

# SOONER MAGAZINE

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## Analysis of G. I. Bill of Rights

[Part 2]

*By John G. Hervey, Dean, Law School, University of Oklahoma, and Chairman of the Committee of the Oklahoma Bar Association on Aid to Veteran Lawyers.*

11. What help will the government give the veteran if he wants to borrow money?

A qualified veteran (See Question 4 above) who needs money for the purchase or construction of a home, or to buy a farm, farm equipment, or business property can secure help. The Veterans Administrator will provide a guaranty of 50 per cent on such a loan provided that it does not exceed \$4,000. This means that the government will guarantee up to \$2,000 on a loan for any one of the designated purposes.

12. Will the government require security for the guaranty?

No—the veteran will not have to provide any security for the guaranty of his loan. What is more, the veteran will not have to pay any interest the first year on that part of the loan guaranteed by the Administrator—the interest on the guaranteed portion of the loan will be paid by the government the first year.

13. What about the interest rate?

This may not exceed 4 per cent.

14. Within what period of time must the loan mature?

The maximum maturity on any loan is twenty years.

15. What conditions must be met before the government will guarantee a veteran's loan?

a. Interest rate must not exceed four per cent per year.

b. The loan must mature within twenty years.

c. The loan must be used for the purposes listed—construction or purchase of a home, purchase of a farm or farm equipment, or purchase of a business.

d. The loan must "appear practicable" and be suited to the veteran's circumstances. The purchase price cannot exceed the normal value as determined by proper appraisal, and the property must be reasonably suited for its intended purpose. If the loan is for a business venture, there must be a reasonable likelihood that the business will succeed.

e. The agreement must permit the government to protect itself in case of default through the right to bid on foreclosure proceedings or to re-finance.

16. Who can make the loans?

The loans may be made by private, state, or federal lending agencies. The veteran should talk the matter over with his prospective lender.

17. Who is eligible for the educational and training benefits?

See Question 4.

18. Suppose the veteran spent a period of time in an Army or Navy college training program?

If the Army Student Training or Navy College Training program was a continuation of a civilian

program and was pursued to completion, the period of time spent in such a program would not count toward computing a veteran's period of active service under this part of the statute.

19. What is meant by active military or naval service?

The time during which a person wears a service uniform, receives pay, and is subject to military law. Any time spent in a reserve program does not count as active military service, nor does the period or furlough between induction and going into a service uniform count.

20. How much education or training is a veteran, who was age twenty-five or under at the time he entered the service, entitled to under the act?

To one year plus the period of time he was in active service. For example, John Doe, with ninety days of active service to his credit, would be eligible for one calendar year plus ninety days of education or training. Henry Hoe, with one full year of service to his credit, would be eligible for two full years of education or training. But in no event can the total period of education or training exceed four years.

21. Does the age at which the veteran entered the service affect the educational benefits to which the veteran is eligible?

It may. The person who was 25 or under at the time of entry into active service and who is otherwise eligible (See Question 4) is deemed to have had his education or training interrupted. Such person may receive a full calendar year of education, plus the period of active service to his credit, not to exceed four years altogether. The person who was over 25 years of age at the time of entry into active service is eligible for a calendar year of a refresher or retraining course, and, if he can furnish proof that his education or training was impeded, delayed, interrupted, or interfered with by his entry into active service, he is eligible for additional training equal to the time spent in actual service, not to exceed four years altogether.

22. May a veteran who was 25 or under at the time of entry into service take a refresher or retraining course?

He may—it is left to his election. He may choose a refresher or retraining course, but under this plan he may not receive the benefits under the act for more than one calendar year. The veteran may find it wiser therefore to take up his studies at the point where they were interrupted and continue them, since by this election he is entitled to benefits not only for one calendar year, but also for the period of time he was in active service.

Ed's Note: This is the second instalment of Dean Hervey's detailed analysis of the G. I. Bill of Rights, the first part having appeared in the March issue of *Sooner Magazine*. The remainder of the analysis will be published in May.

### The Cover

During their visit on the campus to attend the dedication ceremonies of the Thomas C. Reynolds post of the American Legion, Mr. and Mrs. T. C. Reynolds saw the Roll of Honor on which their son's name appears. The plaque, which hangs in the lobby of the Student Union Building, was left to the University as a memorial by the Class of '44. With Mr. and Mrs. Reynolds are J. B. Koch, state commander of the American Legion, and Bob Wilson, commander of the Thomas C. Reynolds post.

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