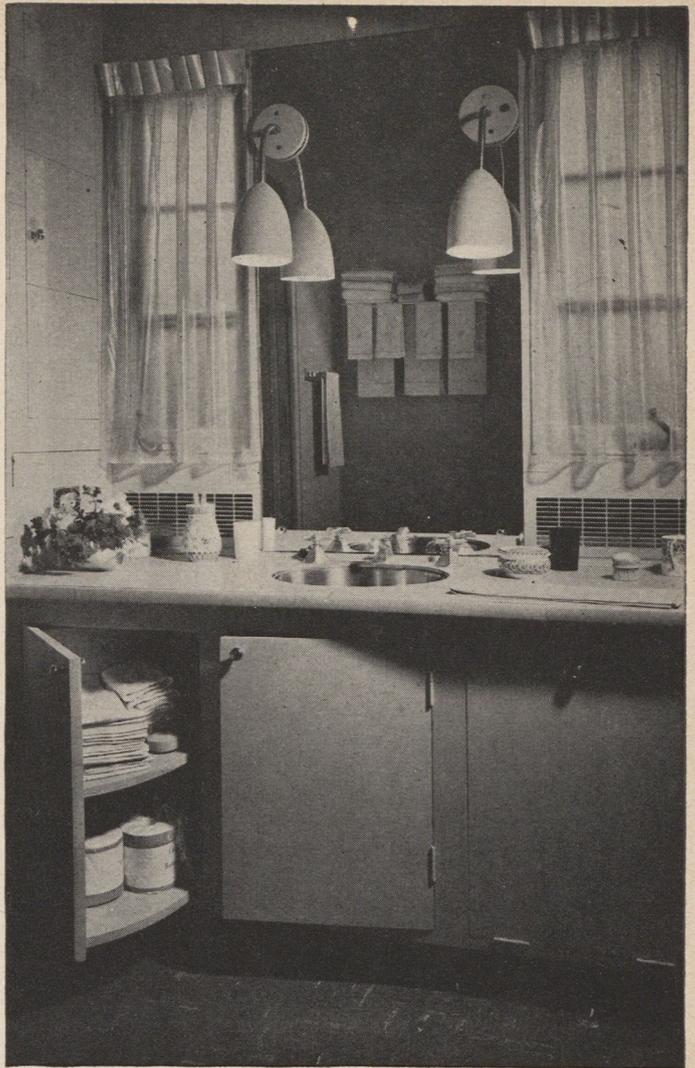
In the first months of the government guarantee—under terms very much stricter than the revision passed by Congress in December, 1945—the First Federal Savings and Loan Association of Washington made 151 veterans loans, totaling more than a million dollars. The association has reported that not a single veteran has defaulted on payments.

A similar report is made by the loan guarantee division of the Veterans Administration's regional office in New York. Six filing drawers now house the completed forms in that office. Each form represents a veteran who is buying his own home through government-guaranteed loans. Most encouraging facts, however, are that of all applications to the New York Office, only six percent have been turned down, and the average length of time for processing a loan has been 16 days.

Even with the GI bill, even with new housing legislation, conversion of wartime housing to veterans' needs, distribu-



Dining rooms are no longer social centers, are often merged with kitchen or living room—just big enough to hold table and chairs.



Bathrooms like this, with a counter-lavatory, are sure to be popular. Your new lavatory will probably have foot-operated faucets.



Kitchens can have picture windows too. Future kitchens will hold laundry and quick-freeze units, dish washing and garbage machines.



Bedrooms of tomorrow will probably contain few pieces of furniture as closets and wall drawers replace bureaus and wardrobe cabinets.



Living room walls are going to be put to work whether they belong to a duplex penthouse apartment (top) or a summer cottage (below). Homemakers will go for wall storage in all rooms because it eliminates clumsy furniture and dust gathering surfaces—saves time, space and energy. Sound insulation is an additional advantage of storing things in walls. A wall of books is almost perfect sound insulation—which accounts for the unusual quiet found in libraries.

tion of 200,000 prefabricated units, reconditioning of trailers, remodeling of empty buildings, and other devices ranging from genius to sheer desperation, house-hunting is not going to be a game. The veteran who walked into an eastern loan association with the announcement, "First thing I wanted when I got back was a pretty wife, and now that I've got her, I'm ready for a house," was lucky. He was doubly lucky that the wife came first on his list of desirables. From Maine to California, it looks as if brides might be easier to find this year than pumpkin shells in which to put them. ☆

TOMORROW'S HOME

The extreme nature of the housing shortage may precipitate a revolution in the housing industry. Slow "on-site" methods of construction are almost certain to give way to assembly line processes which will speed up home building and cut costs. The practicality of mass produced housing was established with the successful use of a quarter of a million Quonset huts, Stout houses, and K/D buildings by the armed forces. But these and the prefabricated homes that have begun to dribble onto the market are only a small indication of what the future holds—not the immediate future but perhaps the late 1950s.

Meanwhile you will begin to hear talk of such innovations as the Dymaxian house, made of metal, pitched like a tent and costing \$1,500. Or the house designed by Norman Bel Geddes which is built from 27 basic units—each stamped out like parts of an auto body. People will be talking about the Brines plan which makes use of standard panels or modules, built on the principle of skin-stress tension familiar in airplane manufacture. Four such modules make a bathroom, nine a small dining room and twelve a bedroom.

Some idea of what tomorrow's house will be like can be found in the book *Tomorrow's House* by George Nelson and Henry Wright of *The Architectural Forum*. In it you will find what you have been wanting to know about such things as radiant heating, solar heating, sound conditioning and manufactured climate.

Dismissing revolving houses and kindred schemes as novelties and "idiocies brought forth by the pseudo-scientific writers," the authors wind up their book with some down to earth predictions about tomorrow's house. The most significant trend, they say, will be toward a steady reduction of bulk in the home. Furnaces will shrink to the size of a steamer trunk, closets and storage walls will replace bureaus and dressers.

In addition, Nelson and Wright say this for the future: (1) more and more houses will be factory-produced, which incidentally doesn't mean they will all look alike; (2) houses will be built of sheet materials, and will have few square corners because sheet materials function most effectively in curved rather than flat forms; (3) they will have functional horsepower motors to operate sliding walls, windows, doors, etc.; (4) windows will not be single sheets of glass but insulated sandwiches with two or even three panes in a single frame whose surfaces may be treated so that reflections are entirely eliminated; (5) electricity may eventually become the prime fuel as well as source of power; and (6) individual rooms may be air conditioned by using small pipes through which air will pass at high velocity.

The war produced the housing problem but it also came through with some answers to it. Architects Nelson and Wright see a great future in home building for such war "babies" as paper-laminated plastics, which are as strong, weight for weight, as aluminum; wood that doesn't swell or shrink, and plywoods which have extraordinary strength and waterproof qualities. It is also significant that the war took aluminum and magnesium out of the class of rare metals and expanded stainless steel production to the point where one manufacturer has considered using it for roofing.

Service Center

The broad subjects of job opportunities, housing, education and the like are covered at some length elsewhere in this issue, but there are many other questions of vital importance to AAF veterans which require less detailed answers. Such are the inquiries which make up our "Service Center." They were selected from surveys of 30 Veterans' Information Centers and 10 Separation Centers throughout the country, plus additional summaries supplied by the Personal Service Division of Army Air Forces Headquarters

1. Can a veteran with a discharge other than honorable appeal to have his case reviewed?

Yes, unless he has been dismissed from service under sentence of a general court martial. The request for a review must be made within 15 years of the date of discharge or within 15 years of the date of the GI Bill of Rights, whichever is later. A board of review will hear the case and change or modify the type of discharge in accordance with the facts presented. Review forms may be obtained from any Army Personal Affairs Officer or the nearest local veterans organization. Application should be sent through The Adjutant General, War Department, Washington 25, D. C.

2. Under what circumstances may I wear my uniform after discharge? Am I subject to military regulations when I wear it?

You may wear your uniform from the place where you were discharged to your home provided you get home within three months after the discharge date. You have to take it off when you get home even though the three-month period has not expired. But you can don it again on ceremonious occasions, such as military parades, etc. At such times you are authorized to wear the uniform of highest rank that you held during the war. Although, as a civilian, you are not subject to military regulations you should continue to act in such a way when wearing the uniform of your country as to reflect credit upon it. Officers on terminal leave may wear either the uniform or civilian clothing as they prefer.

3. What are my obligations to my draft board after discharge?

If you volunteered before you registered under the Selective Service Act, you must report in person within ten days of your discharge to any

local Selective Service Board, where you will be registered. You will receive a classification card which will establish your identity and Selective Service status. If you have been previously registered and are not in the Reserve, you are required to report to your draft board, either in person or by letter, the fact that you are now discharged from the armed forces.

4. Where do I get unemployment compensation? How do I apply? How much does it amount to? How long does it last?

You can apply to a local office of the State unemployment compensation agency or of the United States Employment Service for readjustment allowances (unemployment compensation). There are two types: (1) payments for weeks of total or partial unemployment; (2) payments for calendar months of self-employment for profit when the profit is less than \$100 dollars per month. Payments of \$20 per week are made for total unemployment; \$20 per week, less wages in excess of \$3, for partial unemployment; and \$100 for a calendar month, less net earnings for each month, for self-employment. For total or partial unemployment, allowances are payable for from 8 to 42 weeks, depending upon the length of the veterans qualifying service in the armed forces. For self-employed veterans the period of payment is from 1-3/5 months to 10-2/5 months depending upon length of service. Allowances are available for two years after release from service or for two years after the end of the war, whichever is later.



5. Will I be eligible for Government medical treatment after discharge?

Yes. The Veterans' Administration provides hospitalization for any veteran of any

war who has an honorable discharge. Although veterans with service-connected disabilities are given preference, veterans with non-service-connected disabilities are eligible if a bed is available and if the veteran makes a sworn statement that he is unable to defray expense of treatment. You can be reimbursed for private treatment of a service-connected condition where there is an emergency and Government facilities are not available.

6. How can I file my claim for a pension?

Veterans' Administration Form 526 is used for filing a claim for a service-connected disability pension.

Form 526-B is used for a total and permanent non-service connected disability. To be eligible for non-service connected pension, your yearly income may not exceed \$1,000 if you are single or \$2,500 if you have dependents. You may file at any time after your discharge.

You should file a pension claim if you believe you have a disability incurred in or aggravated by service. The Veterans' Administration makes its own determination as to whether your disability is service-connected and nothing you sign in the Armed Forces will have any effect on this. In case of incompetent veterans, the next of kin may file for benefits.

You do not need to attach a copy or the original of your discharge. You should attach, however, certified copies of public records of your marriage license, birth records of the children, or your own birth record if you wish to establish proof of dependent parents. (If you are at any time hospitalized at a Veterans hospital and they do not have proof of your dependents, your pension will be cut during the time of your hospitalization.) If, however, this proof is established in your C-folder, there will be no reduction in your pension.

Your C-folder is the number assigned to you by the Veterans' Administration at the time you file your first application with them. This is the number that is used in all future dealings and you must always have a record of it and use it on all correspondence and contacts with the Veterans' Administration.

1. You should file your pension claim with the Veterans' Administration nearest your home. If you move, you should make application to have your C-folder transferred to the area in which you will live.

2. All questions must be completely and fully answered. If you do not know the answer, say so, but don't leave the space blank.

3. Write all names in full. Do not use initials.

4. Give all the exact dates asked for—dates of induction, discharge, etc.

5. Be sure the serial number is correct.

6. Give all the exact locations and dates of your hospitalization and medical treatment while in the service. This is important.

7. Be sure you list all of your disabilities. If there is not room enough on the form, attach an extra sheet, but be sure to put your name, serial number, address and all other identifying information on this sheet in case it becomes detached.

8. Be sure to give the full information about your past employers, including the company's name, address, kind of work you did, salary earned, etc. This information will be necessary and helpful in the determination of your

eligibility for vocational training.

9. In addition to stating the names and addresses of your civilian doctors, it is well to secure medical statements from them. These should be notarized and identified as described in No. 7 and attached to your claim. Any other statements giving evidence of your condition which will support your claim should be included.

10. It is well to keep a copy of all information, affidavits, letters, etc. you send to the Veterans' Administration in support of, or about, your claim. It is very often necessary to refer to this information.

11. If a claim for pension has been denied, appeal may be made to the Administrator of Veterans Affairs on VA Form P-9. Appeal must be made within one year.

7. Where can I get surplus Government material?

Being a veteran, you have priority in purchasing surplus Government property for business, professional or agricultural use but you have no priority if the property is for your own personal use. Application for surplus automobiles and station wagons are no longer accepted.

Here is a check list showing the various steps you must follow to buy surplus government property. Keep this list and check off each step after you have completed it, so that you will not be prevented from getting the property you want because of lack of "paper work."

(1) Take your discharge papers, terminal leave papers, or other proof that you are a veteran of World War II to the nearest War Assets Corporation office.

(2) Present to WAC or to a disposal agency for forwarding to WAC a description of the business, profession or employment in which you will use surplus government property and a list of the kind and quantities of property that you wish to purchase.

(3) Get a certificate from the WAC stating that you have preference rights as a veteran to buy surplus government property and listing the kind and quantities of such property that you want to buy. If there are different kinds of surplus property involved, the WAC may give the veteran more than one certificate.

(4) Present this certificate to the disposal agency actually selling the property you want to buy. The WAC will help you to find the proper disposal agency. If it is difficult for you to deal directly with the disposal agency, you may ask the WAC to handle the transaction for you.

(5) Upon learning from the disposal agency where the property you want to buy is located, you will probably want to inspect this property yourself, and if you do, you have that right.

(6) Upon finding property that you wish to buy and inspecting it for condition arrange payment with the disposal agency or through WAC if you are not dealing directly with the disposal agency. In some cases credit may be obtained.

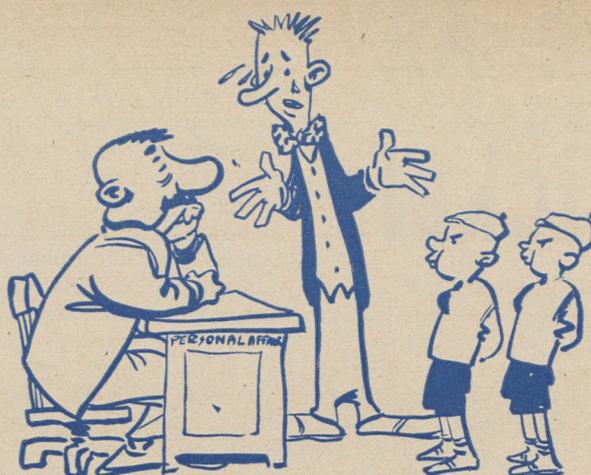
(7) After you have paid for the property or completed your length and place of service. If you have served less you want the property shipped if you cannot take possession of it on the spot.

8. When will I get my mustering out pay? How much will it be? How is it paid?

The amount of mustering out pay you get depends upon your length and place of service. If you have served less than 60 days you will receive \$100 with your final pay; if you have served



60 days or more in the continental United States, you will receive a total of \$200—\$100 comes with your final pay and another \$100 is mailed to you one month after discharge; if you have served 60 days or more and have served overseas or in Alaska you will receive a total of \$300—\$100 with final pay, \$100 mailed after one month and the final \$100 mailed after two months. You are not entitled to this payment if you receive a base pay of over \$200, will receive retirement pay, are discharged at your own request to take a job but have not served overseas, have served only as a student in the ASTP, left service to enter the US Military Academy, or if your only service was as a student in the Academy.



the service from the legal Assistance Officer at your station. However, the American Bar Association has set up a program to help you or your dependents if you need legal advice after discharge, provided your problems arise as a result of or during service with the armed forces. State and local bar associations will help you obtain necessary legal advice and, if you are unable to pay for it, will see that such advice is furnished without cost.

This service is available for a period of six months following separation or for such additional period as may be necessary. Also, local legal aid

societies will furnish legal advice and assistance to veterans immediately following their discharge.

9. Will a bonus be paid to veterans?

Under existing laws no federal bonus will be paid. However, some states offer a bonus. Connecticut, Kansas, Massachusetts, New Hampshire, New Jersey, and Vermont have passed laws providing for varying amounts granted under somewhat different conditions. Concerning terms of the bonus, consult your local veterans center.

10. Where can I get information about personal, social and family problems?

There is a personal affairs officer available at most military installations in the United States to discuss personal problems with you or your dependents. He is prepared to furnish you current and authentic information and advice with respect to rights, privileges and benefits to which veterans are entitled. Any questions you may have about family allowances and allotments should be addressed to: Army Central Adjustment Office, 266 West Adams Street, Chicago 6, Ill.

11. Can my wife continue receiving EMI care after my discharge?

She can if she was expecting a child at any time while you were in one of the lower four enlisted pay grades, or while you were an aviation cadet. She should file an application with your State Department of Health for maternity care under the Emergency Maternity and Infant Care Program.

Additional information may be secured from your State Department of Health.

12. If my discharge certificate is lost can I get a copy?

Yes. You can apply for a certificate in lieu of discharge through one of the veterans organizations, at any Army installation, or by writing to the Adjutant General, War Department, Washington 25, D. C. A photostatic copy of your discharge certificate may be procured through the Red Cross community committees. You are advised to have a permanent record made of your discharge certificate by recording it with the town or city or county clerk in the community where you live.

13. Where can I get legal advice?

You can get legal advice and assistance before you leave

14. Must I file an Income Tax Return?

The Revenue act of 1945 provides several new tax relief measures for members of the armed forces:

If you are an enlisted man whose sole income was your Army pay during any year after 1940, you do not have to pay federal income taxes nor do you have to file any returns.

Officers (including warrant officers) must file returns and pay tax on service pay in excess of \$1500, but are now allowed to pay for it over a three-year period in 12 equal quarterly installments, without interest.

A similar extension of time for payment is provided for both commissioned and enlisted personnel in the case of taxes on pre-service earned income for 1940 or 1941 which became due after entry into the service.

There is no deferment in the case of income other than service pay, but if you have been overseas for more than 90 days you may wait until you get back to the U. S. to file your return and you have up to six months in which to pay it.

If you have remained in this country, the tax is due on March 15.

As an enlisted man, you may have already paid tax on your service pay for 1941 or 1942 (before the \$1500 exemption was in effect).

In this case you may file a claim for a credit or refund of this overpayment before January 1, 1947.

Consult your nearest Collector of Internal Revenue for answers to questions on community property, income exemptions for pay received while you were serving in one of the possessions of the U. S. or provisions not covered here. Legal Assistance Officers can solve tax problems too.

15. Am I entitled to move my dependents and household goods from my last duty station to my home of record even though I have already had one government move since Sept. 1, 1945?

Yes. Effective November 1, 1945 the regulation restricting reimbursement to one move has been rescinded.

16. Can my dependents and household goods be moved to a location other than the one from which I was called to active duty?

Yes, if the cost to the government does not exceed what travel to your official home would have cost. ☆

Don't Take Any Wooden Nickels

*The sharpies are on the prowl for
'good things' with discharge buttons in their
lapels; it takes a good dose of horse sense
and healthy skepticism to brush them off*

Wooden nutmegs aren't selling any more. Neither are slightly tarnished gold bricks. Nor hot tips on new diamond mines. But American gyp lore continues to grow. Lately it has flourished at the expense of new and unwary American veterans.

Not that the typical GI turns innocent like a lamb as soon as he shucks his soldier suit. It's just that civilian ways of doing business seem unfamiliar after two or three years of the Army. The unfamiliarity sometimes obscures the difference between straight goods and fake. Furthermore, a veteran's status often leads him into a fleecing.

Take the fellow who hasn't time to attend to his government claim and won't put off being a civilian a few hours in order to get advice at Separation Center. He meets a "veteran's lawyer" or an "Ex-Serviceman's Serviceman" who knows all the ropes and offers to pull them—for a fee. The veteran forks over \$25 to get his case "settled"; and that's the last he hears of claim, helpful new friend and fee. He pays to learn what every veteran should know—that the Veterans Administration, the Red Cross and reputable veterans organizations authorized to represent ex-servicemen in their claims against the government never charge for their services.

Approach to the veteran can take the strictly sentimental angle. An organization of dubious headquarters and membership was recently stopped in its collection of donations for a purely imaginary "Memorial to the Heroic Dead of the 8th Air Force." The approach may take the more practical line—such as the phony offer of a responsible job after a "deposit" of \$50 or so on a bond. Swindlers working that one always promise big returns, require immediate action, avoid investigation and are usually in a delicate state of health requiring their immediate removal to a distant city. In this same class is the "politics-for-profit" line. That was the racket of a high-falutin' proposition (always made orally) by an organization that called itself "American Veterans Peace and Prosperity Party, Inc." Prosperity for that particular gang was curtailed by the discovery that they were soliciting \$10 donations to "establish a lobby for a \$10,000 bonus."

Flying enthusiasm has its pitfalls along this same road. A team of four sharpers moved—and fast—from Maine

nearly to California before they were caught selling memberships to an non-existent "flying club." Pilots who plunked down their fees were given the vanishing privilege of using the club's planes on Saturday. Memberships were sold early in the week, and the quartet spent Saturday resting in a new town. Another version of the air racket is the "flying school" which leases a couple of crates and somebody's cow pasture as a "field." Their rental lasts just long enough to collect from the gullible; then they move to greener pastures.

A rash of educational rackets has broken out despite the Veterans Administration's cautious approval of schools. Some veterans are persuaded to invest their own funds in fake training schemes. The worst of these are the "correspondence courses" which come just within the law by supplying a lot of useless guff. One trip to the public library will produce more than most of these "mailings," which can usually be detected by their high flown promises.

Get-rich-quick schemes still have proponents—and suckers. A Chicago operator offered this winter to guarantee veterans a mail order business bringing in \$100 weekly. For a \$15 fee, his customers got a letter instructing them "to buy neckties from a wholesale dealer at \$4 a dozen and mail them out to friends with the request that recipients return \$1 for every tie."

By far the most common gyp is the "bargain sale," a ready-made for draining veterans' savings. Merchandise, hot tips, business "opportunities," chicken farms (cheap), fur farms (you buy the skunk, which produces more skunks while we run the farm to make fur coats to make you rich so please send \$20 in advance), fishing and hunting lodges, beer joints, barber shops, hot-dog stands, tourist camps, filling stations, game concessions, trucking contracts, partnership papers with the little man who disappears after collecting the down payment—these and other tempting propositions have been come-on bait in recent crooked plays for veterans' money. For a while the merchandising gypers on two coasts specialized in German and Jap souvenirs, made just outside Chicago or St. Louis. Then they concentrated on "Army surplus" articles straight from the dime store. Lately the racket has included clothes—fashionable tweeds that melt in the first spring shower to gray shoddy, or a mink for the little lady that looks the rabbit it is after one snowfall.

Perhaps the most carefully organized gyps are those that unload real estate and worthless "businesses." In St. Louis a racketeer sold the same garage four times, more or less within the law. Pointing out the great number of cars that crammed the place, he would assure a prospect that rentals, plus sale of gas, oil, service and accessories, amounted to a large monthly income. The sucker would then make a heavy down payment and sign an agreement to pay off the balance in monthly installments. Once the deal was closed, the racketeer's partner, a used-car dealer, emptied the garage of the planted cars and the sucker settled down to a month of no business. Defaulting on the first month's payment, he lost title to the garage, and the racketeer was ready to sell it again.

Such predatory operators are being discouraged, of course. The Better Business Bureau, in 87 branches, will advise the veteran of business prospects and expose a crook if it sights one. District attorneys have also interested themselves in the veterans gyp schemes, and when the shady deal develops an interstate angle, the FBI steps in. The veteran's best protection, however, is still his own horse sense and a healthy skepticism toward fast talkers who try to sell him a 1934 sedan "in perfect mechanical condition" or who have just the plan for making him, overnight, the orange and grapefruit king of Montana. ☆

The Air Force Association

Its aims and purposes, and its present leaders

Veterans of the Army Air Forces, like all returning servicemen, have a number of veterans' groups to choose from. Now they have an additional opportunity—membership in the Air Force Association.

Formed in the months since VJ-Day, the Association is a national organization with these aims and purposes:

- To preserve and foster the spirit of fellowship among former and present members of the U. S. Army Air Forces, and to provide an organization through which the traditions of the AAF may be perpetuated.
- To assist in every way possible in obtaining and maintaining proper recognition of the Air Forces in order that adequate airpower may at all times be available for the defense of our country.
- To advise its members and to educate the public at large in development of airpower, and to disseminate information on new accomplishments in the field of aviation.

The Air Force Association is a non-profit organization, with no axe to grind for any commercial interest. It will make no attempt to duplicate the legislative, financial and occupational benefits afforded through membership in other veterans' organizations. It will not cross the lines of the governmental and national agencies, such as the National Aeronautical Association and the Air Power League, operating in the public interest in behalf of aviation and airpower. The Air Force Association will work with and through such organizations in matters of national and mutual interest.

The program of the Association is designed especially for former AAF personnel—promotion of flying opportunities (regardless of previous experience), sponsorship of air shows and open houses at airbases, and the marking of observances such as Air

Force Day. Local groups throughout the country will form their own chapters, establish their own quarters for regular meetings and social gatherings, and encourage opportunities for the members to fly. All this will be done with the help and cooperation of the national organization.

A monthly magazine is planned to report the activities of local groups, keep members informed on the activities of friends made during wartime service with the AAF, cover activities of the regular Air Force and National Guard Air Force, and developments in military and civil aviation.

Membership in the Association costs three dollars a year.

Membership is open to all veterans with an honorable discharge who served in or with the AAF during the past war and those who served in or with the air arm in World War I. Membership without voting or office-holding privileges is open to AAF men on active duty.

Officers have been selected to serve until such time as the Association's membership has been built up to a point where it can be truly representative of the AAF and gen-

eral elections can be held. Here's the way the officers—president, three vice-presidents, secretary and treasurer—and the board of directors will line up until the first regular elections:

Former Lt. Gen. James H. Doolittle, leader of the 1942 air attack on Tokyo, and later commanding general of the 8th, 12th and 15th Air Forces, is president of the Association.

The three vice-presidents are former Maj. Gen. Edward P. Curtis, former S/Sgt. Meryll Frost and former Lt. Col. Thomas G. Lanphier, Jr. Curtis served as chief of staff to General Carl Spaatz in North Africa and Europe; in World War I he was credited officially with destroying six enemy planes in aerial combat.

Lanphier participated as a fighter pilot in more than 100 combat missions in the



James H. Doolittle
President

Pacific. Among his outstanding exploits was the shooting down of the plane carrying Admiral Yamamoto, commander in chief of the Combined Japanese Fleet.

Frost is an inspiration to all war veterans who have been injured in combat and seek a readjustment to civilian life. Before he could complete his junior year at Dartmouth where he was an outstanding back on the football team, he was called into the service. He became a tail gunner in a Liberator. Frost was with the 15th Air Force in Italy where he was burned severely when his plane crashed on take-off on a mission to Rome. With third-degree burns covering half of his body, he lay for days in a field hospital.

After surviving a succession of crises, he was returned to Valley Forge General Hospital. He spent 14 months there, undergoing one operation after another while plastic surgeons gave him new eyelids, new eyebrows, new ears and rebuilt his face. Then came a medical discharge, marriage to his high school sweetheart and return to Dartmouth to become the star quarterback and captain of the 1945 team.

Temporary secretary of the Association is former Col. Sol Rosenblatt, who served as liaison officer between Material Command and the Secretary of War and later was assigned to the 20th Air Force.

Temporary treasurer will be former Lt. Col. Deering Howe, AAF.

Following is the Board of Governors, listed in alphabetical order:

Brig. Gen. John S. Allard was first assigned as personnel officer, 4th Bombardment Wing, at Bolling Field. He was later named assistant chief of staff, A-1, headquarters 12th Air Force, in the North African Theater of Operations. In March, 1943, he became deputy chief of staff, North African Air Forces and later became chief of staff of the 8th Air Force.

Col. H. M. Baldrige served as executive officer of the New York Fighting Wing in the early part of the war and later on the staff of Lt. Gen. Ira C. Eaker as a liaison officer in the Mediterranean Allied Air Forces.

Col. Everett Cook served as deputy chief of staff to General Spaatz in North Africa and Europe.

Former M/Sgt. Burton E. Donaghy handled publicity for the AAF Art Show, and for his work received a commendation from General Arnold.

Former Col. James H. Douglas, Jr., was deputy chief of staff of Air Transport Command.

Former S/Sgt. Reiland Quinn served with A-2 Section, 7th Air Force, in the Pacific.

Maj. Rufus Rand served with the 12th Air Force in the early days of the North African War.

Former PFC Julian Rosenthal, a New York lawyer.

Lt. Col. Earl Sneed was an executive officer in an 8th Air Force service group.

Former Col. James M. Stewart volunteered as an aviation cadet and after graduation went to England with the 8th Air Force as a squadron commander. During that time he participated in attacks on some of the toughest targets in the European area. Stewart finished the war as chief of staff of the 8th AF Second Combat Wing.

Former 2nd Lt. Benjamin F. Warmer, III, served as an enlisted gunner, by preference, in the North African Air Force. On one engagement over Sicily in 1943, Warmer, as a staff sergeant, shot down seven enemy aircraft and later was awarded the DSC.

Former Col. Lowell P. Weicker was director of intelligence for USSTAF in Europe.

Former Col. C. V. Whitney served as an intelligence officer with the 9th and 10th Air Forces in Egypt and India and later with AAF Headquarters.

Former Col. J. H. Whitney was an intelligence officer in 8th Air Force headquarters in England, and later with the Mediterranean Allied Air Forces as chief of liaison section.

Former T/Sgt. Forrest Vosler, then a B-17 radio operator/gunner, won the Medal of Honor when, although badly wounded, he continued firing his guns at attacking enemy aircraft until his plane crashed into the English Channel. He then crawled out of the plane and supported the tail gunner until a rescue boat appeared.

Application blanks may be obtained by writing Col. Willis S. Fitch, Executive Director of the Association, at 1603 K Street NW, Washington, D. C. ☆



Edward P. Curtis
Vice President



Forrest Vosler
Member, Board of Directors



Thomas G. Lanphier, Jr.
Vice President



Meryll Frost
Vice President

WHAT'S AHEAD

(Continued from Page 9)

Mr. Murray:

One of the main reasons America was able to make so phenomenal a production record during the war was the success of our workers' training and education program which developed skills and experiences almost as fast as they were needed by our industrial machine. Now this country proposes of necessity to maintain an output far in excess of our best previous peacetime year. This means that the demand for highly skilled men and women will continue, granting reasonable levels of prosperity.

Many GI skills have a high conversion factor to civilian use and most have at least some value to an employer.

Several CIO unions are perfecting plans to give the former serviceman credit for time spent on a job in uniform towards an apprenticeship rating. The United Auto Workers, for example, have proposed such a program to the Veterans Administration. It would work like this: Suppose an AM desired to become a tool and die maker. The joint union-management apprenticeship committee in the plant he chose to take his course would interview him, ascertaining how much experience he had in the Army on jobs related to those prescribed in his training. After considering his story the committee might determine that the time he spent on the line in welding, machining, gauging and studying is the equivalent of the first 18 months of the standard apprenticeship course. The AM would start at the wage rate for that bracket, and at the same time draw the \$65 a month (\$90 if he has dependents) under the GI Bill of Rights. And it would be the responsibility of the committee to see that the veteran received his training.

Mr. Schwellenbach:

The war demonstrated the need for a more highly skilled and trained labor force than we had after 10 years of depression, and I believe that the postwar demands under high levels of employment will require further improvement. The postwar demands will, of course, differ from the abnormal requirements of wartime. Whether or not certain trends toward dilution of skills in the mechanical trades will continue, it is nevertheless true from the point of the individual that the more rounded his training the better opportunities he will have for attractive and satisfying employment. Even in the various mechanical trades, there will be a continuing demand for highly trained workers of special skills. High levels of employment will afford opportunities for highly qualified persons in a wide range of professional, semi-professional, managerial and other occupations.

The military services have trained millions of men and women in many types of work similar to civilian jobs. Many men are thinking about entering these civilian occupations. While some of these fields will be crowded, as in the case of aviation, others will offer good opportunities for trained persons. But in many cases the service man will find Army experience has prepared him

only partially for civilian work, and to compete on the job market he has to broaden his knowledge by going to school or taking apprenticeship or on-the-job training.

Mr. Wallace:

It goes without saying that the man trained for his job will be in greatest demand, whether he be a welder, mason or accountant. Currently, the greatest opportunities appear to be for skilled labor, particularly in those trades permitted to lapse during the war—construction, for example. During the war, however, on-job training received a great stimulus and with a continuation of this technique, less skilled men can prepare themselves for better jobs.

The fact remains, however, that more than technical skill is needed to continue to carry this country ahead. Scientific management is more and more of a necessity as business becomes more complex, and a sound educational background is beneficial for positions of responsibility. The schools and colleges throughout the country have been adapting themselves to changing conditions and no matter what an individual may feel his educational requirements may be, it is probably safe to say that he will find somewhere the exact courses of study that will satisfy those requirements.

There have always been, and presumably always will be, those who raise themselves to positions of responsibility and authority without benefit of formal education. Under present and prospective conditions of more exacting demands on the scientific and technical skills, however, it will remain at least as true as in the past that individuals should prepare themselves as fully as possible for their future careers.

Mr. Wason:

The opportunity for trained personnel in industry is greater than ever before. There are many openings for persons with vocational, technical or professional training. A large proportion of these openings will be filled by persons already having the requisite training. Others will be filled through upgrading and in-service development.

Opportunities for trained personnel will not dry up when present vacancies are filled. New openings in the coming era of prosperity will be more numerous than in any preceding peacetime period. There may not be enough openings in many vocations and professions to insure every graduate a job in his field of training. This may be especially true in the next decade. Abnormally large numbers will complete training in many fields. Relatively large numbers may find it necessary to begin at lower levels or in different occupations than they had anticipated when going to school.

The importance of experience and on-the-job development, as compared with formal education, is often overlooked. There is no substitute for ability, ambition and initiative in any occupation. These traits are much more important than any given amount of vocational or professional training in the great majority of occupations. A person can not be educated into success. He can not be prevented from attaining success regardless of advanced education if he has the will and the ability to win. ☆

INSURANCE

(Continued from Page 35)

payments to the beneficiary are exempt from taxation and from the claims of creditors.

(5) No physical examination is required of the veteran who continues this insurance or converts it.

(6) As in the case of many commercial policies, protection continues if you are disabled for six or more consecutive months, and are unable to keep up payment.

Now for limitations:

(1) The terms of the policy are set—you can't have its language tailored to suit your special needs.

(2) Payment to your beneficiary must follow the government plan. To some men, the chief limitation here is that there is no "lump sum" payment under present law.

(3) There is no provision for "double indemnity."

(4) According to the present law, your beneficiary must be a member of your immediate family—wife or husband, child, parent or person in *loco parentis*, brother or sister.

(5) Government insurance cannot be converted into a standard endowment policy.

Judging both advantages and limitations, most impartial insurance men say that for the average veteran a NSLI policy is a valuable beginning or addition in planning his security for the future.

Congress is now considering legislation which, if passed, will liberalize the protection offered by National Service Life Insurance, making it an even better buy for veterans. Proposed changes would allow for "lump-sum" payments and other optional settlements to beneficiaries in addition to present installment payments, eliminate restrictions which require the insured to name only members of his immediate family as beneficiaries and permit reconversion of Government insurance into standard endowment policies. These changes would bring NSLI into line with other government veterans' insurance programs.

In correspondence about National Service Life Insurance, always give the "N" number that identifies your policy. Add your full name, serial number, and date of birth.

If you are converting your insurance to a permanent plan, indicate the type of policy you wish, the amount and the date on which the converted policy is to be effective. Write to: Insurance Service, Veterans Administration, Washington 25, D. C.

If you keep your insurance in force after separation, don't wait for a premium notice. Send regular monthly payments by check or money order—not cash—to the Collections Subdivision of the Insurance Service. Check or money order should be made payable to the Treasurer of the U. S.

If you have allowed your insurance to lapse the Veteran's Administration will send on request the forms for reinstatement and all necessary information. Keep a record of your most recent payment.

Any written indication signed by you is sufficient to change your beneficiary.

You can consult a VA contact representative about your insurance at any time. ☆

OUR NEW COMMANDING GENERAL

(Continued from Page 4)

whom he continually used as his air chief in Europe and Africa. General Spaatz returned to England in January, 1944, as commander of the U. S. Strategic Air Forces in Europe, which he headed during the invasion and until final victory.

Shortly after returning to the States in June, 1945, he became commanding general of the U. S. Strategic Air Forces in the Pacific, with headquarters at Guam. In this assignment he supervised the final strategic bombing of Japan by the B-29s, including the atomic bomb missions. General Spaatz was the only man to be present at all three signings of unconditional surrender by the enemy, at Rheims, Berlin and Tokyo.

General Spaatz was made a four-star general on March 11, 1945, and President Truman nominated him for promotion to the grade of major general in the Regular Army in October, 1945.

Several weeks ago, General Spaatz received the Robert J. Collier Trophy, awarded annually to the American making the outstanding contribution to aviation. In an editorial entitled "Well-Earned Award," the *New York Times* commented: "General Spaatz has shown the versatility and the intuitive sense of war which are necessary additions to sound strategic and technical knowledge. The methods of this rugged, quiet Pennsylvanian were never those of the full-dress staff conference. His decisions were often made in an atmosphere as informal as the poker table."

Like many other veterans of the open-cockpit days, General Spaatz is slight and of wiry build. He keeps his weight at about 150 pounds, and he is five feet, eight and one-half inches tall. Army physical reports list his frame as "medium." His favorite foods are oysters, thick steaks and green salads. The form of exercise he enjoys most is playing squash; his favorite parlor games are, as might be expected, of a tactical nature—chess and poker. The General plays poker as he fights battles; he plays hard.

His social affability is one of his notable qualities. Long before he went to the Military Academy, he enjoyed playing the guitar, and this instrument has always accompanied him in his travels. When Fred Astaire returned from a USO tour of Europe about a year ago, he said that General Eisenhower's star entertainer at a dinner party was "a soldier named Carl Spaatz." Astaire added "Spaatz came out with a guitar tucked under his arm and proceeded to give out with some hot licks. That guy had rhythm on his encore. I danced and he plinked. What a combo!"

When on duty, General Spaatz is all business. Friends say that people who know him socially know two different men, for even his closest friends get the business treatment during duty hours.

It is this selfless devotion to duty which has inspired so much devotion in the men who have served under him. ☆

AAF AID SOCIETY'S FUTURE PROGRAM

Postwar plans of the AAF Aid Society will be put in formal operation on March 1st. Under the leadership of Maj. Gen. Howard C. Davidson, former commanding general of the 10th Air Force, the society will carry on its work at every AAF installation in the United States. The principles announced by the society for guidance of local offices are simple: (1) Activities will be governed by common sense and available resources. (2) Although no legitimate need will be ignored, all possible use will be made of established agencies rendering similar service. (3) Every effort will be made to eliminate delay.

Membership in the society is not required of those seeking assistance. The following groups are eligible for aid: (1) officers and men assigned to the Air Corps, and their dependents; (2) officers and men from arms and services serving with the AAF, and their dependents; (3) personnel of arms and services who formerly served with the AAF when need is attributed to AAF service; (4) honorably retired and discharged Air Corps personnel and their dependents, and personnel

of other arms and services honorably retired and discharged while serving with the AAF, and their dependents; (5) dependents of deceased Air Corps personnel and of personnel of other arms and services who died while serving with the AAF.

The new Board of Trustees of the society has been announced as follows: General H. H. Arnold; Mrs. Arnold; Mr. John Costello, former U. S. Representative from California; Mrs. James H. Doolittle; Robert V. Fleming, president of the Riggs National Bank; Hon. Robert A. Lovett, Assistant Secretary of War for Air; Maj. Gen. Bennett E. Meyers, U. S. A. Ret.; Floyd B. Odlum, president of the Atlas Corp.; Capt. Eddie Rickenbacker; General Carl Spaatz; Mrs. Spaatz; Thomas J. Watson, president of the International Business Machines Corp.; Charles E. Wilson, president of the General Electric Co.; Maj. Gen. St. Clair Streett. Newly elected officers include: president, Captain Rickenbacker; vice-presidents, Mrs. Arnold and General Spaatz; treasurer, Mr. Fleming; secretary, Lt. Col. Carl McClure.

RENDEZVOUS

(Continued from Page 4)

Same Old Stand?

Dear Editor:

At various times over a period of eight years I worked for the same company as a commission salesman. Do I have re-employment rights?

Pfc. J. R. D., Kansas City, Mo.

A salesman or other part-time or temporary employee who has so much experience with a company will probably be given special consideration. According to the law, however, his reemployment is not guaranteed.—Ed.

Dear Editor:

I understand that if I return to my job at the shops I must be re-employed but that this right lasts for only one year. Is that right?

Sgt. R. M. R., Galveston, Texas

Reemployment rights under the Selective Service Act last for only one year. This does not act, of course, to reduce any other consideration, such as seniority, which a veteran may have built up before the war.—Ed.

Pilots Wanted

Dear Editor:

Undoubtedly many AAF pilots of light airplanes are wondering what their niche in the peacetime years ahead will be. We are looking for pilots who have vision, initiative, promotional ideas and organizational aptitudes who would be receptive to a proposition whereby they would go from city to city advertising our organization through such mediums as "sky writing" etc. Our proposition will be interesting financially and will give the AAF veteran a chance to continue his vocation—flying.

Thomas H. Chunn
National Secretary,
The Global War Veterans
Columbia, Tenn.

PICTURE CREDITS

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AAF VETERAN'S CHECKLIST

for see or write

AAF Aid Society Program

AAF Aid Society, Washington 25, D. C.

Air Force Association

1603 K Street, N. W., Washington, D. C.

Education

Local Office, Veterans Administration or school of your choice

Emergency Financial Assistance

Local chapter of Red Cross

Employment

Old Job: Reemployment Committeeman, Selective Service Board
 New Job: Veterans Employment Representative, U. S. Employment Service
 Government Job: Civil Service Representative or local Post Office

Government Insurance

Insurance Service, Veterans Administration, Washington, D. C.

Legal Assistance

Before discharge: Legal Assistance Officer
 After Discharge: Private lawyer, local bar association, Legal Aid Society

Loans under GI Bill

Local lending agency

*Pensions, Hospitalization,
 Medical Care*

Veterans Administration

Readjustment Allowances

U. S. Employment Service for referral to VA
 State Unemployment Compensation Commission

Record of Discharge

Local Recorder or similar office, County Court

Review of Discharge

The Adjutant General, Washington 25, D. C.

Social Security Card, Duplicate

Social Security Board, Candler Building, Baltimore, Md.

U. S. Taxes

Local Office, Collector of Internal Revenue

Vocational Training

After disability caused by service: Veterans Administration
 After disability not service-connected: State Department of Education

For Additional Advice:

Before discharge: Information-Education and Personal Affairs Office
 After discharge: Local Veterans' Center

You can help the
cause of airpower by joining

THE AIR FORCE ASSOCIATION

APPLICATION BLANKS MAY BE OBTAINED FROM
NATIONAL HEADQUARTERS OF THE AIR FORCE
ASSOCIATION, 1603 K ST. N. W., WASHINGTON, D. C.

For details on this new air organization, see Page 45