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Families May Face Financial Hardship

By BARBARA MILZ
Advertiser Staff Writer

Hawaii's men slated for callup for active military duty will face some financial hardships, military officials admitted yesterday.

A sudden and often drastic drop in income faces many of them and their families.

However, the men will become eligible for veterans benefits, including schooling under the GI bill.

All men leaving private, City-County-State or Federal employment will be assured of their present jobs, including seniority, on their honorable discharge from military service.

The men called to active duty will be under the protection of the Soldiers and Sailors Civil Relief Act of 1940.

This Federal Act insures that creditors of men called to active duty must go to court before any action to repossess unpaid-for items such as furniture, cars or homes.

"The Soldiers and Sailors Relief Act is no panacea," warned Lt. James S. Burns of the Judge Advocate's Office, Headquarters and Headquarters detachment, Hawaii Army National Guard.

"In many instances, individuals now in civilian life earning 'X' number of dollars a month, have a low rank, and their pay will be substantially decreased.

"It will create a hardship on them, their families and the community at large."

The Soldiers and Sailors Relief Act does not guarantee that if a man won't have to give up his expensive home or car if he can't pay for it on his military pay. It does, however, provide that a creditor will have to go to court to repossess the items.

The court will have the right to decide whether the man's ability to pay for the items has been adversely affected by the military service.

This act also provides that a calledup man's military pay cannot be garnisheed for debts incurred before his orders to military service.

Such debts, if they can't be paid on military pay, will re-

main, gathering 6 per cent interest each year, until three months after the man is discharged from the service.

Dependents of these newly called up servicemen may apply to the court to ask for consideration from the judge as to what can be done for them before they begin to be overburdened by these debts incurred before the callup.

Men facing the callup will be advised to meet with their present creditors to try to work out solutions to their debt problems in the face of their forced cuts in income.

These men also will be advised to request a leave of absence from their employers in order to guarantee that they will receive their same jobs back on the honorable completion of their active duty.

This right to the former job with seniority rights and vacation rights as though the man had never left is guaranteed by law.

Laws covering re-employment rights include coverage for men injured on active duty to the extent they would no longer physically qualify for their present jobs.

Re-employment rights laws cover jobs in Federal, State, County and City governments as well as in private industry.

One Federal law prevents eviction without court approval of a calledup serviceman's wife, children or other dependents from houses or apartments for which they pay \$150 a month or less.

Federalization of these calledup men would also make them eligible for schooling under the GI bill following the completion of their service.

A Veterans Administration official said men who have been in the six-month-active-duty Army Reserve program have not been eligible for the GI bill benefits for education.

This is because the GI bill demands at least 181 days active duty, and men under the six-months Reserves program were on active duty for only 180 days.

Wives and dependent children of the men called up will be eligible for post exchange and commissary privileges, as well as medical care at military clinics and military hospitals.