Lesson Five: Coming Home

Objectives:
Students will learn about the benefits and challenges facing veterans returning home, particularly the educational and home loan benefits provided by the GI Bill and post-war housing design, and suburban sprawl.

Materials: GI Bill Fast Facts; Internet access; Veterans Going Back to School worksheet; Veterans and Home Loans; Post-War Housing Fast Facts; Newspaper Articles (three articles total); GI Subdivision Map; Map Packet (three maps total); Jackson City Limits; Lesson Five Quiz.

Procedures:

Activity One: Veterans Going Back to School
1. Have students review GI Bill Fast Facts.
2. Go to http://www.nationalww2museum.org/learn/education/for-students/national-history-day/gi-bill-of-rights.pdf and read the Education section of The GI Bill of Rights and How it Works published in 1944. Then read the same section of The Amended GI Bill of Rights and How it Works from 1945 (included).
3. Have students compare the two pamphlets and then complete the Veterans Going Back to School worksheet.

Activity Two: Veterans and Home Loans
1. Have students review GI Bill Fast Facts.
2. Distribute the Veterans and Home Loans worksheet and complete the math questions.

Activity Three: GI Dream Homes
1. Have students review Post-War Housing Fast Facts.
2. Distribute the Newspaper Articles about the Tripps Crossing GI Subdivision and the GI Subdivision Map.
3. Conduct a lottery within the class to match each student with a lot. This can be done by writing the names of students and lot numbers on pieces of paper and placing each in separate containers. Then draw a slip from each at the same time to create a match. Or you may have students pick the lot they would have purchased for their dream home.
4. Then, using the image and description of the first home constructed in the subdivision, have students design and draw their own dream home.
5. When all homes are completed, display them on the classroom wall in the layout of the subdivision with the street identifications.

Activity Four: The Start of the Suburban Sprawl
1. Have students review Post-War Housing Fast Facts.
2. Distribute the Map Packet and the Jackson City Limits worksheet to students.
3. Using the maps and the worksheet as a guide, conduct a class discussion about the cause and effect of migration to the suburbs. Ask students to relate this subject to their own hometown. Do they live in a city or a suburb? Where do most of their local population live and work?

Extension Activity:

The GI Bill Today: Have students research Gillespie V. “Sonny” Montgomery, the Mississippian responsible for revising the GI Bill in 1984. Why was the issue of veteran benefits so important to Montgomery? How has the GI Bill changed since then to provide benefits for veterans?
GI Bill Fast Facts

- Necessary because after World War I veterans only received $60 and a train ticket home. In 1932, at the height of the Great Depression, World War I veterans marched on Washington to demand bonus pay; they were kicked out by U.S. troops.
- Formally titled the Servicemen's Readjustment Act of 1944 but better known as the “GI Bill.” It was signed into law by President Franklin D. Roosevelt on June 22, 1944.
- Offers four major areas of assistance:
  - Education and job training
  - Guaranty of loans
  - Unemployment allowances
  - Job-finding assistance
- In 1947, the peak year for the GI Bill, forty-nine percent of college students were veterans. By 1956, when the GI Bill ended, out of the sixteen million veterans who served during World War II, 7.8 million had used their benefits to attend college or other educational training.
- Between 1944 and 1952 veterans received nearly 2.4 million home loans.
- Less than twenty percent of funds reserved for unemployment benefits were used by veterans.
- In 1984, Mississippi Congressman Gillespie V. “Sonny” Montgomery revised the GI Bill. It was updated again in 2008 and continues to provide funds for education and home loans to veterans of the armed forces.
THE AMENDED
GI BILL OF
RIGHTS

AND HOW
IT WORKS

• An Explanation of Its Provisions
• Questions and Answers
• Complete Amended Text

Distributed by Army Information Branch, Information and Education Division, War Department, Washington 25, D. C.

Images courtesy of Jeff Giambrone.
THE AMENDED SERVICEMEN’S READJUSTMENT ACT OF 1944. (THE GI BILL OF RIGHTS)

AS AMENDED DECEMBER 28, 1945.

No legislative act is of more importance to prospective veterans than “The GI Bill of Rights,” but still, no single law has been so misunderstood. Its provisions can be valuable to the future of the GI who realizes what they can do for him.

“The GI Bill” offers four major kinds of help:

1. Education and job training.

2. Guaranty of loans.

3. Unemployment allowances, including aid for self-employed.

4. Job-finding assistance.
EDUCATION

This is an opportunity for you to study anywhere in the United States at any approved school which you consider best in the field you want to enter. You can even go to a school in a foreign country, if the institution is approved by the Veterans Administration. If you were in active service for 90 days or more, part of which was after 16 September 1940 (or discharged for service-incurred disability, if less than 90 days' service); and were discharged under conditions other than dishonorable, you are eligible.

You must apply for this educational help within 6 years after your discharge or the official end of the war, whichever is later, and this education cannot extend beyond 9 years after the end of the war.

The Government will pay to the school you have chosen up to $400 for an ordinary school year to cover tuition, laboratory, library, health, insurance, and other similar fees, and may pay for books, supplies, equipment, and other necessary expenses, not including living and traveling expenses. The $400 allowed per year may also be paid to a school to permit a veteran to take a short, but expensive course in a technical school, such as, for example, a school of photography. The requirement for pre-reading the payments over a 30-week school year has been abolished. Payments will not be made to institutions or organizations giving you apprentice training on the job.

You will receive a living allowance of $65 a month if you have no dependents and $80 a month if you have one or more. If you go to school on a part-time basis or under an apprenticeship arrangement, a lesser allowance will be determined for you by the Administrator of Veterans Affairs.

The length of any course or courses of education to which you are entitled is measured by your total active honorable service time in the armed forces on and after 16 September 1940, but every eligible veteran is entitled to at least one year. The maximum period of education is four years.

For example, if you had 2 1/4 years of service after 16 September 1940, you would be entitled to 3 1/2 years of schooling. If you served 4 1/4 years, you would be able to get only 4 years of education under this program because that is the limit. Satisfactory work must be maintained throughout the period. If you withdraw from school before the end of the period, you may only get a partial allowance.

You may go to any institution which will accept you, if it is approved by the Veterans Administration. Among the various types of schools included are: Public or private elementary, secondary, and other schools furnishing education for adults, business schools and colleges, scientific and technical institutions, colleges, vocational schools, junior colleges, teachers' colleges, normal schools, professional schools, universities, and other educational institutions, including correspondence schools (but no subsistence allowance can be paid if your course is entirely by correspondence). You may choose apprenticeship or other training on the job.

In some localities, special schools on various educational levels, are being set up for veterans. If you've gone as far as third year in high school, for example, but haven't finished, you are entitled to go back to high school and complete your course.

Application for education or training may be made to the nearest regional office of the Veterans Administration, or directly to the educational institution you wish to attend. Of course, it is up to the school to evaluate your credits and accept you as a student.

GUARANTY OF LOANS

The same guarantee is good for the top limit of $2,000 for a business loan, or $2,500 on a real estate loan. You are still responsible for the debt, however: just because the Government might give you a helping hand doesn't mean you're relieved of all responsibility. The Government can lay a claim against the property of the man who receives the loan. The chief advantage is that the guaranty will help you get more money in the first place, and perhaps on more favorable terms.

On the part of the loan which has been guaranteed, the Government pays the interest for the first year. The rate of interest must not be more than 4 per cent a year. The loan must be payable in full within 25 years for real estate loans, and 40 years in the case of farm loans.

These provisions are available to those who were in active service on or after 16 September 1940; had 90 days or more of service and were released under conditions other than dishonorable, or who became eligible through service incurred disability or injury regardless of length of service. The application must be made within 10 years after the official end of the war. Purchase prices of equipment and property must be reasonable, and there must be a fair chance of success in your business (as judged by your experience and the usefulness of the enterprise). Loans may also be guaranteed for repairs and improvements, and to pay back taxes or unpaid assessments against the property.
UNEMPLOYMENT ALLOWANCE

This section also applies to persons who served 90 days or more, after 10 September 1940 and were released under conditions other than dishonorable, or were discharged because of service-inured injury or disability regardless of length of service provided the service was after September 16, 1940. This compensation will not exceed a period of 52 weeks. The allowances will be made if you are unemployed within 2 years after discharge or end of the war, whichever is later, but will not be paid more than 5 years after the termination of hostilities.

You must reside in the United States at the time such claim is made, be completely unemployed (or if partially employed, earning less than $30 a week), registered with and continue to report to a public employment office, and able to work and available for suitable work. If you become sick or disabled during a period of unemployment for which allowances have already started, you will not be disqualified, but you cannot qualify in the first place if you are sick and unable to accept suitable job offer.

The weekly allowance under this provision is $20, less wages earned in part-time work above $2. In other words, if you are working part-time and earn $8 a week, and apply for this compensation, you will receive $15 or $20 less $4, which is the amount earned above $3. Keep in mind that you can get this unemployment pay up to 32 weeks; if you apply for it while you’re working part-time, you may use it up and not have it available if you should be wholly unemployed later.

State employment compensation programs provide weekly payments for unemployed workers in jobs covered by State regulations; regulations include most jobs in private firms in business and industry; factories, shops, mines, mills, stores, offices, banks, and related institutions.

Types of jobs not covered under State programs are farm work, household service, Government, self-employment, and work for many small firms. If you are not eligible under a State program, you will be covered by the Federal plan. If you qualify under both, money received from your State is subtracted from the Federal allowance.

If you are eligible under the State program it is advisable to use your state benefits first and save your Federal benefits for possible future periods of unemployment.

Under the Federal plan, you may receive 8 weeks allowance for each of the first 3 months of your active service since 16 September 1940 and 4 weeks allowance for each succeeding month to a total of 52 weeks. It works like this:

<table>
<thead>
<tr>
<th>Period of Service</th>
<th>Allowance</th>
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<tbody>
<tr>
<td>1 month ........</td>
<td>8 weeks</td>
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<tr>
<td>2 months .......</td>
<td>16 weeks</td>
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<td>3 months .......</td>
<td>24 weeks</td>
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<td>4 months .......</td>
<td>32 weeks</td>
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<td>5 months .......</td>
<td>40 weeks</td>
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<td>6 months .......</td>
<td>48 weeks</td>
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<tr>
<td>7 months .......</td>
<td>56 weeks</td>
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<tr>
<td>8 months .......</td>
<td>64 weeks</td>
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</tbody>
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You may be disqualified from these allowances if you:
1. Leave suitable work voluntarily without good cause;
2. Are suspended or discharged for misconduct in the course of employment;
3. Fail to apply for suitable work, without good cause, to which you have been referred by a public employment office;
4. Do not accept suitable work when offered;
5. Fail to attend an available free training course, without good cause;
6. Stop work because of a labor dispute, unless you can show that you are not involved in the dispute.

A job is not considered suitable when the wages, hours, or conditions of work are substantially less favorable than those prevailing for similar work in the locality, or if the position offered is vacant due directly to a strike, lock-out, or labor dispute.

If you are self-employed in a business or profession, and things don’t develop the way you hoped they would, you can get financial aid to help you pull through. If your net business earnings are less than $100 a month, you may receive $25 or $50 a month, whichever is less, for up to 24 months. If you apply for it while you’re working part-time, you may use it up and not have it available if you should be wholly unemployed later.

JOB-FINDING ASSISTANCE

Congress has declared that there shall be an effective job counseling and employment placement service for veterans, and with that purpose in mind a Veterans Placement Serv-ice Board has been created to work with the United States Employment Service. This setup aims toward as many job opportunities as possible for veterans. Special aid for veterans is available through local offices of the United States Employment Service, and these agencies can refer you to vocational guidance and counseling centers where you can get free advice.

CONCLUSION

"The GI Bill of Rights" includes various other parts which are of minor importance to most prospective veterans. Many interpretations will be made from time to time of provisions of the bill, but the most important items are given here. You will have ready access to a Veterans Administration office or information center at any time for clarification of these details.

Note: All educational rights, rights to loan guarantees, and rights to readjustment allowances (unemployment compensation) are extended, for men who enlist or re-enlist in the armed forces under the Voluntary Recruitment Act of 1945 (Public 196), prior to October 6, 1946. For them, the "termination of the war" does not occur until their enlistments expire.
ELIGIBILITY FOR GI RIGHTS

Question: "Are Americans who served in the armed forces of Allied nations eligible for the benefits of the Amended GI Bill?"
Answer: Yes, the new amendments make such persons eligible the same as men who served in U.S. armed forces, but only if they have not received a similar benefit to one provided in the GI Bill from the foreign government they served.

Question: "Does a discharge under conditions other than dishonorable mean any kind of a discharge except a dishonorable discharge?"
Answer: No, it does not. An honorable discharge or a discharge under honorable conditions qualifies a veteran for GI benefits; a dishonorable discharge disqualifies him; but a discharge that is neither honorable nor dishonorable may qualify him or may disqualify him, depending upon determination of the conditions under which he received it. The Veterans Administration determines in all such cases (such as blue army discharges) whether or not the discharge disqualifies the veteran from GI benefits.

Question: "Must the full 90 days of service have occurred after September 16, 1940, in order to qualify for the benefits extended by the GI Bill of Rights?"
Answer: No. A veteran may have spent 89 days in service prior to September 16, 1940, and only one day after that date, and yet be eligible. However, time spent after September 16, 1940, is the only time which may be counted for length of time the readjustment allowance (unemployment compensation) is payable.

Question: "Is a person who has been finally discharged prior to September 16, 1940, eligible for GI rights?"
Answer: No, except to job counseling and employment service, if he served during a war period and was discharged under conditions other than dishonorable.

EDUCATION

Question: "What is meant by 'ordinary school year?" Some schools continue for 11 months and other schools stop at the end of 9 months and then there is the summer session intervening."
Answer: The Veterans Administration has ruled that "the ordinary school year" is defined as a period of two semesters or three quarters—not less than 30 nor more than 38 weeks in total length. Under this definition, an institution may be paid as much as $500 for each "ordinary school year" which is completed, regardless of the time required for such completion. Thus $500 might be paid for each of four "ordinary school years" which are completed within three 15-month periods.

Question: "Would the Veterans Administration consider a baseball school a legitimate school? I refer to one of those run by the various teams in New York. Would they give me the maintenance if I attended such a school?"
Answer: A veteran may enroll in any educational or training institution approved by the Veterans Administration. bona fide baseball schools are acceptable. Maintenance benefits will be paid to veterans attending such a school.

Question: "Will the Government have any policy regarding certain schools that refuse enrollment to men because of race, creed, and color, particularly medical students? To what extent, if any, will the Veterans Administration insist for admission of discriminated men in the future?"
Answer: "The GI Bill of Rights" provides that a veteran may attend any school "which will accept or retain him as a student or trainee in any field or branch of knowledge which such institution finds him qualified to undertake or pursue." The decision on acceptability is left to the school.

Question: "Since correspondence schools are now included, if I take a course from such a school, will I get subsistence allowance during the course?"
Answer: No; but the school will receive the usual tuition fees.

Question: "Suppose I want to take a short, intensive training course that requires only 16 weeks, but costs $300 tuition, may I do that?"
Answer: Yes, but there will be charged against your eligible time an amount of education determined by the cost of the course; for a $300 intensive training course taken in 16 weeks, you must be eligible to receive 18 weeks of ordinary schooling. The amended law says that in such case, "there shall be charged against the veteran's period of eligibility the proportion of an ordinary school year which the cost of the course bears to $500."

An ordinary school year is 30 weeks, which makes the cost $15.00 a week. A 10-week intensive course costing $300 must be divided by $15.00, which means a charge of 18 weeks against the veteran's eligible school time.

Question: "Suppose I want to take apprentice-training on the job, and the employer pays me a wage during my training; how will that affect my subsistence allowance from the Government?"
Answer: If you are paid for work performed as part of your apprenticeship or training, the amount of subsistence you receive when added to the wages received cannot exceed the "standard" wages paid a regular workman in the same trade or occupation.

Question: "I want to work and go to school nights. Naturally, I can't take a full course in one year, if I go to classes at night. Does the GI Bill base its one year of study specifications on time or credits? If it is on credits, I could take the year's course in about two years of night school."
Answer: The educational provisions of "The GI Bill of Rights" provide that every veteran be entitled to at least one year's schooling or "the equivalent thereof in continuous part-time study." The training allowance, however, is based on the proportion of full-time study which the veteran takes.

Question: "One writer says that men over 25 are not eligible for the free schooling, while another says GI's regardless of their age can get at least one year of free schooling. Who is right?"
Answer: The amended GI Bill now makes the educational benefits available to all veterans who meet the eligibility requirements, regardless of age. Only GI's who do not meet the 36-day qualifying provision or who have not received discharges under conditions other than dishonorable are out of luck on the free schooling.

Question: "I was just 18 when I was inducted and have now been in
service 3 years. How much free schooling am I entitled to?
Answer: You are entitled to a full 4-year course of study at Government expense. You get 1 year of school by meeting the 90-day service qualification and in addition you get added periods of free schooling measured by your length of service. The Veterans Administration has ruled that for each 1 year of service, 27 months of service will get you 2 years of schooling. That, plus the 1 year previously mentioned, gives you a total of 4 years of schooling. Since 4 years is the maximum, the rest of your service time does not count toward free schooling. Your age has no bearing on your eligibility.

Question: "I own a farm, and when I get out of service I'd like to take advantage of both the educational and the farm-loan provisions of the GI Bill of Rights. Will I be permitted to go to school and borrow money for new equipment for the farm?"
Answer: You probably will. A veteran may take advantage of more than one provision of "The GI Bill of Rights" at a time. If you can convince your bank that you can attend school and run your farm at the same time, you should have no trouble swining the loan to buy the new equipment.

Question: I have a wife and 3 children. When I get out I'd like to take advantage of the free schooling. How much will I receive for subsistence while attending school?
Answer: You will get $30 a month while attending school. Every GI attending school full time will get $55 a month. Those with dependents get $35 a month in addition. The number of dependents doesn't matter, since the maximum amount paid is $90.

Question: "Before I entered the Army I was studying advertising. Now that I am older I can see that this was a mistake and that I am best fitted for research in chemistry. Can I switch over to chemistry or must I continue the course I was studying before I entered the Army?"
Answer: You can study anything you want. Under "The GI Bill of Rights" a veteran can go to any approved school or college that will accept him as a student and study anything he likes.

LOANS

Question: "I can understand a bank's being completely satisfied with the 50 percent of a loan guaranteed by the Government, but it has been my experience that a bank will demand security or collateral for any kind of loan. Exactly what guarantee will a local bank demand for the unguaranteed portion of any loan?"
Answer: The first requirement in arranging for a loan is that the veteran satisfy the lender that he, the veteran, is a good risk. This means that in determining the soundness of a loan for which a federal guaranty is sought, the same general factors that are considered in private transactions are applied. In what way, then, is the loan provision of "The GI Bill of Rights" to assist the veteran? The answer is that the lender, assured of a 50 percent guaranty by the Government, will be strongly encouraged to make the loan, even if the security does not cover the entire loan.

Question: "Two other soldiers and I want to start a business in Australia after the war. Do you think the loan privileges of "The GI Bill of Rights" could be extended to cover a business in Australia?"
Answer: Loan privileges of "The GI Bill of Rights" will not be made to veterans planning business ventures outside the United States; the term "United States" means the several states, territories and possessions, and the District of Columbia.

Question: "If I want to buy a home when I leave the service, may I borrow the full $8000 under "The GI Bill of Rights" without any other collateral but the mortgage on the house? The house will cost $8000. I have a job now waiting for me, but I have nothing else. Can I get a loan up to 100 percent of the value of the property? I understand that there is a limitation on mortgages of 50 percent in my state. How can I get around this?"
Answer: It is possible to get a loan with no other collateral than the mortgage on the house. In cases where state laws interfere, as above, the veteran may deal with FHA which will take up to 80 percent of the value of the property and the Veterans Administration, which will accept the remaining 20 percent.

Question: "Can I use one loan for two purposes?"
Answer: A loan for two purposes will be made if the veteran can show evidence of ability to operate both business ventures successfully.

Question: "I have been told that cash benefits under "The GI Bill of Rights" will be taken out of any future bonus, but the amended Act repeals that provision."
Answer: The original law provided that any benefits derived under "The GI Bill of Rights" shall be deducted from any future bonus, but the amended Act repeals that provision.

Question: "My wife and I are both veterans. Can we each get a loan guaranteed under "The GI Bill of Rights" to be used in buying a house?"
Answer: You can. Each of you will be treated as an individual veteran. If you are both able to swing loans from your bank or other lending agency, you could get the loans guaranteed from the Veterans Administration.

Question: "Is it true that the Government pays all the interest on the loans we get under "The GI Bill of Rights"?"
Answer: No, it is not. During the first year of the loan the Veterans Administration will pay the interest on that part of the loan which it has guaranteed. Thus, if you get a $4000 loan, the Veterans Administration will pay the interest on $2000 or $800 (at 4 percent, the maximum rate you may pay). You will have to pay the rest of the interest yourself.

Question: "When I get out, I'd like to buy a farm and turn it over to a tenant to run. Meanwhile I want to go back to my own business and let the tenant run the farm for me. Will I be able to get a farm-loan guaranty if I do that?"
Answer: You will not. A veteran can get a farm loan guaranteed only if he personally directs and operates the farm. You can, of course, hire all the help you need, but you will not be permitted to operate the farm through someone else. You need not actually live on the farm, but you must live near enough to personally direct and supervise the operation of the farm.

Question: "I own a farm which my younger brother and sister have been running in my absence. They tell me that local taxes have been accumulating at a fast clip. Will I be permitted to borrow money under "The GI Bill of Rights" to pay off the taxes?"
Answer: You will. You may get either a farm loan or a home loan and use the money to pay off taxes on your property without any difficulty. The same thing applies to taxes on a town or city home owned by a GI.
UNEMPLOYMENT COMPENSATION

Question: “Under the unemployment allowances would a veteran who had gone into farming and was earning less than $100 per calendar month be paid the difference between his net earnings and $100? His earnings can’t be computed on a monthly basis.”

Answer: Unemployment allowances (called “Readjustment Allowance” in the law) are paid veterans engaged in farming up to the time of their first crop. After the first crop, the earnings of the veteran are computed on a yearly basis.

Question: “The GI Bill, as I understand it, is supposed to provide a veteran with a job once he is discharged. Is this correct?”

Answer: “The GI Bill of Rights” a veteran is entitled to only one MONETARY benefit at a time. Loan assistance is NOT considered a monetary benefit. In the situation outlined above the veteran is eligible for unemployment allowance even though he had arranged a loan with the government. But a veteran cannot get a subsistence allowance while going to school AND unemployment allowances; they are both monetary benefits.

Question: “I have been told in order to get unemployment pay allowed under ‘The GI Bill of Rights’, I must be willing to take a job even if it is in a factory where there is a strike. Is that right?”

Answer: “The GI Bill of Rights” does not require a veteran to accept a job in a factory where there is a strike. It is not a required condition of eligibility.

Question: “When I was discharged from the Army I expect to go into a business of my own. If the business does not succeed, will I be able to get any money under the unemployment provisions of ‘The GI Bill of Rights’?”

Answer: If your business fails and you are not earning any money, you will get $20 a week. Should your business fall off so that you earn less than $100 during any calendar month you will get the difference between your net earnings and $100, up to 18 5-6 months or $1640.

Question: “Will your Readjustment Allowance be paid each week for the number of weeks to which a veteran is entitled?”

Answer: “The GI Bill of Rights” provides that veterans who are entitled to a Readjustment Allowance be paid each week for the number of weeks to which a veteran is entitled.

COMPLETE TEXT OF AMENDED
GI BILL OF RIGHTS

TITLE I

Chapter I
Hospitalization, Claims and Procedures

Sec. 101. The Veterans’ Administration is hereby declared to be an essential war agency and entitled to priority equal to the highest granted any department or agency of the Government in personnel, service, space, equipment, supplies, and material under any laws. Executive orders, and regulations pertaining to priorities. The Administrator is authorized, for the purpose of extending benefits to veterans and dependents, and to the extent he deems necessary, to procure the necessary space for administrative, clinical, medical, and outpatient treatment purposes by lease, purchase, or construction of buildings, or by condemnation or declaration of taking, pursuant to existing statutes.

Sec. 102. The Administrator of Veterans’ Affairs and the Federal Board of Hospitalization are hereby authorized and directed to expedite and complete the construction of additional hospital facilities for war veterans, and to enter into agreements and contracts for the use by or transfer to the Veterans’ Administration of suitable Army and Navy hospitals after termination of hostilities in the present war or after such institutions are no longer needed by the armed services, and the Administrator of Veterans Affairs is hereby authorized and directed to establish necessary regional offices, sub-offices, branch offices, contact units, or other subordinate offices in centers of population where there is no Veterans Administration facility or where such a facility is not readily available or accessible. Provided, That there is hereby authorized to be appropriated the sum of $500,000,000 for the construction of additional hospital facilities.

Sec. 103. The Veterans’ Administration is hereby granted authority to enter into agreements and contracts for the mutual use or exchange of use of hospital and domiciliary facilities, and such supplies, equipment, and material as may be needed to operate properly such facilities, or for the transfer, without reimbursement of appropriations, of facilities, supplies, equipment, or material necessary and proper for authorized care for veterans, except that at no time shall the Administrator of Veterans’ Affairs enter into any agreement which will result in a permanent reduction of Veterans’ Administration hospital and domiciliary beds below the number now established or approved, plus the estimated number required to meet the load of eligibles under laws administered by the Veterans’ Administration, or in any way subordinate or transfer the operation of the Veterans’ Administration to any other agency of the Government.

Nothing in the Selective Training and Service Act of 1940, as amended, or any other Act, shall be construed to prevent the transfer or detail of any commissioned, appointed or enlisted personnel from the armed forces to the Veterans’ Administration subject to agreements between the Secretary of War or the Secretary of the Navy and the Administrator of Veterans’ Affairs; provided, That no such detail shall be made or extended beyond six months after the termination of the war.
Sec. 103. The Administrator of Veterans' Affairs shall have authority to place officials and employees designated by him in such Army and Navy installations as may be designated, for the purpose of adjudicating disability claims of, and giving aid and advice to, members of the Army and Navy who are about to be discharged or released from active service.

Sec. 104. No person shall be discharged or released from active duty in the armed forces until the certificate of discharge or release from active duty and final pay, or a substantially similar document, is ready for delivery to him or to his next of kin or legal representative; and no person shall be discharged or released from active service on account of disability until and unless he has executed a claim for compensation, pension, or hospitalization, to be filed with the Veterans' Administration or has signed a statement that he has had explained to him the right to file such claim: Provided, That this section shall not preclude immediate transfer to a veterans' facility for necessary hospital care, nor preclude the discharge of any person who refuses to sign a claim or statement: Provided further, That refusal or failure to file a claim shall be without prejudice to the right of the veteran to be discharged or released from active service.

Any veteran entitled to a pension under the provisions of this Act shall be furnished such fitting and training, including institutional training, in the use of such appliance as may be necessary, whether in a Veterans' Administration facility, other training institution, or by private treatment, including such service under contract and including necessary travel expenses to and from their homes to such hospital or training institution.

The Administrator may procure any and all items mentioned herein, including necessary services required in the fitting, supplying, and training in use of such items by purchase, manufacture, contract, or in such other manner as the Administrator may determine to be proper without regard to any other provision of law.

Sec. 105. No person in the armed forces shall be required to sign a statement of any nature relating to the origin, incurrence, or aggravation of any disease incurred in the service of the United States, or any injury he may have and any such statement against his own interest, signed at any time, shall be null and void and of no force and effect.

Chapter II

Aid By Veterans' Organizations

Sec. 200. (a) (1) Upon certification to the Secretary of War or Secretary of Navy by the Administrator of Veterans' Affairs of paid full time accredited representatives of the veterans' organizations specified in section 200 of the Act of June 26, 1936 (Public Law Numbered 844, Seventy-fourth Congress), and other such national organizations recognized by the Administrator of Veterans' Affairs thereunder in the presentation of claims under laws administered by the Veterans' Administration, the Secretary of War and Secretary of the Navy are hereby authorized and directed to permit the functioning, in accordance with regulations prescribed pursuant to subsection (b) of this section, of such accredited representatives in military or naval installations on shore from which persons are discharged or released from the active military or naval service: Provided, That nothing in this section shall operate to afford means of military security now in effect or which may hereafter be placed in effect, nor to prejudice the right of the American Red Cross to recognition under existing statutes.

(b) The necessary regulations shall be promulgated by the Secretary of War and the Secretary of the Navy jointly with the Administrator of Veterans' Affairs to accomplish the purpose of this section, and in the preparation of such regulations the national officer of each of such veterans' organizations who is responsible for claims and rehabilitation activities shall be consulted. The commanding officer of each such military or naval installation shall cooperate fully with such authorized representatives in the providing of available space and equipment for such representatives.

(c) The Administrator is further authorized at his discretion and under such regulations as he may prescribe, to furnish, if necessary, necessary space and suitable office facilities for the use of paid full-time representatives of such organizations.

Chapter III

Reviewing Authority

Sec. 300. The discharge or dismissal of any person from the military or naval forces, or the discharge of any such person on the ground that he was a conscientious objector who refused to perform military duty or refused to wear the uniform or otherwise to comply with lawful orders of competent military authority, or as a deserter, or of an officer by the acceptance of his resignation for the good of the service, shall bar all rights of such person, based upon the period of service from which he is so discharged or dismissed, under any laws administered by the Veterans' Administration: Provided, That in the case of any such person, if it be established to the satisfaction of the Administrator that at the time of the commission of the offense such person was insane, he shall not be precluded from the benefits to which he is otherwise entitled under the laws administered by the Veterans' Administration: And such rights as aforesaid shall not be precluded from the foregoing by virtue of this section: Provided further, That this section shall not apply to any war or military risk, Government (converted) or national, life-insurance policy.

Sec. 301. The Secretary of War and the Secretary of the Navy, after conference with the Administrator of Veterans' Affairs, are authorized and directed to establish in the War and Navy Departments, (Public Law Numbered 844, Seventy-fourth Congress) boards of review composed of five members each, whose duties shall be to review, in accordance with regulations prescribed by law, the discharge or dismissal by reason of the sentence of a general court martial: Such review shall be based upon available records of the service department relating to the person requesting such review, and such other evidence as may be presented by such person. Witnesses shall be permitted to present testimony orally in person or by affidavit and the person requesting review shall be allowed to appear before such board in person or by counsel: Provided, That the term "board of review" as used in this section shall be considered to include, among other, accredited representatives of veterans' organizations recognized by the Veterans' Administration under section 500 of the Act of June 26, 1936 (Public Law Numbered 844, Seventy-fourth Congress). Such board shall have authority, except in cases of a discharge or dismissal by reason of the sentence of a general court martial, to change, correct, or reverse any such discharge or dismissal, and to issue a new discharge in accord with the facts presented to the board, in the Articles of War and the Articles for the Government of the Navy are hereby amended to authorize the Secretary of War and the Secretary of the Navy to establish such boards of review, the findings thereof to be final subject only to review by the Secretary of War or the Secretary of the Navy: Provided, That no request for review by such board of a discharge or dismissal under the provisions of this section shall be valid unless filed within fifteen years after such discharge or dismissal except in cases of discharges or dismissals made prior to the effective date of this Act, which event may be the later.

Sec. 203. The Secretaries of War, the Secretary of the Navy and the Secretary of the Treasury are authorized and directed from time to time, boards of review composed of five commissioned officers of the Army or Navy, or from the Public Health Service, such boards to review, at the request of any officer
Title II
Chapter IV
Education of Veterans
Sec. 400. (a) Subsection (2) of section 1, Title I, Public Law Numbered 2, Seventy-third Congress, and by the Act of March 24, 1943 (Public Law Numbered 16, Seventy-eighth Congress), is hereby amended to read as follows:

“(2) Any person who served in the active military or naval forces on or after September 16, 1940, and prior to the termination of the present war, shall be entitled to vocational rehabilitation subject to the provisions and limitations of Veterans Regulation Numbered 1 (a), as amended, for education or training subject to the provisions and limitations of Title VII.”

(b) Veterans Regulation Numbered 1 (a) is hereby amended by adding a new part VIII as follows:

Part VIII

1. Any person who served in the active military or naval service on or after September 16, 1940, and prior to the termination of the present war, and who shall have been discharged or released therefrom under conditions other than dishonorable, and who either shall have served ninety days or more, exclusive of any period he was assigned for a course of education or training under the Army Specialized Training Program or the Navy College Training Program, which course was a continuation of his civilian course and was pursued to completion, or as a cadet or midshipman at one of the service academies, shall have been discharged or released from active service by reason of an accident, service incurred injury or disability, shall be eligible for and entitled to receive education or training under this part. Provided, That such course shall be initiated not later than four years after either the date of his discharge or the termination of the present war, whichever is the later; Provided further, That no such education or training shall be afforded beyond nine years after the termination of the present war.

2. Any such eligible person shall be entitled to education or training at an approved educational or training institution for a period of one year plus the time such person was in the active service on or after September 16, 1940, and before the termination of the war, exclusive of any period he was assigned for a course of education or training under the Army Specialized Training Program or the Navy College Training Program, which course was a continuation of his civilian course and was pursued to completion, or as a cadet or midshipman at one of the service academies, but in no event shall the total period of education or training exceed four years: Provided, That his work continues to be satisfactory throughout the period, according to the regularly prescribed standards and practices of the institution: Provided further, That wherever the period of eligibility ends during a quarter or semester and after a major part of such quarter or semester has expired, such period shall be extended to the termination of such unexpired quarter or semester.

3. Such person shall be eligible for and entitled to such course of education or training full time or the equivalent thereof in part-time training, as he may elect and at any approved educational or training institution at which he chooses to enroll, whether or not located in the State in which he resides, which institution finds him qualified to undertake or pursue: Provided, That, for reasons satisfactory to the Administrator, he may change a course of instruction: And provided further, That any such course of education or training may be discontinued at any time, if it is found by the Administrator that, according to the regularly prescribed standards and practices of the institution, the conduct or progress of such person is unsatisfactory.

4. Any such eligible person may apply for a short, intensive postgraduate, or training course of less than 20 weeks: Provided, That the Administrator shall have the authority to contract with approved institutions payable for a correspondence course, that the agreed cost of such courses is reasonable and fair: Provided further, That the paragraphs of paragraph 5 shall not prevent the payment of such agreed rate, but the course shall not be less than against the eligible period of eligibility the portion of an ordinary year which bears to $500, and (2) not in excess of $500 shall be paid for each course.

5. Any such eligible person may apply for a course of instruction by correspondence without an advance or advance allowance: Provided, That the Administrator shall have the authority to contract with approved institutions for such courses if he finds that the agreed cost of such courses is reasonable and fair: Provided further, That the provisions of paragraph 6 shall not apply to correspondence courses: Provided, That the total amount of courses of courses for any veteran shall not exceed $500: And provided further, That the $500 herein shall be construed to preclude the use of approved correspondence courses as a part of the required course training, subject to regulations prescribed by the Administrator.

From time to time the Administrator shall secure from the appropriate agency of each State a list of the educational and training institutions (including industrial establishments), within such jurisdiction, which furnishes education or training, or furnishing education or training including apprenticeship and refresher or retraining training), which institutions, together with such additional ones as may be recognized and approved by the Administrator shall be deemed qualified and approved to furnish education or training, and provided further, That the Administrator shall utilize such existing facilities and services in training on the job when such training is of one year's duration or more.

6. The Administrator shall purchase the necessary textbooks, supplies, or other materials for such courses.
to the educational or training institution for each period of full-time or part-time course of education or training, the customary cost of tuition, and all other reasonable expenses, such as books, supplies, equipment, and other necessary expenses, exclusive of board, lodging, other living expenses, and travel, as are generally required for the successful pursuit and completion of the course in the institution: Provided, That in no event shall such payments, with respect to any person, exceed $500 for an ordinary school year, unless the veteran elects to have such customary charges paid in excess of such limitation, in which event there shall be charged against his period of eligibility the proportion of such charge to an ordinary school year which such excess bears to $500: Provided, further, That no payments shall be made to institutions, business or other establishments furnishing apprenticeship training on the job: And provided further, That any institution may apply to the Administrator for an adjustment of tuition and the Administrator, if he finds that the customary tuition charges are insufficient to permit the institution to furnish education or training to eligible veterans or inadequate compensation therefore, may provide for the payment of such fair and reasonable compensation as will not exceed the estimated cost of teaching personnel and supplies for instruction; and may in like manner readjust such payments from time to time.

Effective on the first day of the first calendar month subsequent to the date of enactment of this [Amendatory Act], the first sentence of paragraph 8 of Part VIII of such Regulation is amended to read as follows:

"8. While enrolled in and pursuing a course under this part, such person, upon application to the Administrator, shall be paid tuition allowance of $50 per month. If, without dependent or dependents, or $50 per month if he has a dependent or dependents, including regular holidays and leave not exceeding thirty days in a calendar year. Such person attending a course on a part-time basis, and such person receiving compensation for productive labor performed as part of their apprentice or other training on the job at institutions, businesses or other establishments, shall be entitled to receive such lesser sum, if any, as subsistence or dependency allowances, as may be determined by the Administrator: Provided, That any such person eligible under this part, and within the limitations thereof, may pursue such full-time or part-time course or courses as he may elect, without subsistence allowance.

"7. Any such person eligible for the benefits of this part, who is also eligible for the benefit of part VII, may elect either benefit, or may be provided an approved combination of such courses: Provided, That the total period of any such combined courses shall not exceed the maximum period or limitations under the part affording the greater period of eligibility.

"8. No department, agency, or officer of the United States, in carrying out the provisions of this part shall exercise any supervision or control, whatsoever, over any State educational agency, or any educational or training institution: Provided, That nothing in this section shall be deemed to prevent any department, agency, or officer of the United States from exercising any supervision or control which such department, agency, or officer is authorized, by existing provisions of law, to exercise over any Federal educational or training institution, or to prevent the furnishing of education or training under this part in any institution over which supervision or control is exercised by such other department, agency, or officer under authority of existing provisions of law.

"9. The Administrator of Veterans' Affairs is authorized and empowered to administer this title, and, as far as he deems practicable, shall utilize existing facilities and services of Federal and State departments and agencies on the basis of mutual agreements with them. Consistent with and subject to the provisions and limitations set forth in this title, the Administrator shall from time to time, prescribe and promulgate such rules and regulations as may be necessary to carry out its purposes and provisions.

"10. The Administrator may arrange for educational and vocational guidance to persons eligible for education and training under this part. At such intervals as he deems necessary, he shall make available information respecting need for general education and for trained personnel in the various crafts, trades, and professions: Provided, That facilities of other Federal agencies collecting such information shall be utilized to the extent he deems practicable.

"11. As used in this part, the terms "educational or training institutions" shall include all public or private elementary, secondary, and other schools furnishing education for adults, business schools and colleges, and all public and private educational institutions,0

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vided. That no course of training in excess of a period of four years shall be approved except with the approval of the Administrator, nor shall any training under this part be afforded beyond nine years after the termination of the present war.”

(b) Effective on the first day of the first calendar month subsequent to the date of enactment of this [amendatory] Act, paragraph 3 of part VII of Veterans Regulation Numbered I (a), as amended, is amended to read as follows:

“3. While pursuing training prescribed herein, and for two months after his employability is determined, each veteran shall be paid the amount of subsistence allowance specified in paragraph 6 of part VIII of Veterans Regulation Numbered I (a) as amended; Provided, That the minimum payment of such allowance, plus any pension or other benefit shall be, for a person with- in the age limit, $15 per month, and for a person with a dependent, $15, plus the following amounts for additional dependents: (1) $10 for one child and $7 additional for each additional child, and (2) $15 for each dependent parent, provided further, That the rates set out herein shall not be subject to the in- creases authorized by Public Law Numbered 312, Seventy-eighth Congress, approved May 27, 1944. And provided further, That when the course of vocational rehabilitation terminates, any person as here- provided consists of training on the job by an employer, such employer shall be required to submit monthly to the Administrator a statement in writing showing any wage, compensation, or other income paid by him to such person during the month, directly or indirectly, and based upon written statements, the Administrator is authorized to reduce the subsistence allowance of such person to an amount considered equitable and just.”

TITLE III

Loans For the Purchase Or Construction Of Homes, Farms and Business Property

Chapter V

General Provisions For Loans

Sec. 500. (a) Any person who shall have served in the active military or naval service of the United States at any time on or after September 16, 1940, and prior to the termination of the present war and who shall have been discharged or released therefrom under conditions other than dishonorable after active service of ninety days or more, or by reason of an injury or disability incurred in service in line of duty, shall be eligible for the benefits of this title.

Any loan made by such veteran within ten years after the termina- tion of the war for any of the pur- poses, and in compliance with the provisions, specified in this Title is automatically guaranteed by the Government by this Title in an amount not exceeding fifty per centum of the loan: Provided, That the aggregate amount guaranteed shall not exceed $2,000 in the case of non-real-estate loans, nor $4,000 in the case of real-estate loans; or a prorated portion thereof on loans of both types or combination there- of.

(b) Loans guaranteed under this Title shall be payable under such terms and conditions as may be agreed upon by the parties thereto, subject to the conditions and limitations of this Title and the regu- lations issued pursuant to Section 504: Provided, That the liability under the guaranty within the limitations of this Title shall de- crease or increase proportionally with any decrease or increase of the amount of the unpaid portion of the obliga- tion: Provided further, That loans guaranteed under this Title shall bear interest at a rate not exceed- ing four per centum per annum and shall be payable in full in not more than twenty-five years, or in the case of loans on farm realty not more than forty years: And provided further, That (1) the maturity on a non-real-estate loan shall not exceed ten years; (2) any loan for a term in excess of five years shall be amortized in accordance with estab- lished procedures; (3) except as provided in Section 506 any real estate loan, other than for repairs, alterations or improvements, shall be secured by a first lien on the realty, and a non-real-estate loan, except as to working or other capital, merchandise, good-will and other in- tangible assets, shall be secured by personalty to the extent legal and permissible.

(c) An honorable discharge shall be deemed a certificate of eligibility to apply for a guaranteed loan. Any veteran who does not have a discharge certificate, or who receives a discharge other than honorable, may apply to the Administrator for a certificate of eligibility. Upon making a loan as provided herein, the lender shall forthwith transmit to the Administrator a statement setting forth the full name and serial number of the veteran, amount and terms of the loan, and the legal description of the property, together with the appraisal report made by the designated appraiser. Where the loan is automatically guaranteed, the Administrator shall provide the lender with a loan guaranty certificate or other evidence of the guaranty. He shall also endorse on the veteran’s discharge or eligibility certificate, the amount and type of guaranty used, and the amount, if any, remaining.

An amount equivalent to four per centum on the amount originally guaranteed shall be paid to the lender by the Administrator out of available appropriations, to be credited upon the loan. Nothing herein shall be deemed to preclude the assignment of any guaranteed loan nor the assignment of the security therefor.

(d) Loans guaranteed hereunder may be made by any Federal land bank, national bank, state bank, private bank, building and loan association, insurance company, credit union, or mortgage and loan company, that is subject to examination and supervision by an agency of the United States or of any State or Territory, including the District of Columbia. Any loan at least twenty per centum of which is guaranteed under this Title may be made by any national bank, or Fed- eral savings and loan association; or by any trust company, trust, building and loan association or insurance company organized or au- thorized to do business in the District of Columbia; without regard to the limitations and restrictions of any other statute with respect to—

(1) ratio of amount of loan to the value of the property;
(2) maturity of loan;
(3) requirement for mortgage or other security;
(4) dawes of lien; or
(5) percentage of assets which may be invested in real estate loans.

(e) Any loan proposed to be made to an eligible veteran by any lender not of a class specified in subsection (d) may be guaranteed by the Ad- ministrator if he finds that it is in accord with the provisions of this Title, as amended.

Purchase Or Construction Of Homes

Sec. 501. Any loan made to a vet- eran under this title, the proceeds of which are to be used for purchasing residential property or con- structing a dwelling to be occupied as his home or for the purpose of making repairs, alterations, or im- provements in property owned by him and occupied as his home, is automatically guaranteed if made pursuant to the provisions of this title, including the following:

(1) That the proceeds of such loan will be used for payment of...
the property purchased or constructed or improved;
(2) That the contemplated terms of payment required in any mortgage to be given in payment of the purchase price or the construction cost bear a proper relation to the veteran’s present and anticipated income and expenses; and
(3) That the property or for the cost of construction, repairs or alterations does not exceed the reasonable value thereof as determined by proper appraisal made by an appraiser designated by the Administrator.

Purchase Of Farms And Farm Equipment
Sec. 503. Any loan made to a veteran under this title, the proceeds of which are to be used for purchasing any lands, buildings, farm equipment, machinery, supplies or implements, or for repairing, altering, constructing or improving any land, equipment or building, including the farm house, to be used in farming operations necessitated by the veteran involving production in excess of his own needs, or for working capital requirements necessary for such operations, or to purchase stock in a cooperative association where the purchase of such stock is required by Federal statute as an incident to obtaining such loan, is automatically guaranteed if made pursuant to the provisions of this title, including the following:
(1) That the proceeds of such loan will be used for any purposes in connection with bona fide farming operations conducted by the applicant;
(2) That such property will be used in and reasonably necessary for efficiently conducting such operations;
(3) That the ability and experiences of the veteran, and the nature of the proposed farming operations to be conducted by him, are such that there is a reasonable likelihood that such operations will be successful; and
(4) That the purchase price paid for or to be paid for such property does not exceed the reasonable value thereof as determined by proper appraisal made by an appraiser designated by the Administrator.

Purchase Of Business Property
Sec. 503. Any loan made to a veteran under this title, the proceeds of which are to be used for the purpose of engaging in business or pursuing a gainful occupation, or for the cost of the construction, repair, alteration or improvement of any realty or personally used for such purpose; or to provide the funds needed for working capital, is automatically guaran-
tanteed if made pursuant to the provisions of this title, including the following:
(1) That the proceeds of such loan will be used for any of the specified purposes in connection with bona fide pursuit of gainful occupation by the veteran;
(2) That such property will be used in and reasonably necessary for carrying on such business or occupation, and
(3) That the ability and experience of the veteran, and the conditions under which he proposes to pursue such business or occupation, are such that there is a reasonable likelihood that he will be successful in the pursuit of such business or occupation; and
(4) That the purchase price paid for or to be paid by the veteran for such property, or the cost of such construction, alterations, or improvements, does not exceed the reasonable value thereof as determined by proper appraisal made by an appraiser designated by the Administrator.

Regulations
Sec. 504. The Administrator is authorized to promulgate such rules and regulations not inconsistent with this title, as amended, as are necessary and appropriate for carrying out the provisions of this title, and may delegate to subordinate employees authority to issue certificates, or other evidence, of guaranty of loans guaranteed under the provisions of this title; and to exercise other administrative functions hereunder.

Secondary Loans
Sec. 505. (a) In any case wherein a principal loan, for any of the purposes stated in section 501, 502, or 503, is approved by a Federal agency to be made, or guaranteed or insured by a Federal agency to be made, the applicant may carry forward to the principal loan any unpaid portion of the principal loan to cover the remainder of the purchase price or cost, and may use the proceeds of the principal loan to secure a second loan to cover the unpaid portion of the principal loan; and the balance of the proceeds of the second loan shall be used to carry out the purposes of the principal loan.
(b) Any loan made to a veteran for the purchase of a business property or other property shall be used exclusively for the purposes set forth in the application for such loan.

Loans On Delinquent Indebtedness
Sec. 507. Any loan made to a veteran, the property or interest in property being used to be refinanced by any indebtedness incurred by the veteran for the purchase of a business property or other property shall be used exclusively for the purposes set forth in the application for such loan.

Insurance Of Loans
Sec. 506. (a) Any loan which might be guaranteed under the provisions of this title, when made or purchased by any financial institution subject to examination and supervision by an agency of the United States or of any State or Territory, including the District of Columbia, may, in lieu of such guarantee, be made and held by the Administrator under an agreement whereby he will reimburse any such institution for losses incurred on such loans.
loan up to 15 per cent of the assessed value of the real estate so made or purchased by it.

(b) Loans insured hereunder shall be made on such other terms, conditions, and restrictions as the Administrator may prescribe within the limitations set forth in this title. The Administrator may fix the maximum rate of interest payable on any class of non-real-estate loans insured hereunder at a figure not in excess of 8 per cent discount rate, on an equivalent straight interest rate on nonamortized loans.

(c) The Administrator shall pay the same amount on each loan insured hereunder as he would be required to pay under the sixth sentence of section 505(b), if the loan were guaranteed rather than insured.

Power of Administrator

Sec. 509. (a) With respect to matters arising by reason of this title as hereafter amended and, notwithstanding the provisions of any other law, the Administrator may:

(1) Sue and be sued in his official capacity in any court of competent jurisdiction, State or Federal.

(2) Subject to specific limitations in this Act, consent to the modification, with respect to rate of interest, time of payment of principal or interest or any portion thereof, security or other provisions of any note, contract, mortgage or other instrument securing a loan which has been guaranteed or insured hereunder.

(3) Pay, or compromise, any claim, or on or arising because of, any such guaranty or insurance.

(4) Pay, compromise, waive or release any right, title, claim, lien or interest, however acquired, including any equity or any right of redemption.

(5) Purchase at any sale, public or private, upon such terms and for such prices as he determines to be reasonable, and take title to, property, real, personal or mixed, and similarly seil at public or private sale, exchange, assign, convey, or otherwise dispose of any such property; and

(6) Complete, administer, operate, obtain and pay for insurance on, and maintain, repair, modernize, lease, or otherwise deal with any property acquired or held pursuant to this title: Provided, That the acquisition of any such property shall not deprive any State or political subdivision thereof of its civil or criminal jurisdiction of, on, or over such property (including power to tax) or impair the rights under the State or local law of any persons on such property.

(b) The powers by this section granted may be exercised by the Administrator with regard to any other provisions of law not enacted expressly in limitation hereof, with the provisions otherwise wise to preclude the expenditure of public funds: Provided, That section 3709 of the Revised Statutes shall apply to any contract for services or supplies on account of any property acquired pursuant to this section if the amount of such contract exceeds $1,000.

(c) The financial transactions of the Administrator incidental to, or arising out of, the guaranty of loans pursuant to this title, and the acquisition, management, and disposition of property, real, personal or mixed, as incidental to such activities and pursuant to this section, shall be final and conclusive upon all officers of the Government.

Effective Date

Sec. 510. This title, as amended, shall be effective from the date of enactment hereof. Provided, That any application of guaranty of a loan filed within ninety days after such date may be approved under the title as it existed prior to amendment: And provided further, That nothing herein shall be construed to affect any contractual right under any certificate of guaranty issued thereunder.

Chapter VI

Employment of Veterans

Sec. 600. (a) In the enactment of the provisions of this title Congress declares as its interest and purpose that there shall be an effective job counseling and employment placement service for veterans, and that to this end, policies shall be promulgated and administered, so as to provide for them the maximum of job opportunity in the field of gainful employment. For the purpose there is hereby created to cooperate with and assist the United States Employment Service, as established by the provisions of the Act of June 6, 1933, a Veterans’ Placement Service Board, which shall consist of three members, one of whom shall be a civilian employee of the Employment Service, as Chairman, the Director of the National Selective Service System, and the Administrator of Veterans’ Affairs, as Chairman, the Director of the National Selective Service System, and the Administrator of Veterans’ Affairs, as Chairman, the Director of the National Selective Service System, and the Administrator of Veterans’ Affairs, as Chairman, the Director of the National Selective Service System, and the Administrator of Veterans’ Affairs, as Chairman, the Director of the National Selective Service System, and the Administrator of Veterans’ Affairs, as Chairman, the Director of the National Selective Service System, and the Administrator of Veterans’ Affairs.

(b) The Chairman of the Board shall have direct authority and responsibility for carrying out its policies through the veterans’ employment representatives in the several States or through persons engaged in activities authorized by subsection (g) of section 8 of the Selective Service Act of 1940 (Public Law 763, Seventy-sixth Congress, approved September 16, 1940), as amended (U.S.C., title 50, sec. 308). The Chairman may delegate such authority to an executive secretary who shall be appointed by him and who shall thereupon be the Chief of the Veterans’ Employment Service of the United States Employment Service.

(c) The public records of the Veterans’ Personnel Division, National Selective Service System, and the Veterans’ Employment Service of the United States Employment Service shall be available to the Board.

Sec. 601. The United States Employment Service shall assign to each of the States a veterans’ employment representative who shall be a veteran of the wars of the United States separated from active service under honorable conditions, who at the time of appointment shall have been a bona fide resident of the State for at least two years, and who shall be appointed, subject to the approval of the Board, in accordance with the civil-service laws, and whose compensation shall be fixed in accordance with the Classification Act of 1923, as amended. Each such veterans’ employment representative shall be attached to the staff of the public employment service in the State to which he has been assigned. He shall be administratively responsible to the Board, through its executive secretary, for the execution of the Board’s veterans’ placement policies through the public employment service in the State. In cooperation with the public employment service staff in the State, he shall:

(a) be functionally responsible for the supervision of the registration of veterans in local employment offices for suitable types of employment and for placement of veterans in employment;

(b) assist in securing and maintaining current information as to the various types of available employment in public work and private industry or business;

(c) promote the interest of employers in employing veterans;

(d) maintain regular contact with employers and veterans’ organizations with a view of keeping employers advised of veterans available for employment and veterans advised of opportunities for employment; and

(e) assist in every possible way in improving working conditions and the advancement of employment of veterans.

When deemed necessary by the Board, there shall be assigned by the administrative head of the employment service in the State one or more employees, preferably veterans, of the staffs of local employment service offices, whose services shall be primarily devoted in discharging the duties prescribed for state and local employment representatives.

Sec. 602. All Federal agencies shall furnish the Board such records, statistics, or information as may be deemed necessary or appro
Title V

Chapter VII
Readjustment Allowances For Former Members Of The Armed Forces Who Are Unemployed

Sec. 700. (a) Any person who shall have served in the active military or naval service of the United States at any time after September 14, 1940, and prior to the termination of the present war, and who shall have been discharged or released from such service under conditions other than dishonorable after active service of 90 days or more, or by reason of an injury or disability incurred in service in line of duty, shall be entitled in accordance with the provisions of this title and regulations issued by the Administrator of Veterans’ Affairs pursuant thereto, to receive a readjustment allowance as provided herein for each week of unemployment, not to exceed a total of fifty-two weeks, which (1) begins after the first Sunday of the third calendar month after the date of enactment hereof, and (2) occurs not later than two years after discharge or release or the termination of the war, whichever is the later date; Provided, That no such allowance shall be paid for any period for which he receives increased pension under part VII of Veterans Regulation 1 (a) or a subsistence allowance under part VIII of such regulation; Provided further, That no readjustment allowance shall be payable for any week commencing more than five years after the termination of hostilities in the present war; (b) Any person shall not be deemed eligible to receive an allowance for any week of unemployment if claim is made for such allowance and the Administrator finds with respect to such week that—

(1) the person is residing in the United States at the time of such claim;
(2) the person is completely unemployed, having performed no service and received no wages, or is partially unemployed in that he has performed services for less than a full work-week and the wages for the week are less than the allowance under this title plus $3.
(3) the person is registered with and continues to report to a public employment office, in accordance with its regulations; (4) the person is able to work and available for suitable work;
(5) the claim is not made under the provisions of subsection (a) of this section; (6) the claimant does not have any disqualifying condition under any of the provisions of this paragraph; (7) the claimant is not disqualified for any reason.

Sec. 701. (a) Any person who shall have served in the active military or naval service of the United States at any time after September 14, 1940, and prior to the termination of the present war, and who shall have been discharged or released from such service under conditions other than dishonorable after active service of 90 days or more, or by reason of an injury or disability incurred in service in line of duty, shall be entitled in accordance with the provisions of this title and regulations issued by the Administrator of Veterans’ Affairs pursuant thereto, to receive a readjustment allowance as provided herein for each week of unemployment, not to exceed a total of fifty-two weeks, which (1) begins after the first Sunday of the third calendar month after the date of enactment hereof, and (2) occurs not later than two years after discharge or release or the termination of the war, whichever is the later date; Provided, That no such allowance shall be paid for any period for which he receives increased pension under part VII of Veterans Regulation 1 (a) or a subsistence allowance under part VIII of such regulation; Provided further, That no readjustment allowance shall be payable for any week commencing more than five years after the termination of hostilities in the present war; (b) Any person shall not be deemed eligible to receive an allowance for any week of unemployment if claim is made for such allowance and the Administrator finds with respect to such week that—

(1) the person is residing in the United States at the time of such claim;
(2) the person is completely unemployed, having performed no service and received no wages, or is partially unemployed in that he has performed services for less than a full work-week and the wages for the week are less than the allowance under this title plus $3.
(3) the person is registered with and continues to report to a public employment office, in accordance with its regulations; (4) the person is able to work and available for suitable work;
(5) the claim is not made under the provisions of subsection (a) of this section; (6) the claimant does not have any disqualifying condition under any of the provisions of this paragraph; (7) the claimant is not disqualified for any reason.
Chapter IX
Amount Of Allowances And Payment

Sec. 1000. (a) The allowance for a wage-earner shall be $20 less than part of the wages payable to him for such week which is in excess of $3. Provided, that where the allowance is not a multiple of $1, it shall be computed to the next highest multiple of $1.

(b) The number of weeks of allowances to which each eligible veteran is entitled shall be determined as follows: For each calendar month or fraction thereof of active service during the period stated in section 700 the veteran shall be entitled to four weeks of allowances, but in no event to exceed the maximum provided in section 700. Provided. That the allowance for the qualifying ninety days service shall be eight weeks for each such month.

Sec. 1001. (a) Readjustment allowances shall be paid at the intervals prescribed by the unemployment compensation law of the State in which the claim was made: Provided. That none as described readjustment allowance shall be paid at such reasonable intervals as may be determined by the Administrator.

(b) Any allowances remaining unpaid upon the death of a veteran shall not be considered a part of the estate of the estate of the claimant, or liable for the payment of his debts, or subject to any administration of his estate, and the Administrator may make payment thereof to such person or persons he finds most equitably entitled thereto.

Sec. 1002. (a) Any person qualified under subsection (a) of section 700, and residing in the United States who is self-employed for profit in an independent establishment, trade, business, profession, or other vocation, shall be eligible for readjustment allowances under this title within the time periods applicable, and not in excess of the total amount provided in this title.

(b) Upon application by the veteran, showing, in accordance with rules prescribed by the Administrator, that he has been fully engaged in such self-employment as and that his net earnings in a trade, business, profession or vocation, or wages have been less than $100 in the previous calendar month, the veteran shall be entitled to receive, subject to the limitations of this title as to time and amount, the difference (adjusted to the next highest multiple of $1), between $100 and his net earnings for such month.

(c) Payment of such allowance shall be made by the Administrator to each eligible veteran at the time and in the manner other payments are made directly to veterans by the Administrator.

Subsection (b) of section 700 and section 800 shall not apply in determining the eligibility for allowances of a claimant under this section.

Chapter X
Adjustment Of Duplicate Benefits

Sec. 1006. Where an allowance is payable to a claimant under this title and where, for the same period, either an allowance or benefit is received under any Federal or State unemployment or disability compensation law, the amount received or accrued from such source shall be subtracted from the allowance payable under this title except that this section shall not apply to pension, compensation, or retired pay paid by the Veterans' Administration; and the resulting allowances, if not a multiple of $1, shall be readjusted to the next highest multiple of $1.

Chapter XI
Administration

Sec. 1100. (a) The Administrator of Veterans' Affairs is authorized to administer this title and shall, so far as possible, utilize existing facilities and services of Federal and State departments or agencies on the basis of mutual agreements with such departments or agencies. Such agreements shall provide for the filing of claims for readjustment allowances with the Administrator through established public and employment offices and State unemployment-compensation agencies. Such agencies, through agreement shall also be utilized in the processing, adjustment, and determination of such claims and the payment of such allowances. To facilitate the carrying out of agreements with State departments or agencies and to assist in the discharge of the Administrator's duties under this title, a representative of the Administrator, who shall be a war veteran separated from active service under honorable conditions and who at the time of appointment shall have been a bona fide resident of the State for at least two years, shall be located in each participating State department or agency.

(b) The Administrator, consistent with the provisions of this title, shall prescribe such rules and regulations and require such records and reports as he may find necessary to carry out its purposes: Provided. That the rules and regulations relating to the performance by Federal and State departments, or agencies, of functions under agreements made thereunder, may be made by the Administrator after consultation and advice with representatives of such departments or agencies.

(c) The Administrator may delegate to any officer or employee of his own or of any cooperating department or agency of any State such of his powers and duties, except that of prescribing rules and regulations, as the Administrator may consider necessary and proper to carry out the purposes of this title.

(d) Allowances paid by the cooperating State agencies shall be repaid upon certification by the Administrator. The Secretary of the Treasury, through the Division of Disbursement of the Treasury, and without the necessity of audit and settlement by the General Accounting Office, shall pay monthly to the departments, agencies, or individuals designated, the amounts so certified.

(e) The Administrator shall from time to time certify to the Secretary of the Treasury for payment in advance or otherwise such sums as he estimates to be necessary to compensate any Federal department or agency for its administrative expenses under this title. Such sums shall cover periods of no longer than six months.

(f) The Administrator shall also from time to time certify to the Social Security Board such State departments or agencies as may be participating in the administration of this title, and the amount of administrative expense incurred by a State under agreements made pursuant to this section. Upon such certification the Social Security Board shall certify such amount to the Secretary of the Treasury, in addition to the amount not payable by said Board under the provisions of section 302 (a) of the Social Security Act, as amended, and the additional amount so certified shall be paid to each State by the Secretary of the Treasury from the appropriation for the Veterans' Administration.

(g) Any money paid to any cooperating agency or person, which is not used for the purpose for which it was paid shall, upon termination of the period covered by such payment or the agreement with such agency or person, be returned to the Treasury and credited to the current appropriation for carrying out the purpose of this title, or, if returned after the expiration of the period covered by this title, shall be covered into the Treasury as miscellaneous receipts.

Sec. 1101. (a) No person designated by the Administrator as a certifying officer shall, in the absence of gross negligence, or intent to defraud the United States, enter into an agreement with respect to any payment by him under this title if it was based upon a voucher signed by a certifying officer.
officer designated by the Administrator.

Sec. 1102. Any disbursing officer shall, in the absence of gross negligence, or intent to defraud the United States, be liable with respect to any payment by him under this title if it was based upon a voucher signed by a certifying officer designated by the Administrator.

Sec. 1103. Any claimant whose claim for an allowance has been denied shall be entitled to a fair hearing before an impartial tribunal of the State agency or other agency as may be designated by the Administrator. The representative of the Administrator charged with the administration of this title in each State shall be the final appellate authority in regard to contested claims arising in such State, subject to review by the Administrator.

Sec. 1104. In the case of any veterans eligible under the provisions of this title who either at the time of application for the benefits herein provided is a "qualified employer" as defined in section 3 of the Railroad Unemployment Insurance Act, as amended, or was last employed prior to such application by an employer as defined in section 1(a) of the said Act, claim may be made through an office operated by or a facility designated as a free employment office by the Railroad Retirement Board pursuant to the provisions of said Act. In such cases, the conditions and standards as to the suitability of work or existence of good cause, the intervals for making claim for and payment of benefits, and the administrative and appellate procedures prescribed by or under said Act shall govern, if not in conflict with the provisions of this title. (Amended appellate procedures being subject to final appeal to the Administrator. In such cases, a reference in this title to a cooperating State agency shall be deemed to include the Railroad Retirement Board.

Chapter XII

Decisions And Procedures

Sec. 1200. The authority to issue subpoenas and provisions for invoking the aid of the courts of the United States in case of disobedience thereof, to make investigations, and to administer oaths, as contained in title III of the Act of June 29, 1926 (42 Stat. 2034-35; U. S. C. title III of 1931), shall be applicable in the administration of this title.

Chapter XIII

Penalties

Sec. 1300. Any claimant who knowingly accepts an allowance to which he is not entitled shall be ineligible to receive any further allowances under this title.

Sec. 1301. (a) Whoever for the purpose of causing an increase in any allowance authorized under this title, or for the purpose of causing any allowance to be paid where none is authorized under this title, shall make or cause to be made any false statement or representation as to any wages paid or received, or whoever makes or causes to be made any false statement of a material fact in any claim for any allowance under this title, or whoever makes or causes to be made any false statement, representation, affidavit, or document in connection with such claim, shall be guilty of a misdemeanor and upon conviction thereof shall be fined not more than $1,000 or imprisoned for not more than one year, or both.

(b) Whoever shall obtain or receive any money, check, or allowance under this title, without being entitled thereto and with intent to defraud the United States, shall be punished by a fine of not more than $1,000 or by imprisonment for not more than one year, or both.

Chapter XIV

Definitions

Sec. 1400. As used in this title—

(a) The term "week" means such period or periods of seven consecutive calendar days as may be prescribed in regulations by the Administrator.

(b) The term "wages" means all remuneration for services from whatever source, including commissions and bonuses and the cash value of all remuneration in any medium other than cash.

TITLE VI

Chapter XV

General Administrative And Penal Provisions

Sec. 1500. Except as otherwise provided in this Act, the administrative, and penal provisions under Public Law Numbered 2, Seventy-third Congress, as amended, and the provisions of Public Law Numbered 263, Seventy-fourth Congress, as amended (38 U. S. C. 480, 481, 484a and 486a), shall be for application under this Act. For the purpose of carrying out any of the provisions of Public Law Numbered 2, as amended, and this Act, the Administrator shall have authority to accept uncompensated services and to enter into contracts or agreements with private or public agencies, or persons, for necessary services, including personal services, as he may deem practicable.

Sec. 1501. Except as otherwise specified, the appropriations for the Veterans' Administration are hereby made available for expenditures necessary to carry out the provisions of this Act and there is hereby authorized to be appropriated such additional amounts as may be necessary to accomplish the purposes of this Act.

Sec. 1502. Whenever used in this Act, unless the context otherwise requires, the singular includes the plural; the masculine includes the feminine; the term "Administrator" means the Administrator of Veterans Affairs; the term "United States" used geographically means the several States, Territories and possessions, and the District of Columbia; the term "State" means the several States, Territories and possessions, and the District of Columbia; and the phrases "termination of hostilities in the present war," "termination of the present war," and "termination of the war," mean termination of the war as declared by President Roosevelt or concurrent resolution of the Congress.

Sec. 1503. A discharge or release from active service under conditions other than dishonorable shall be a prerequisite to eligibility for veterans' benefits provided by this Act or Public Law Numbered 2, Seventy-third Congress, as amended.

Sec. 1504. The Administrator shall transmit to Congress annually a report of operations under this Act and the Senate or the House of Representatives is not in session, such report shall be transmitted to the Secretary of the Senate or the Clerk of the House of Representatives, as the case may be.

Sec. 1505. [Repealed by amendatory Act.]

Sec. 1506. Persons who served in the active military or naval service of any government allied with the United States in World War II and who at the time of entrance into such active service were citizens of the United States shall, by virtue of such service, and if otherwise qualified, be entitled to the benefits of titles II, III, IV, and V of this Act or of Public Law 16, Seventy-eighth Congress, in the manner and to the same extent as persons who served in the active military or naval service who served.

Sec. 1507. Notwithstanding the provisions of section 1503, any person who while hospitalized pending final discharge, may be afforded the benefits of titles II and III of this Act, or vocational rehabilitation training under Public Law 16, Seventy-eighth Congress, as amended, and subsection (a) of this section thereof except actual discharge: Provided, That no subsistence shall be furnished in such cases under title II of this Act or Public Law 10, Seventy-eighth Congress. This section shall be effective from June 22, 1944.
**Veterans Going Back to School**

Go to [http://www.nationalww2museum.org/learn/education/for-students/national-history-day/gi-bill-of-rights.pdf](http://www.nationalww2museum.org/learn/education/for-students/national-history-day/gi-bill-of-rights.pdf) and read the Education section of *The GI Bill of Rights and How it Works* published in 1944. Then read the same section of *The Amended GI Bill of Rights and How it Works* from 1945. Compare the two pamphlets and then complete the following questions.

<table>
<thead>
<tr>
<th>Question</th>
<th>1944</th>
<th>1945</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the minimum number of days you had to serve on active duty to be eligible for educational benefits?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How many years after the end of the war are benefits available?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How much will the Government pay the school per year?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What does this fee cover?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What does the Government give as a living allowance if you are single?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What does the Government give as a living allowance if you have one or more dependents?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the maximum number of years the Government will pay veterans for their education?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Will the Government pay for apprenticeships or other on-the-job training courses?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Why do you think the various changes were made?
**Veterans Going Back to School Answer Key**

Go to [http://www.nationalww2museum.org/learn/education/for-students/national-history-day/gi-bill-of-rights.pdf](http://www.nationalww2museum.org/learn/education/for-students/national-history-day/gi-bill-of-rights.pdf) and read the Education section of *The GI Bill of Rights and How it Works* published in 1944. Then read the same section of *The Amended GI Bill of Rights and How it Works* from 1945. Compare the two pamphlets and then complete the following questions.

<table>
<thead>
<tr>
<th></th>
<th>1944</th>
<th>1945</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the minimum number of days you had to serve on active duty to be eligible for educational benefits?</td>
<td>90</td>
<td>90</td>
</tr>
<tr>
<td>How many years after the end of the war are benefits available?</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>How much will the Government pay the school per year?</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>What does this fee cover?</td>
<td>Tuition, laboratory, library, health, infirmary, and other similar fees; books, supplies, equipment, and other necessary expenses, not including living and traveling expenses.</td>
<td>Tuition, laboratory, library, health, infirmary, and other similar fees; books, supplies, equipment, and other necessary expenses, not including living and traveling expenses.</td>
</tr>
<tr>
<td>What does the Government give as a living allowance if you are single?</td>
<td>$50</td>
<td>$65</td>
</tr>
<tr>
<td>What does the Government give as a living allowance if you have one or more dependents?</td>
<td>$75</td>
<td>$90</td>
</tr>
<tr>
<td>What is the maximum number of years the Government will pay veterans for their education?</td>
<td>4 years</td>
<td>4 years</td>
</tr>
<tr>
<td>Will the Government pay for apprenticeships or other on-the-job training courses?</td>
<td>yes</td>
<td>yes</td>
</tr>
</tbody>
</table>

Why do you think the various changes were made?

The Government was very concerned about ensuring that the 16 million veterans of WWII would have access to a job or education after the war rather than face massive unemployment. Extending the length of time educational benefits could be used and providing a larger living allowance for veterans and their rapidly growing families encouraged more veterans to take advantage of this particular aspect of the GI Bill.
Veterans and Home Loans

The *GI Bill of Rights and How it Works* explains that the government will guarantee one-half of a loan (up to $2,000) made by a bank for the purpose of buying or constructing homes, farms, farm equipment, or business property. On the guaranteed part of the loan the government promises to pay the interest for the first year as long as it is not over 4 percent. The loan must be repaid in full within twenty years. The government also promises that if you are unable to repay the loan in full it will pay back fifty percent of the loan up to $2,000.

With these facts in mind and the charts below, complete the following math problems.

<table>
<thead>
<tr>
<th>Population</th>
<th>1940s</th>
<th>1950s</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>United States</strong></td>
<td>132,122,446</td>
<td>152,271,417</td>
</tr>
<tr>
<td><strong>Mississippi</strong></td>
<td>2,176,000</td>
<td>2,179,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average Home Values (Unadjusted for Inflation)</th>
<th>1940s</th>
<th>1950s</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>United States</strong></td>
<td>$2,938</td>
<td>$7,354</td>
</tr>
<tr>
<td><strong>Mississippi</strong></td>
<td>$1,189</td>
<td>$4,159</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Homeownership Rates</th>
<th>1940s</th>
<th>1950s</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>United States</strong></td>
<td>43.6%</td>
<td>55.0%</td>
</tr>
<tr>
<td><strong>Mississippi</strong></td>
<td>33.3%</td>
<td>47.8%</td>
</tr>
</tbody>
</table>

1. a. How much did the U.S. population rise or fall (in percentages) between the 1940s and 1950s? How many U.S. homeowners were there in 1940? What about in 1950? How much did homeownership rise or fall (in percentages) between the 1940s and 1950s?

b. How much did the Mississippi population rise or fall (in percentages) between the 1940s and 1950s? How many Mississippi homeowners were there in 1940? In 1950? How much did homeownership rise or fall (in percentages) between the 1940s and 1950s?

c. What was the ratio for Mississippi homeowners to U.S. homeowners in 1940? What about in 1950?
2. There were sixteen million veterans after World War II and between 1944 and 1952 they received 2.4 million home loans. What percentage of veterans received home loans?

3. In the 1940s, how much less (in percentages) did an average house in Mississippi cost compared to an average house in the United States? What about in the 1950s?

4. What is the increase (in percentages) of average house costs in Mississippi between the 1940s and 1950s? What about in the U.S.?

5. a. Suppose you use your GI Bill Home Loan Guaranty to purchase a house for $4,159. You place a down payment of $500 and take out a loan for the remainder. How much of the loan is guaranteed by the government?

   b. The interest on the loan is four percent annually. How much interest is charged the first year? How much of the interest is paid by the government? How much is paid by you?

   c. What if the interest rate is six percent per year? How much interest is charged the first year? How much of the interest is paid by the government? How much is paid by you?
6. a. You and your spouse are both veterans. One of you served as a pilot in the Navy, the other as a WAAC in Europe. After the war you each decide to use your GI Bill Home Loan Guaranty to purchase a home at a cost of $5000. You place a down payment of $500 and take out a loan for the remainder. How much of the loan is guaranteed by the government?

   b. The interest on the loan is four percent per year. How much interest is charged the first year? How much of the interest is paid by the government? How much is paid by you?
**Veterans and Home Loans Answer Key**

1a.

\[ 152,271,417 - 132,122,446 = 20,148,971 \]
\[ 20,148,971 / 132,122,446 = 0.1525 \]
15.25% increase in U.S. population between 1940 and 1950

\[ 132,122,446 \times 0.436 = 57,605,386 \text{ U.S. citizens were homeowners in 1940} \]

\[ 152,271,417 \times 0.55 = 83,749,279 \text{ U.S. citizens were homeowners in 1950} \]

\[ 83,749,279 - 57,605,386 = 26,143,893 \]
\[ 26,143,893 / 57,605,386 = 0.4538 \]
45.38% increase in U.S. homeownership between 1940 and 1950

1b.

\[ 2,179,000 - 2,176,000 = 3,000 \]
\[ 3,000 / 2,176,000 = 0.0013787 \]
0.138% increase in Mississippi population between 1940 and 1950

\[ 2,176,000 \times 0.333 = 724,608 \text{ Mississippi homeowners in 1940} \]

\[ 2,179,000 \times 0.478 = 1,041,562 \text{ Mississippi homeowners in 1950} \]

\[ 1,041,562 - 724,608 = 316,954 \]
\[ 316,954 / 724,608 = 0.4374 \]
43.74% increase in Mississippi homeownership between 1940 and 1950

1c.

1940:
\[ 724,608 : 57,605,386 \]

1950:
\[ 1,041,562 : 83,749,279 \]

2.

\[ 2,400,000 = 16,000,000 \times Z \]
\[ 2,400,000 / 16,000,000 = Z \]
\[ 0.15 = Z \]
15% of veterans received home loans between 1944 and 1952
3.

2938 – 1189 = 1749
1749/2938 = 0.595
An average Mississippi house cost 59.5% less than an average U.S. house in the 1940s

7354 – 4159 = 3195
3195/7354 = 0.434
An average Mississippi house cost 43.4% less than an average U.S. house in the 1950s

4.

4159 – 1189 = 2970 difference in cost
2970/1189 = 2.498
There was a 249% increase in average Mississippi home costs between the 1940s and 1950s

7354 – 2938 = 4416 difference in cost
4416/2938 = 1.503
There was a 150% increase in average U.S. home costs between the 1940s and 1950s

5a.

4159 – 500 = $3659 total loan
3659/2 = $1829.50 loan guaranteed by the government

5b.

Total Loan:
3659 x 0.04 = $146.36 total interest paid in first year
146.36/12 = $12.20 interest paid monthly

Guaranteed Loan:
1829.50 x 0.04 = $73.18 interest paid in first year by government
73.18/12 = $6.10 interest paid monthly by government

You Pay:
146.36 – 73.18 = $73.18 total interest in first year by you
12.20 – 6.10 = $6.10 interest monthly in first year
5c.

Total Loan:
3659 x 0.06 = $219.54 total interest paid in first year
219.54/12 = $18.30 interest paid monthly

Guaranteed Loan:
The government will only pay up to 4%.
1829.50 x 0.04 = $73.18 interest paid in first year by government
73.18/12 = $6.10 interest paid monthly by government

You Pay:
219.54 – 73.18 = $146.36 total interest in first year by you
18.30 – 6.10 = $12.20 interest monthly in first year

6a.

5000 – 500 = $4500.00 total loan
4500/2 = $2250.00 but the government will only guarantee a loan up to $2000.00
2000 + 2000 = $4000.00 loan guaranteed by the government
4500 – 4000 = $500.00 remainder of loan that you are responsible for

6b.

Total Loan:
4500 x 0.04 = $180.00 total interest paid in first year
180/12 = $15.00 interest paid monthly

Guaranteed Loan:
2000 x 0.04 = $80.00 interest paid in first year by government (one loan)
80/12 = $6.67 interest paid monthly by government (one loan)

80 + 80 = $160.00 interest paid in first year by government (both loans)
6.67 + 6.67 = $13.34 interest paid monthly by government (both loans)

You Pay:
180 – 160 = $20.00 total interest in first year by you
15 – 13.34 = $1.66 interest monthly in first year
Post-War Housing Fast Facts

- Nine million servicemen and women returned to civilian life after World War II. This resulted in an all-time-high marriage rate in 1946 followed by all-time-high birth rates through 1964. Today, people who were born during this period are known as Baby Boomers.

- Approximately five million housing units were needed immediately after World War II, yet housing availability was at an all-time low. A lack of money during the Great Depression and a lack of materials during and immediately after the war had brought the home construction industry to a standstill. This caused many returning servicemen and their new families to move in with relatives, friends, and even strangers. They lived in all manners of housing from subdivided houses and sub-let apartments, to old military barracks and Quonset Huts.

- Before the war, many Americans never could have afforded to own their own home. New government policies encouraged banks to make home loans by insuring them against financial loss and provided mortgages of twenty or thirty years. The GI Bill also guaranteed servicemen mortgages and the chance to buy a home with no down payment.

- In the 1950s, approximately six million new single family homes were built, accounting for eighty-one percent of all new residential construction.

- The post-war dream homes and the families that built them demanded space. The homes were bigger than ever before, on large, irregularly shaped lots, physically separate from neighboring homes, and further from city centers.

- The grid-pattern of streets found in so many planned cities (including Jackson, Mississippi) were abandoned in favor of long blocks and curving streets that followed the natural lay-of-the-land.

- The post-war period not only saw an increase in homeownership but also car ownership. During the 1950s, car ownership increased from 39 million to 74 million. By 1960, eighty percent of families owned at least one car and fifteen percent owned two or more. Carports became pivotal elements of new homes.

- The new interstate highway system was begun in 1956 and allowed Americans to travel longer distances at higher speeds. The convenience of entrance and exit ramps into and around cities meant that individuals could work in the city, live in the new suburbs, and quickly and easily commute between the two.

- The price of gas remained low. During World War II, gas cost between eighteen and twenty-one cents per gallon. The price increased by one or two cents every few years, costing thirty cents per gallon in 1964 (the final year of the Baby Boom). The steadily low cost of gas allowed people to afford a daily commute between home and work.

LONG-WAITED GI LOTS PROMISED NEXT SPRING

Applications from war veterans desiring to purchase residential building sites in the state-owned GI subdivision on Highway 21 north of Jackson will be received by the State Building Commission until the deadline of December 31 of this year, it was announced Friday.

No application filed after that date will be considered, the State Building Commission has notified Stokes V. Robertson, Jr., chairman of the Veterans' Advisory committee.

Created by Legislative Act over two years ago to relieve the emergency in housing returned war veterans, GI Subdivision with 300 lots is located along U. S. Highway 91 and on both sides of the Tripps Crossing Road east of the highway.

The building sites, each lot with a frontage of 75 feet and a depth of 150 feet, were laid out by the State Highway Department. Contract for hard-surfacing new streets in the subdivision will be let immediately following winter weather for completion in the spring.

The estimate sale price of each lot to a veteran will be between $750 and $1500, figured on the basis of subdivision costs in providing streets and utilities on the state-owned property. Laying of sewers and water mains is almost complete.

Development of the GI Subdivision will be completed in the spring in time for veterans to build their homes in the summer.

Similar to the lottery-draft system, the method of determining who will secure lots will be a public drawing with the names of all applicants in one jar and the lot numbers in another. The name of an applicant will be drawn and then a lot number, and these will be paired.

Proper printed forms are available to veterans at the State Building Commission office on the fourth floor of the New Capitol.

The form should be properly filled according to requirements set up in the Legislative Act and sworn to before an officer authorized to administer oaths. A certified copy of the veteran's discharge should be attached to the sworn application.

Other provisions of the Legislative Act require each veteran making application to present satisfactory evidence of his bona fide intent to build his home thereon, and that no lot can be resold within 18 months after the date of purchase except to an honorably discharged veteran at a price not to exceed the original purchase price of the lot, the cost of the improvements thereon, plus five per cent.

Prices Fixed For Veterans’ Lots; 281 Now On Priority List; Drawing Set Sept. 22

Price tags ranging from $400 to $1,500 each were announced Saturday by the state Building Commission for the 307 veterans lots to be sold on the Tripp’s Crossing subdivision three miles north of Jackson.

The commission set September 22 as the date for drawing of the lots and named a list of 281 veterans on the first-priority group. A number sufficiently large to boost this figure to equal the number of lots will be added following a meeting on September 21, when some of those veterans not included on the priority list will be given a hearing.

A total of 380 veterans have made application. The priority group was taken upon recommendation by a special committee representing all veterans’ organizations in the city.

Priorities were given those veterans deemed to be most in need of housing facilities. The September 22 drawing will determine which lots the individual veterans will be permitted to purchase.

W. B. Fontaine, secretary of the commission, said veterans on the priority list will be permitted to make exchanges of lots by mutual consent.

“In other words,” he explained, “if one veteran draws a lot valued at $1,300 and would prefer a $750 lot, he may trade for one in that level, provided he finds another veteran desirous of making the exchange."

The price set by the commission was well above that suggested by the veterans committee, headed by Stokes Robertson, Jr., of Jackson. The veterans’ committee had recommended a “top” of $1,000 for the most expensive lots.

Fontaine said the price set represented pre-war land values for the lots plus the cost of improvements carried out by the state Highway Department.

These improvements included construction of street, water, sewerage, gas and other facilities and reached an overall total of $348,386.66. Individual improvement cost ranged from $373.90 for the cheapest lot to $327.22 for those in the $1,500 bracket.

The commission divided the 307 lots into the following classifications:

- 117 lots to be sold at $1,500 each
- 55 lots at $1,300 each
- 14 lots at $1,200 each
- 57 lots at $1,100 each
- 20 lots at $1,000 each
- 25 lots at $850 each
- 14 lots at $750 each
- 11 lots at $500 each
- One lot at $400

Of the total of 307 lots, 236 were listed at prices above $1,000 each.

Secretary Fontaine pointed out that veterans whose names were not carried on the first priority list are not necessarily barred from purchase of a lot.

Many of those listed may for one reason or another decide against buying a tract, which would leave openings for those now on the “reverse” list.

Another factor is apparently the high cost of the tracts, which many veterans have admitted are greater than they had planned on paying.

Following the September 22 drawing, they will be given 30 days in which to make their purchases, the full amount of which must be paid in cash.

Assemble Materials For First House In Tripps Crossing Area

Materials for construction of the expected first house to be built for a veteran in the new Tripps Crossing subdivision are being assembled, and it is expected that work will commence with the next week or two, according to the Ins-Cem Company, builders.

The house will be constructed on a lot purchased from the State by Charles M. Hills of The Clarion-Ledger staff.

Lewis Culley, official of the firm of builders, states that the three bedroom insulated concrete structure can be erected within a period of five weeks after start of work.

Of especial interest is the fact that the house is practically fireproof, thus drawing low insurance rates and is also given to low upkeep costs. There is practically nothing to deteriorate in the construction, according to the builder.

Also interesting is the fact that a "lock and key" job is delivered to the lot owner.

Mr. Hill, a veteran of the U.S. Marine Corps, purchased his lot at Tripps Crossing on the first day that they came up for sale. He has filled the first FHA-GL loan commitment papers, and it is expected that his home will be the first completed in the subdivision.

The house will be constructed of insulated concrete, and will be largely impervious to heat or cold. It will be placed on a lot 75 feet by 122 feet in depth. The house will be 53 feet wide and 29 feet deep. A 41-feet front porch with wrought iron grill posts will run across the front of the house and the garage will be on the south side of the house which is to face east. It consists of two units, garage on the left.

The roof will be a gable roof and the living room will extend the center of the house as a 25-feet-deep, and 15-feet-wide living and dining combination. The kitchen-breakfast nook combination will be to the back, adjoining the large dining space, and will be an overall 184 feet by 8.5 feet.

Also to the back will be a corner bedroom 11 x 12 feet and a front corner bedroom will be 14x11.8. The third bedroom, also to the front will be 11x11 feet.

A hallway 12 ft. long and 8.5 feet wide will run from the living room to the back bedroom. All three bedrooms will open into the hall, will be the bathroom door and a kitchen door.

There will be sliding door, walk-in closets in each bedroom. A doorway leads from the breakfast nook into the dining space. There will be a doorway from the dining space to the service porch, and a door from the service porch to the rear of the garage. Another door leads off the service porch to the backyard and another from the breakfast nook to the backyard.

The front entrance will be directly into the large living room on the left corner going in.

There will be a large double French doors in frame windows to the front of the living room, and large sliding windows for the two front bedrooms. Smaller side windows will be installed in the two end bedrooms on the north side of the house, and there will be a regulation window to the back of the rear bedroom. The bath and kitchen will have slightly smaller windows and another large double window will back up the dining space at the rear of the living room. There will be one south window to the garage. The garage will have overhead slide doors.

Living room and dining space floors will be parkay block oak covered, and the kitchen, hall, bath and three bedrooms will have asphalt tile floors of colors selected by the owner. All rooms will be tinted to suit the owners, as will the exterior of the house, which will be tinted stucco.

The roof will be peaked wood construction tied to steel to the rest of the house and will be asphalt shingled.

Fixtures for the bath and kitchen will be above standard, with wall tile in the bath. In the kitchen the automatic hot water tank will drop from the ceiling and tile, and underneath will be space for the washing machine.

Ample closet space, refrigerator space and stove space with double sink in front of the kitchen window along with work space, will be incorporated.

Heating will be by two large radiant wall heaters in the hallway and the living room, with a wall space heater in the bath.

From The Clarion-Ledger, October 31, 1948. MDAH Archives and Records Services. Used with the permission of The Clarion-Ledger.
Map Packet

City of Jackson Mississippi, Chamber of Commerce Map
May be viewed online at http://zed.mdah.state.ms.us:81/cgi-bin/koha/opac-detail.pl?biblionumber=69608&query_desc=kw%2Cwrdl%3A%20jackson%20chamber%20of

Jackson, Mississippi, 1979 Map
May be viewed online at http://zed.mdah.state.ms.us:81/cgi-bin/koha/opac-detail.pl?biblionumber=69624&query_desc=kw%2Cwrdl%3A%20jackson%20and%20kw%2Cwrdl%3A%201979
City of Jackson Mississippi, Chamber of Commerce Map. MDAH Archives and Records Services.
Jackson, Mississippi, 1979 Map. MDAH Archives and Records Services.
Jackson City Limits

Using the maps found within the Map Packet, answer the following questions.

1. Identify the date of each map:
   a. Chamber of Commerce Map ____________________________
   b. Jackson Mississippi Map ____________________________

2. The Chamber of Commerce Map shows Jackson’s city limits in two different years. What are they? ________

3. Using streets and landmarks, what are the city limits (north, east, south, and west) for Jackson in each of the following years?
   a. 1928 ______________________________________________________________________________
       ______________________________________________________________________________
       ______________________________________________________________________________
   b. 1949 ______________________________________________________________________________
       ______________________________________________________________________________
       ______________________________________________________________________________
   c. 1979 ______________________________________________________________________________
       ______________________________________________________________________________
       ______________________________________________________________________________

4. Name one major feature that was outside the Jackson city limits in 1949 but inside the city limits in 1979.
   ______________________________________________________________________________

5. Locate the Municipal Airfield on the 1928 map. Does it change at all through the years? _________________
   ______________________________________________________________________________

6. What type of roadways are missing from the 1928 and 1949 maps? _________________________________
   ______________________________________________________________________________
7. In the 1928 and 1949 maps a different type of transportation dominated. What was it? Is this type of transportation still available on the later maps? ____________________________________________
_______________________________________________________________________________________

8. The Chamber of Commerce Map shows numerous parks, cemeteries, and golf courses – designated green spaces. Consider the following green spaces. Are they preserved in the 1979 map?

a. Municipal Golf Course _________________________________________________________________

b. Livingston Park and Cedar Lawn Cemetery ________________________________________________
   i. What new attraction appeared in the Livingston Park area between 1949 and 1979?
      ____________________________________________________________
   ii. What institution disappeared from the Livingston Park area between 1949 and 1979?
       ____________________________________________________________

  c. Riverside Park ____________________________________________________________
     i. What new attraction appeared in the Riverside Park area between 1949 and 1979?
        ____________________________________________________________

d. Why do cities add green spaces into their planning? How do green spaces impact people's daily lives?
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________

9. List the years that the following institutions appear on each of the maps.

a. Millsaps College and Memorial Stadium _________________________________________________

b. Bellhaven College ______________________________________________________________________

c. Farmer’s Market _______________________________________________________________________

d. State Fairgrounds _______________________________________________________________________
e. Veteran’s Hospital

i. Why do you think a Veteran’s Hospital was built between 1928 and 1949? ________________________
   ______________________________________________________________________________________

ii. Can you locate the Veteran’s Hospital on the 1979 map? How has it changed? ____________________
   ______________________________________________________________________________________

f. Choose one of the institutions above and explain how it improves the quality of life for Jackson residents.
   ______________________________________________________________________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________

10. Locate the Tripp’s Crossing GI Subdivision on each map. How does its placement within the city of Jackson change throughout the years? ________________________________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________

11. Post-war suburbs replaced the formal grid layout of cities with curving roads and an irregular layout. Using the Chamber of Commerce Map compare the city as it was in 1928 to what it was in 1949 and locate one example of this phenomenon. ____________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________

12. Name the suburbs that appear on the 1979 map. What does the appearance of suburbs on this map (as opposed to their absence on the 1928 and 1949 maps) tell you about how cities change? ____________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________
   ______________________________________________________________________________________
Jackson City Limits Answer Key

1a. Chamber of Commerce Map 1949
1b. Jackson Mississippi Map 1979

2. 1928 and 1949

3a. 1928 North: Municipal Airport, Woodrow Wilson Drive, Ridgeway Street; East: west of Riverside Park, Pearl River; South: Raymond Road; West: Clairborne Avenue, Municipal Airport

3b. 1949 North: north of Northside Drive; East: west of Riverside Park, Pearl River; South: McDowell Road; West: Veteran's Hospital

3c. 1979 North: County Line Road (the Hinds County limits); East: Pearl River; South: south of Lake Catherine and Swan Lake, Brookwood Country Club; West: west of Big Creek and the Waterways Experiment Station

4. Mississippi Basin Model / Waterways Experiment Station, Lake Hico

5. In 1928 and 1949 it is named the Municipal Airport but by 1979 it had been renamed its name to Hawkins Field. As city limits pushed westward they caused the Airport to become more a part of the city.

6. Highway system, including Interstates 20, 55, and 220.

7. Railroads, including the Illinois Central Railroad (ICRR), the Gulf, Mobile and Ohio Railroad (GM&O), and Gulf and Ship Island Railroad (GSIRR). The railroads are still present on the 1967 and 1984 maps but less emphasis is put on railroads and more on the highway system.

8a. Municipal Golf Course 1928, 1949, 1979
8b. Livingston Park and Cedar Lawn Cemetery 1928, 1949, 1979
8b.i. What new attraction appeared in the Livingston Park area between 1949 and 1967? The Municipal Zoo
8b.ii. What institution disappeared from the Livingston Park area between 1949 and 1979? The Old Ladies Home
8c.i. What new attraction appeared in the Riverside Park area between 1949 and 1979? Golf Course
8d. Green spaces beautify city living; they provide clean air for residents; allow citizens a connection to nature.

9a. Millsaps College and Memorial Stadium 1928, 1949, 1979
9b. Bellhaven College 1927, 1949, 1979
9c. Farmer’s Market 1928, 1949
9d. State Fairgrounds 1928, 1949, 1979
9e. Veteran’s Hospital 1949, 1979
9e.i. The recent war would have necessitated a network of Veteran’s Hospitals across the state and country to
provide ongoing medical care to veterans.

9e.ii. Can you locate the Veteran’s Hospital on the 1979 map? How has it changed? The hospital has moved to Woodrow Wilson Drive where it is located near civilian hospitals.

9f. Answers will vary.

10. 1928: outside the city limits; 1949: about 1 block within the city limits; 1967: about 1 mile within the city limits; 1984: about 3 miles within the city limits

11. See blocks 8B, A4, and F2.

12. Clinton, Richland, Pearl, Flowood, and Ridgeland. The presence of these suburbs help show that since the 1940s, people have begun to have an increased desire to live outside the city in more suburban areas. This usually allows them to own larger, more modern homes with larger outdoor spaces. Oftentimes it is cheaper for people to live in the suburbs than the city or to obtain better schooling for their children. Since more people live in the suburbs a growth of schools, shops, parks, and entertainment venues are built to accommodate them. An increase in roadways and other forms of public transportation are built to allow people to commute into the city (or from suburb to suburb as they grow).
Lesson Five Quiz: Coming Home

Choose the best answer from the multiple choice questions below.

1. The official name of the GI Bill
   a. GI Bill of Rights
   b. Servicemen's Readjustment Act of 1944
   c. Servicemen's Readjustment Act of 1945
   d. none of the above

2. The GI Bill did not provide for
   a. education and job training
   b. guaranty of loans
   c. unemployment allowances
   d. unlimited government assistance

3. The GI Bill was deemed necessary because veterans of what prior war had felt they were treated unfairly after their military service ended?
   a. Civil War
   b. Spanish American War
   c. World War I
   d. Korean War

4. In 1947, the peak year of the GI Bill, forty-nine percent of _____ were veterans.
   a. homeowners
   b. college students
   c. business owners
   d. unemployed Americans

5. What is the name of the Mississippian who updated the GI Bill in 1984?
   a. Phil Bryant
   b. Ross Barnett
   c. Sonny Montgomery
   d. Theodore Bilbo

6. The GI Bill states that the government will guarantee one-half of a loan up to
   a. $2,000
   b. $3,000
   c. $4,000
   d. $5,000
7. People born between 1946 and 1964 are known as
   a. Post-war Babies
   b. Cold War Babies
   c. Baby Boomers
   d. Generation X

8. An increase in home ownership also led to an increase in
   a. home break-ins
   b. furniture sales
   c. larger families
   d. car ownership

9. Because post-war dream homes were larger than early 20th century homes, they were built in
   a. the city
   b. the suburbs
   c. the country
   d. none of the above

10. An important adaptation to suburban sprawl and increased car ownership was the building of
    a. airports
    b. bus lines
    c. interstate highways
    d. subway systems

*Use a separate sheet of paper to complete the short answer questions below.*

1. The G.I. Bill helped make a college education attainable for more Americans than ever before and helped promote college as “the next natural step” after high school. Is college after high school still the next natural step today? Why or why not?

2. Explain how the G.I. Bill helped the U.S. stave off an economic depression similar to that of the 1930s.

3. Re-examine the Camp Clinton POW WOW of April 13, 1945. Why would a war make people more desirous of a home, a family, and an education?

4. Explain how home loans to veterans helped promote suburbs and car ownership.
Lesson Five Quiz: Coming Home Answer Key

1. B  
2. D  
3. C  
4. B  
5. C  
6. A  
7. C  
8. D  
9. B  
10. C