## EDUCATION AND TRAINING

As you are aware, under present law, educational assistance is provided for children of veterans who died of a service-connected disability, or are permanently and totally disabled from service-connected causes.

The DAV recommends that war orphans educational assistance be extended, on a proportionate basis, to the children of veterans having

a service-connected disability rated at not less than 50 percent.

In urging favorable consideration of this proposal, we point out that the Veterans' Administration has conceded that a 50-percent rating places the veteran in the class of seriously disabled. Our recommendation refers specifically to seriously disabled individuals rated as 50, 60, 70, 80, and 90 percent. These high disability ratings are for disease or injury that is always present and must be overcome by constant extra effort and strain which often causes a serious weakening of

physical well-being at an abnormally early age.

Since normal employment has been adversely affected for this group, and since the reason for their depreciated income status is military service, and since millions of dollars will be spent in the next few years by the Federal Government in the laudable program of advanced education, we can think of no more appropriate way to implement that program than by helping to educate the children of those men who help the country in time of war. The recommendation does not ask for the full subsistence allowance granted war orphans and the children of the totally disabled, but only the amount which would be payable on a proportionate basis.

Our next recommendation is to amend the veterans educational assistance program to remove the existing limitation of 36-months maximum entitlement for war orphans who are also veterans and

have earned educational benefits in their own right.

Entitlement to war orphans educational assistance is based upon the service of the parent who gave his life or became totally disabled in the service of his country.

Eligibility to veterans educational assistance is an earned right granted in recognition of the veteran's performance of military duty.

Under these conditions, we do not regard the extension of eligibility to be a dual benefit, as the periods of entitlement are not based upon military service performed by the same individual but are separate, distinct, and unrelated one to the other.

We also propose for your consideration an extension of the war orphans educational assistance program to cover the unremarried widows of deseased veterans who have died from service-connected

causes.

## GUARANTEED AND INSURED HOME LOANS

The GI home loan program came into existence in recognition of the fact that most veterans had not had an opportunity during their years of military service to save enough money to meet requirements generally made by lenders for obtaining home loans. The law was designed to substitute the credit of the U.S. Government as an inducement for lenders to make loans to veterans on relatively favorable terms.