

# Lawyers Brief National Guard Wives

By ERIC CAVALIERO  
Advertiser Staff Writer

Poet John Milton knew nothing of modern international tensions when he wrote: "They also serve who only stand and wait."

But his words might have been dedicated to the wives and families of the men in Hawaii Army National Guard units.

"I've developed a deep respect for the wives and children of these men who are likely to be shuffled around the military checkerboard," a National Guard spokesman said yesterday.

"Transit living always places a strain on military families, but these women will have to run their homes while their men are away."

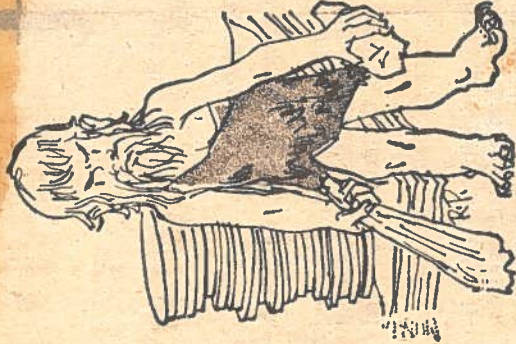
The National Guardsman spoke at a briefing yesterday at the 487th Artillery Armory at Ft. Ruger. It was attended by National Guardsmen and their dependents.

There will be similar briefings at 8 a.m. and 1 p.m. today at the armory. On May 4 and 5, the briefings will be at 8 a.m. and 1 p.m. in the Kai-muki Intermediate School auditorium.

Speakers at yesterday's briefing included Lt. James Burns, Hawaii Army National Guard legal officer. He's the Governor's son.

He discussed such subjects as powers of attorney, wills and the importance of not refinancing loans because of interest limits provided in the Sailors and Soldiers Civil Relief Act.

On the question of power of attorney, he said: "The problem arises when the wife is here and the husband is away. She requires the husband's signature for cer-



Man of house has to pick up his club and leave.

tain actions such as buying a car or a house."

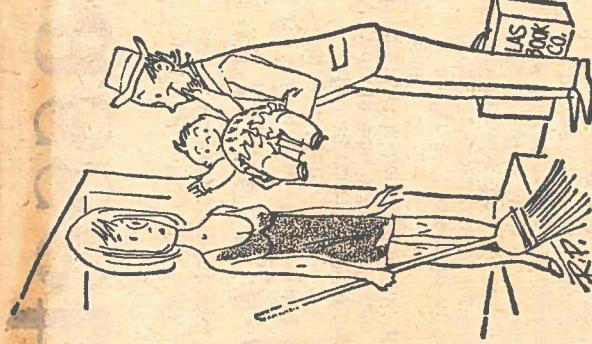
Speaking directly to the wives, he said: "You have to get a document that gives you authority to sign your husband's name and which binds him — it's like giving the guy a long arm."

Burns said he recommends power of attorney with limited powers to fit particular needs.

"General powers — the right to do anything and everything is an awful responsibility," he said. "A guy can come back and find everything gone — and legally so."

On the question of wills, he said a man's property goes straight to his wife or another party if he has tenancy by entirety or joint tenancy.

Burns said most husbands



Make a point of asking salesmen for credentials.

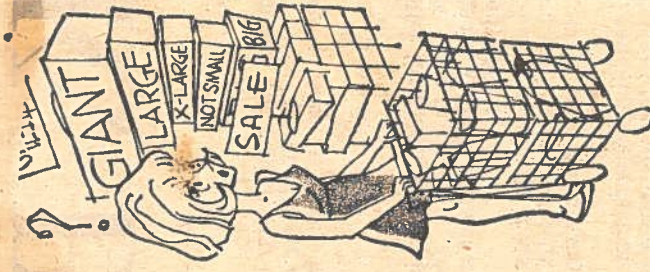
want their property to go to their wives.

Addressing himself to the husbands, he said: "Your property will go to your children after your death unless you make it clear in a will that your property should go to your wife."

He urged wives not to refinance loans because of the interest limit provided for them in the Sailors and Soldiers Civil Relief Act.

According to Burns, the act applies only to those individuals whose ability to pay has been "materially affected" because of the call-up.

Other matters discussed by Burns included re-employment rights and the importance of wives learning to live on a serviceman's pay. The wives were given leaflets published by the Office

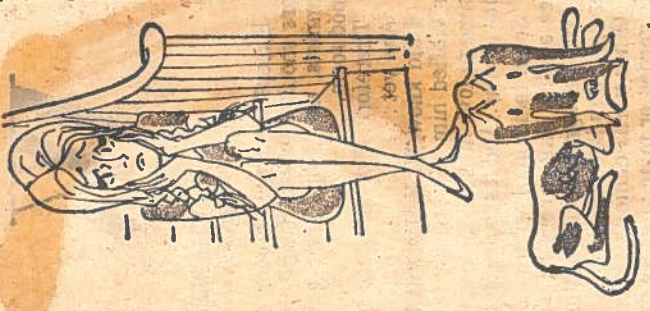


Don't be a sucker for 'bargains' in stores.

of the Consumer Protector of the State Department of Regulatory Agencies.

The leaflet contained the following hints:

- "Protect your money — stretch your dollar."
- "Take your time about gifts."
- "Don't fall for telephone solicitors offering free gifts."
- "Don't let desperation signing a contract. Read it carefully — especially the fine print."
- "Don't buy in haste."
- "Don't be a sucker for 'bargains' tagged at hard-to-believe prices."
- "Don't fall for telephone solicitors offering free gifts."
- "Don't let desperation get you."



Wives must not despair while hubby's away.

Cartoons by State Office of the Consumer Protector