

OFFICIAL EMPLOYEE PUBLICATION OF THE FEDERAL AVIATION AGENCY

January 1961

Message to All Employees

More than five million government employees and members of the Armed Service are expected to participate in this year's Federal Service Joint Crusade, which takes place simultaneously with the National Health Agencies Campaign.

The joint drive is being conducted on a national scale during the six-week period between January 1 and April 30. The Washington area campaign will take place from March 1 to April 15. In other areas the precise time will depend on local option.

Sumner G. Whittier, U. S. Administrator of Veterans Affairs, has been named National Chairman of the Federal Service Joint Crusade. The agencies which make up this Joint Crusade are:

The American-Korean Foundation
Radio Free Europe
CARE, Inc.

The following research, education, and community welfare agencies solicit our support in the National Health Agencies Campaign:

American Cancer Society, Inc.
American Heart Association, Inc.
Muscular Dystrophy Association of America, Inc.
National Society for Crippled Children and Adults, Inc.
National Multiple Sclerosis Society
United Cerebral Palsy Associations, Inc.
National Society for the Prevention of Blindness
Arthritis and Rheumatism Foundation
National Association for Mental Health, Inc.

The FAA Administrator served as last year's Chairman of the Federal Service Joint Crusade and the National Health Agencies Campaign. That joint campaign was a success. You are urged now to greater participation in the current campaign to strengthen the work of organizations which are waging and winning the war for peace and health.

VHF Deployment Plan Revised, To Extend To January 1, 1966

The FAA has announced a revision of the Agency's Very High Frequency Deployment Plan which will extend to January 1, 1966, the date when the FAA will implement unrestricted channel assignments using 50 kc. separation.

The revised plan followed numerous meetings with the General Aviation Council and a general meeting with industry representatives and the FAA early last year. Industry suggestions have been considered in the revised plan, and it now more fully meets the objectives of both the Air Traffic Control System and the users.

A Technical Standard Order will not be adopted as a requirement for communication transmitters and receivers for general aviation aircraft. Instead, a guide for general aviation communications equipment manufacturers is being developed by Special Committee 93 of the Radio Technical Commission for Aeronautics. The Federal Communications Commission requirements for transmission stability and quality govern general aviation communication equipment.

FAA Loans ILS To Peruvian Government

An instrument landing system (ILS) has been loaned by the FAA to the Peruvian Government for use at the Lima International Airport at Callao, Peru.

As a part of the technical assistance program which the FAA carries out for the International Cooperation Administration, an FAA engineer has been temporarily assigned to the Civil Aviation Assistance Group/UAOM in Lima to work with Peruvian engineers and technicians in installing the equipment.

The plan provides for continuing both VFR and IFR (below 24,000), communications service on the 100 kc. channels between 118-127 mcs. until January 1, 1966. VFR communications service will continue thereafter on the 100 kc. to the extent feasible. The plan continues to provide service on 50 kc. channeling in the 127-135 mcs. band for users with this tuning capability.

Frequency assignments of 50 kc. separation began January 1, 1961, and will be progressively implemented below 127 mcs. on a case-by-case basis, as may be required for both terminal and en route services. However, until January 1, 1966, 50 kcs. channel assignments will in most cases be installed in high density traffic areas.

Commencing in 1966, unrestricted channel assignments using 50 kc. separations will be implemented for all communication functions as air traffic control requirements may dictate. Airport control towers and flight service stations will continue to provide communications service for VFR traffic on 100 kcs. channels to the extent feasible.

As the traffic control services expand and additional 50 kc. assignments are progressively made, it will be highly desirable for aircraft to be equipped with 50 kc. equipment throughout the 118-135 mcs., if they are to benefit from all the communications and traffic control services available to them. The FAA points out that it is not intended to infer that present airborne radio gear will be unusable. However, the communications service available on 100 kc. channels will of necessity be less than a complete service, and will be subjected to interference from adjacent frequencies in some parts of the country.

5-Point Certification Program Adopted, Speeds Modified Aircraft Certification

A new five-point program of cooperation with the aviation industry to speed up the certification of modified aircraft has been adopted by the FAA.

Modified aircraft, which are widely used in business aviation, are planes later changed in important characteristics to fit them for other uses or other customers. When such changes are made, FAA may require additional inspection and testing to insure safety, and issues a supplemental type certificate. In the past four years nearly 3,500 such certificates have been issued, and the practice of modification continues at an in-

USAF Program Initiated for All-Cargo Aircraft

The United States Air Force and the FAA have jointly announced the initiation of an Air Force program for the development of an all-cargo aircraft designed to meet civil standards and fulfill the needs of both the military and commercial carriers. The program will involve the development of a transport with a maximum cargo capacity of 70,000 pounds and a capability of taking off fully loaded from a 6,000 foot runway.

The new plane is to be powered with turbofan jets and will feature truckbed height loading. In the military version, it will also have provisions for air dropping parachute troops and heavy equipment. Other specifications are a 20,000 pound cargo capacity for trans-Pacific and a 50,000 pound cargo capacity for trans-Atlantic flights.

The aircraft will be developed in such a manner that it will be suitable for immediate FAA certification as a commercial carrier.

FLY-BY

Editor

Thomas J. Wholey

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creasing rate. During 1959, for instance, 983 supplemental type certificates were issued as compared with 495 in 1957.

The new program was established by the FAA after consultation with representatives of several of the principal aircraft manufacturers, repair stations and corporate owners. George C. Prill, Deputy Director of the FAA Bureau of Flight Standards, said the Agency program is designed to make approval of aircraft changes prompt and uniform. It will include the following steps:

- An improved system for the dissemination of data and information between FAA regions in which modification firms are located will be put into effect. This will improve uniformity of interpretation throughout the FAA and shorten the time for certifying planes that have been modified. FAA is establishing a special office in Washington to handle these matters under a Chief Modification Engineer.

- Increased authority may be given industry facilities by FAA in a new rating, "Approved Modification Station." Such stations would have authority to approve supplemental type certificates covering their modifications. FAA is now developing standards to cover the approval of these agencies and industry cooperation in this effort will be initiated.

- Both FAA and the industry will work on improved guides for FAA field personnel to produce more rapid and uniform approval of changes. Manufacturers will be urged to provide manuals to aid this purpose. This type of activity is particularly applicable to the new, small, high-performance business aircraft that have special interiors installed after they leave the factory.

- The industry will consider drafting and proposing to FAA a new part of the Civil Air Regulations pertaining to large aircraft used for business purposes. They will also consider a new special regulation pertaining to modifying transport type aircraft for business use.

- The industry agreed to advance planning in modification operations in order to give FAA sufficient warning of peak workloads, particularly when adequate scheduling of required tests must be arranged.

Industry and FAA officials have approved results of the consultation, and believe the mutual agreement will result in benefits to owners, modifying firms and the FAA.

Intensive Evaluation Started On Federal Health Program

The Civil Service Commission has started an intensive evaluation of the Federal employees health benefits program. This is part of a continuing long-range program to ensure effective administration of the program.

The evaluation will also be used in the renegotiation of contracts with carriers of plans participating in this program, the Commission said. Although the present contracts will run until October 31, 1961, renegotiation for the second contract period will begin this spring.

The evaluation will have two primary goals: (1) to determine how smoothly the program is operating and (2) to obtain a valid cross section of employee opinion concerning possible changes. Commission representatives will look into the settlement of claims, agency record keeping and enrollment procedures, and operation of the Commission's health benefits regulations. Employee opinion will be sought on such matters as the adequacy of health benefit coverage offered, service received under the plans, and benefits to be added to or deleted from the several plans.

From its continuing evaluation, the Commission expects to be in a position to (1) spot problems before they assume major proportions, and (2) make or recommend changes and improvements in the program from a broad base of data concerning actual need and desire, rather than from isolated suggestions or limited information.

To assure that the evaluation will reflect all viewpoints, Commission representatives will make visits to agency installations and health plan offices. In addition, the Commission will continue to seek advice from a variety of sources which have already proven to be very valuable. Among these are the Federal Employees Health Benefits Advisory Committee, an interagency advisory group of Federal personnel directors, a five-man committee representing the health insurance industry, national officers of Federal employee organizations, carriers of the participating plans, and representatives from various organizations in the medical and hospital fields.

The Commission's Regional Health Benefits Representatives will make the evaluation in installations in the Commission's eleven regions. Staff members of the Commission's Bureau of Retirement and Insurance will conduct it in the Washington, D. C., area.

Air Trip Insurance At Lower Rates For Domestic Passengers Departing WNA

The cost of air trip insurance to domestic passengers departing from Washington National Airport will be significantly lower under terms of a contract signed between the Federal Aviation Agency and the Tele-Trip Company, a subsidiary of Mutual of Omaha. The new contract is the result of the excellent safety record in air travel.

With a low-loss ratio of many years standing, FAA reasoned that air trip insurance was too high and that the amounts purchased at the airport should have a more realistic relationship to the normal risk or the traveler's normal insurance need.

The five-year contract, which became effective December 1, 1960, also will be applicable to Dulles International Airport when the airport becomes operational. Under the new contract, premium rates for standard domestic air trip insurance are calculated at 2½ cents per thousand dollars of principal sum coverage in contrast to the former rates of 3 1/3 cents per thousand. To the passenger this means that he may purchase, for example, a policy affording \$30,000 principal sum coverage for \$.75 in contrast to the former cost of \$1.00. Tele-Trip will also make available its standard foreign air trip insurance at its current premium rate 3 1/3 cents per thousand dollars of coverage.

Other types of policies also will be offered at the airports which provide specialized insurance protection for passengers utilizing military and other Government-owned aircraft, and air-taxi and charter flights, as well as providing all accident trip coverage for individuals or groups making business or pleasure trips such as tours, conventions, hunting trips, and baggage insurance.

In other respects, the contract prohibits the concessionaire from selling insurance coverage at the airports in an amount in excess of \$150,000 for each traveler. It further prohibits the sale of annual and other long term trip insurance policies at the airports.

FAA's purpose is to achieve air trip insurance premium rates which are more nearly commensurate with the air travel industry's low loss ratio of many years standing.

Helicopter Traffic On The Increase

Traffic on the three established helicopter airlines will increase from 366,000 passengers in 1959 to two million by 1970, according to a new report issued by the FAA.

The report, entitled "The Helicopter and Other V/STOL (Vertical and Short Take-Off and Landing) Aircraft in Commercial Transport Service", is the first to be issued under the FAA's "Project Hummingbird." The project was established to provide FAA and the aviation community with planning guidance regarding the future role and utilization of steep-gradient aircraft in civil aviation.

This report covers the potential uses of the helicopter and other V/STOL aircraft in short-haul commercial air transportation during the next ten years. In addition to providing overall traffic forecasts for New York, Chicago, and Los Angeles, the three metropolitan areas which now have scheduled helicopter service, the report evaluates the requirements for helicopter services in other metropolitan areas and the outlook for intercity and commuter services in the 1960-1970 period.

The report lists Washington, D.C. and San Francisco-Oakland as likely possibilities for new certificated helicopter services in the future.

Hemphill Takes Over Honolulu Airport Office

Merle W. Hemphill, Deputy Chief of the division which has been building Dulles International Airport for the FAA has been transferred to FAA's airport office in Honolulu, Hawaii. In addition to his duties, he was directly responsible for the construction of the high speed access road to Dulles.

In his new job he will be in charge of the Region 6 Airports branch which oversees FAA participation in the development of airports within the far-flung Region 6.

A native of Arkansas, Mr. Hemphill is a civil engineer, having graduated from the School of Engineering, University of Arkansas. During World War II he served with the Navy's Bureau of Yards and Docks in the development of naval air stations. Mr. Hemphill is a veteran employee of the Civil Aeronautics Administration. He was Deputy Chief of the Office of Airports from 1950 to 1958 when he was assigned to the Dulles development project.

One Stranded Car Plus Plane and Sheriff Equals Rescue By FSS

Pilot reports of motorists stranded on the Wyoming plains during periods of high winds and drifting snow are quite common and usually only require a call to the sheriff's office to set in motion search and rescue operations. A recent case, however, demonstrated one of the many services provided by the FAA.

On the evening of November 9, 1960, at 7:28 p.m., Paul G. Marsh, Flight Service Specialist at the FAA Flight Service Station in Laramie, received a call from World Airways aircraft that was approaching the Rock River, Wyoming VOR. The radio call stated: "We are at 10,500 feet, circling an area approximately 25-30 miles north by northwest where an automobile, apparently stranded some distance from any highway, is sending S-O-S with its headlights. We'll standby to signal auto if rescue is coming."

Marsh asked the pilot to give his bearing from the Rock River and Laramie VOR facilities. From the information received he spotted the area and notified the sheriff. The sheriff came to the Flight Service Station where an appropriate route was found to get to the stranded auto and World Airways was advised that a rescue party was on the way. The aircraft blinked his landing lights to the auto to indicate its plight was known and then proceeded on west.

The sheriff called the Flight Service Station at 10:40 p.m. reporting that the occupants of the stranded car had been picked up and brought to town. The sheriff's office disclosed that two men had gone out in the plains area to shoot movies of antelope and had become hopelessly bogged down in snow drifts about 15 miles from the highway and would have had to walk many miles to any farm house which would probably have never been found due to the ground blizzard reducing visibility to near zero. According to the sheriff, had they left the car they could well have died of exposure since the temperature dropped to near -10 degrees during the night.

An alert "Ham" acquainted with the S-O-S distress call; an alert pilot in the plane picking up the code signals, a proficient Flight Service Specialist plotting the location, rapid communications with aircraft and sheriff, demonstrates again one of the little known services offered by the Federal Aviation Agency.

FAA-Coast Guard Sea Test Radio Range Mounted On Coast Guard Cutter

Tests of a radio range installed on the Coast Guard Cutter ANDROSCOGGIN began at the ship's ocean station November 23, as part of an effort by the FAA and the Coast Guard to develop acceptable guidance signals for aircraft from a pitching, rolling ocean ship.

For a one week period in late October, the ship was anchored 25 miles off Atlantic City, N. J., while aircraft from NAFEC flew the courses which it broadcasts. Other tests were conducted with the ship anchored in Chesapeake Bay. The tests from the ship's position at Ocean Station Charlie, about midway between the U. S. and Europe, are expected to develop more conclusive operational data.

A very high frequency radio range, VOR, combined with the military tactical air navigation equipment, TACAN, forms the VORTAC facility installed on the ANDROSCOGGIN. VORTAC provides two sources of azimuth or bearing information, one from the TACAN portion for use by military pilots and one from the VOR for use by civil pilots. In addition, it provides a single source of distance information from the TACAN portion of the equipment for both civil and military pilots.

A VORTAC facility has never been operated from an "unstable" base such as a ship on ocean swells. Both the VOR and TACAN antennas on the ANDROSCOGGIN are corrected to over-

come the variations in headings of a ship on an open sea. The TACAN antenna, a new Navy development, has no stabilization for the pitch of the ship, but is corrected for roll to plus or minus 20 degrees, believed to be adequate for the TACAN.

The VOR antenna is mounted on top of the ANDROSCOGGIN's 75-foot mast. Beneath it is a counterpoise 15 feet in diameter. Counterpoises on ground-based VORs are much larger. Movement of the antenna and the counterpoise at the top of a mast on a moving ship presents the greatest problem to the FAA engineers. Azimuth stabilizing is done through the gyroscope on the ship; however, roll and pitch stabilization is not provided for the VOR antenna.

Data gathered in the tests are being analyzed by the FAA's Bureau of Research and Development.



USCG CUTTER ANDROSCOGGIN with VORTAC facility aboard during test as part of an effort by the FAA and the Coast Guard to develop acceptable guidance signals for aircraft from a pitching, rolling ocean ship. VORTAC provides two sources of azimuth or bearing information.

Certain Changes Made In Retirement System

Public Law 86-713 dated September 6, 1960, provided for certain changes in the Civil Service Retirement Act of interest to FAA employees presently considering retirement. Under the new law immediate annuities will begin; (1) on the day after the employee is separated for retirement or (2) the day after salary ceases on which the employee meets the requirements for immediate annuity entitlement. Survivor annuities likewise will generally begin on the day after death of the employee or annuitant. The meeting of age requirements for immediate, deferred and survivor annuities remains unchanged.

An earlier change by Public Law 86-377 to the Retirement Act reduced from 15 years to 12 years the amount of creditable service required for entitlement to continued life insurance coverage upon non-disability retirement.

FAA employees planning on retirement in the next few months can obtain more details of these changes from their Personnel Office. The above changes will be included in a future revision of the Agency Practice on Retirement.

Airport Defense Office In Airports Division

An office to develop the FAA's airport emergency readiness program has been established in the Airports Division of the FAA's Bureau of Facilities and Materiel. The Airport Defense Planning Section will assist in developing technical guidance for civil airports participating in national emergency plans.

The section is headed by Stanley Walsh, formerly on the staff of the Dulles International Airport Construction Division.

Major goals of the FAA Airport Defense Program include:

- Establishment of an advisory program to encourage adequate emergency readiness plans and the development of protective capabilities on civil airports.
- Encourage airport operators to establish radiological monitoring teams and operational recovery teams.
- Publication of standards and criteria for fallout shelters and equipment that can be used by airport operators as "yardsticks" for adapting existing facilities or developing new shelter areas.
- Operation of a central office through which information relative to airport emergency readiness and training may be disseminated to airport operators throughout the nation.

Unidentified Mail

Far too many of the 200 million pieces of mail that flow through the Veterans Administration each year cannot be properly identified, the VA has disclosed.

Too many veterans and their dependents merely sign their names to correspondence, and names are not enough.

Almost all of the 30 million names in VA's master index file are duplicated. As might be expected, there are more than 300,000 Smiths and almost 200,000 Johnsons, but most other names are duplicated scores of times.

The veteran's claim number or "C-number" and his insurance number are his alone, the VA pointed out. Inclusion of these numbers in correspondence will insure prompt and efficient service, and save time and cost of additional correspondence.

Supersonic Transport

Administrator Quesada this month recommended in a report that the Executive and Legislative Branches of the government give prompt and careful consideration to the immediate establishment of a national program for the development of a commercial supersonic transport aircraft.

In releasing the report, Mr. Quesada said: "The supersonic transport is inevitable. The dynamic nature of aviation demands constant progress—a Mach 3 (2000 mph) transport is the next natural step. Some nation will build this airplane. If we are to move ahead in the 1960's this nation, with its military and civil experience in producing the world's finest aircraft, must give serious consideration to this program now and take the indicated initiative without further delay."

Military Leave

Section 7 of Public Law 86-559, approved June 30, 1960, provides for the granting of military leave on a fiscal-year basis, rather than on a calendar-year basis as in the past. This means that there is a possibility that some reservists may be absent on military leave for two fifteen-day periods during this year. This provision will be incorporated in a revision of the Agency Practice on Military leave to be published in the future.

Color Vision Ruling Liberalized By FAA

The FAA has liberalized its application of color vision requirements for airman applicants for commercial pilot (Class 2) and student and private pilot (Class 3) medical certificates. The action, which eliminates the "practical signal light test", will result in unlimited certification of some applicants who previously had not met the requirements.

Under the reinterpretation of the color vision standards, a lower passing score has been adopted for each of the six established color vision tests which are used by FAA to determine if applicants can distinguish the aviation signal colors—red, green and white. Applicants take only one of the six tests.

An applicant who fails to make a passing score on the test may be issued a limited medical certificate if he meets the other physical standards. As an alternative, he may request a medical flight test by the Regional Flight Surgeon to determine his ability to safely exercise the privileges of his medical certificate, if he establishes this ability, he may be issued an unlimited medical certificate.

Previously, an individual who failed to pass the test given by the medical examiner was required to go through a time-consuming procedure to see if he could pass a practical field test. This involved getting authority to take the practical signal light test from the Regional Flight Surgeon, arranging with an FAA inspector to meet at an airport where there was a control tower with signal lights, and then being tested with color signals from the tower at random distances, to determine color vision discrimination. The flight test, under the new procedures, replaces the practical signal light test.

The more liberal application of the color vision standards was made possible as a result of studies by FAA's Bureau of Aviation Medicine, utilizing various research papers of the Armed Forces and a study made by Indiana University.

New Inspection Function

A new airport inspection function is being added to the FAA's Airports Division with the addition of airport facility records engineers at selected field locations.

This function in FAA's Bureau of Facilities and Materiel will result in obtaining important data on many United States airports.

Civil Service Commission Announces Retirees Health Program Target Dates

The Civil Service Commission has announced a timetable for the key actions it will take to put the Retired Federal Employees Health Benefits Program into operation by July of this year. In general, the new program will affect only those persons who, before July 1960, were receiving annuities under any of the various retirement systems for Federal civilian employees.

Draft regulations on the new program were published in the Federal Register.

Notices of eligibility or ineligibility will be mailed to all employee annuitants early in January, probably with the annuity checks. In February, similar notices will be mailed to survivor-annuitants.

Early in March, kits containing the necessary forms and complete instructions for registration will be mailed to all eligible annuitants. The annuitants will have until April 30, 1961, to register for the new program.

The addresses used for the mailing of the notices and kits will be the same as those used for the annuity checks, the Commission said. Although in some cases these will be bank addresses, the Commission is seeking cooperation of banking officials to assure that these communications are forwarded to the annuitants. However, annuitants who have their checks mailed to banks are urged to make sure that the banks have forwarding addresses where the notices and kits will reach them promptly.



Last October the FAA bought its second $3\frac{1}{2}$ million dollar, high altitude jet aircraft. The KC-135, transport version of the Boeing 707 jet passenger plane, after the refueling part that made it a tanker is removed, will be used for the next few months in the training of FAA flight inspectors and air carrier inspectors. About this April the jet plane will be moved to Will Rogers to undergo the necessary installation of electronic gear used in high altitude checking of air navigational aids across the nation. The first KC-135, now undergoing avionic shakedown flight tests, will be ready for use some time around the first of the year.

VETERANS' CORNER

Veterans and their families are asking thousands of questions concerning the benefits their Government provides for them through the Veterans Administration. Here are some of the representative questions the VA receives and the answers it supplies. FLY-BY presents them here as being of possible help to FAAers who are veterans.

I am the widow of a World War II veteran who never applied for a GI loan. I have never remarried. Recently I noticed that the deadline for World War II GI loans had been extended to July 25, 1962. Does that mean my right to apply for a loan was also extended?

Yes. Eligible unmarried widows of World War II veterans have until July 25, 1962, to apply.

I hold a GI insurance policy for \$10,000 and want to change the beneficiaries I put down a long time ago. Do I have to tell them I am making the change?

No. Your designation of beneficiaries is entirely your own affair and beneficiaries previously named need not be notified if you wish to make a change.

Is it true that the VA is still paying pension to some veterans of the old Indian Wars.

Yes. There are 39 old Indian War veterans on VA's pension rolls.

A neighbor of ours, a veteran holding GI insurance, has been hospitalized for some months and another person has been handling the payment of his insurance premiums for him. Does that person have the right to make any change in the way the premiums are paid, or to modify the beneficiaries of the policy in any way?

He definitely does not. The policyholder himself is the only one in a case like this who can make any changes affecting premiums or the payment of proceeds to beneficiaries.

I am a World War One veteran, eligible for pension under the new law, and I want to know if I have to figure payments from a fire insurance company as part of my income. We had a fire in our house last year and collected on the policy.

Fire insurance policy proceeds are not considered as income for pension purposes and you need not count them in applying for VA pension.

I am the son of a peacetime veteran who died of the extra-hazardous service he was exposed to and am eligible to take training under the War Orphans Education Act. But I'm not especially interested in going to college. What other kinds of courses can I take?

In addition to classroom work leading to a college degree, the War Orphans Education Act provides opportunity for training in a wide variety of schools below the college level—technical institutes, business schools, some vocational or trade schools, normal schools, institutions offering training in medical and related fields, and junior colleges.

Can a VA benefits check be forwarded? It used to be that it could not. I am going

Insurance Dividends

More than five million veterans holding participating GI life insurance policies will share in regular annual policy dividends totaling \$258,500,000 during 1961.

These dividends are primarily a refund to policyholders of part of their premium payments. The refunds are made principally because the death rate among GI policyholders continues to be lower than the rate upon which the premiums were established by law.

Dividends totaling \$240,000,000 will be paid to approximately 4,800,000 policyholders of National Service Life Insurance (NSLI), which originated in World War II.

Some \$18,500,000 in dividends will be paid to approximately 260,000 policyholders of U. S. Government Life Insurance (USGLI), which originated in World War I.

This is approximately \$5 million more in overall dividend payments than the amount paid during 1960. This increase is in large part due to the expected higher interest earning resulting from a new investment formula put into effect last year.

The 1961 individual policy dividends will not be materially different from the 1960 dividend. In some policies the extra interest is offset by a decrease in some of the other dividend factors.

The dividends will be paid as soon as possible after the 1961 anniversary of the date each policy was issued, the Veterans Administration said. Both term and permanent plan participating NSLI and USGLI policyholders will receive dividends.

As the payment of dividends is automatic, policyholders will receive their dividends sooner if they do not delay the processing by making advance individual inquiries.

to have to move and want to know if I should inform both the post office and VA.

VA checks can now be forwarded, yes. When you are ready to move, inform both your local post office and the VA of your change of address. Give both your old and your new address.

Are there any restrictions on GI insurance that would make the policy invalid if the veteran is engaged in a hazardous occupation?

There is no such restriction on GI insurance. The veteran may engage in any occupation, no matter how hazardous, without altering the terms of his policy or the amount of his premium.

We've just had a baby boy born in our family. I still want my wife to remain as beneficiary on my GI insurance policy, but I'd like to put down my son's name as beneficiary also in case of my wife's death. Can I do that?

Yes. Get a change of beneficiary form at any VA office. Fill it out, adding your son's name after your wife's as contingent beneficiary. Send the completed form to the VA District Office where you pay your premiums.

Do I need VA's consent to sell my GI house, if the loan is not fully paid off?

No. You don't need VA's consent to sell your property. However, if you wish to be released from liability for the balance of the loan, you must apply to VA.

I pay my GI insurance premiums quarterly and usually get a reminder from VA before the premium is due. This quarter I did not get one, and the premium is about due. Should I pay it, or wait until VA sends me a reminder notice?

By all means pay your GI insurance premium when it falls due. Premium payment is always the policyholder's responsibility, and failure to do so means risking policy lapse. Do not wait for VA reminders. It is the actual premium due date of your policy which should be observed.

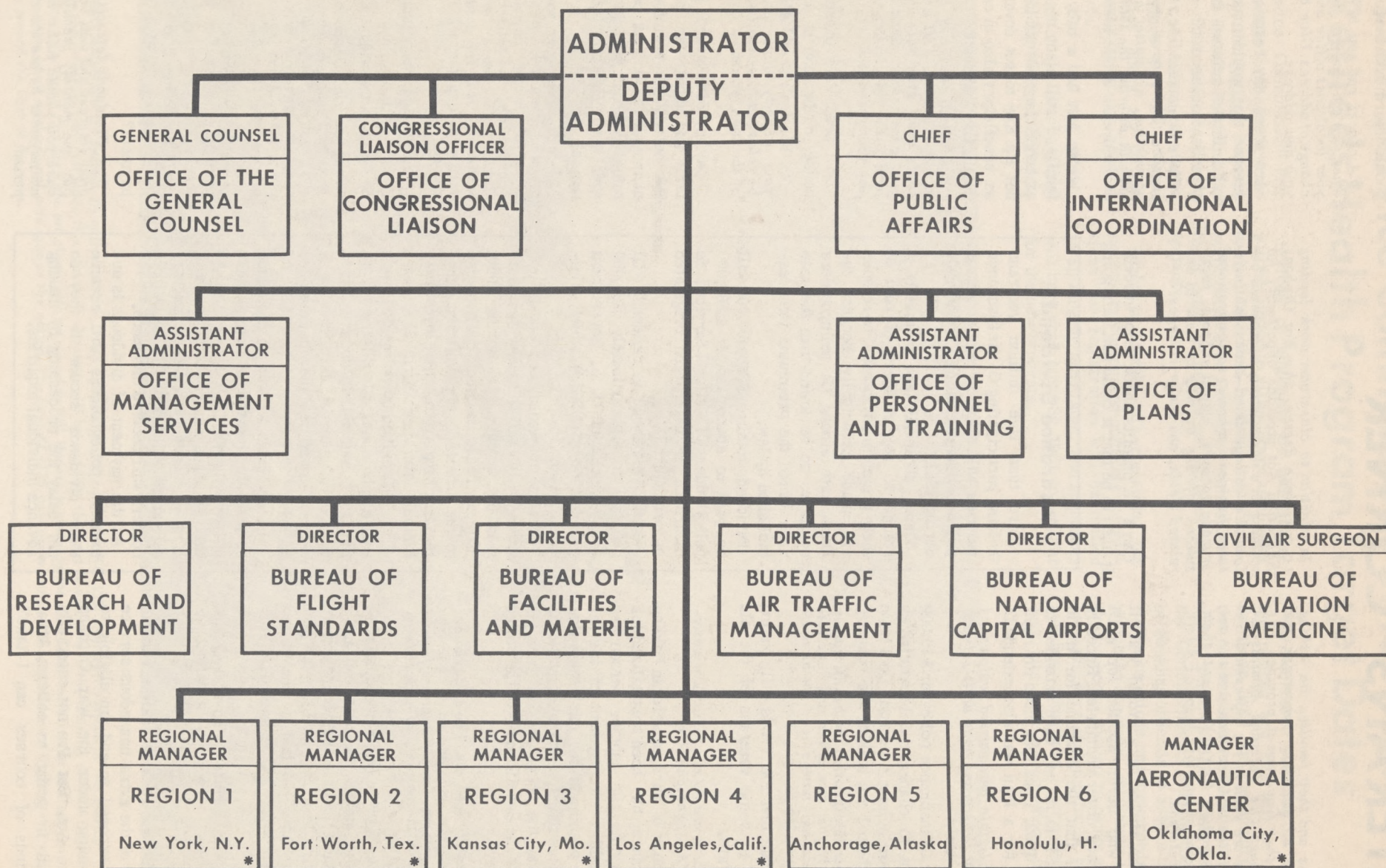
I can't find my discharge paper and I want to apply for a VA benefit. How do I go about getting another discharge?

Write to the Department of Defense, Military Personnel Records Center, 9700 Page Blvd., St. Louis, Missouri. Tell them your branch of service and your service number. There is no charge for replacements.

I have a dividend on my GI insurance coming up soon. Can I leave this with the VA as a credit from which premiums could be deducted to keep my insurance from lapsing, in case I should forget a payment?

Yes. Dividends left with VA as a credit draw interest and will be used by VA to pay one monthly premium at a time in case you should fail to make your premium payment before the end of the grace period.

FEDERAL AVIATION AGENCY



* Major program activities in Regions 1-4 and at the Aeronautical Center are under the direct supervision of their respective Washington Bureaus or Offices.

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