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## School of Naval Command and Staff: Too Much to Ask?

Raymond L. O'Neil  
*U.S. Navy*

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### **'TOO MUCH TO ASK?'**

Proposals regarding the Financial Arrangements for Next of Kin of Captured, Missing or Deceased Service Members

by

LCDR Raymond L. O'Neil, SC, USN  
School of Naval Command and Staff

(This article is based on a speech delivered at the Naval War College on 19 September 1966. A transcript of the speech was forwarded to BuPers for review on 17 October 1966. Ed.)

'TOO MUCH TO ASK?'

On 24 August 1966, the *Newport Daily News* featured an article entitled "Wife Faces Problems When Soldier Missing or Captured." This, obviously, is the understatement of all time as far as next of kin of captured, missing, or killed military personnel are concerned. The article concerned financial aspects of the next of kin situation. Two quotes are pertinent:

- (1) The money the serviceman had been sending home stops and the pay he was getting is frozen. It takes weeks or months to unfreeze. [sic]
- (2) One woman tried to get quick cash from the Air Force after her husband was shot down and an officer at the base told her to go on relief.

In his message 261930Z Aug 66, CNO stated that newspaper articles throughout the country had been extremely critical of Armed Forces treatment of dependents of personnel captured or missing. The CNO message also set forth the duties and functions of the Casualty Assistance Calls Officer for the information and guidance of Navy members. *Navy Times* confirmed CNO's concern in the 7 September 1966 issue, stating that the civilian newspapers gave extremely distorted views of service programs which are functioning effectively to provide information and assistance to the next of kin of missing and captured men. Concern was also expressed that civilian news articles would be shown to U.S. prisoners as "proof" that they had been abandoned by the government. Regarding the lady who was told to go on relief, said *Navy Times*, investigation revealed that she had written to the President and received both money and an apology from the Air Force. And Deputy Secretary of Defense Vance reported to the President that "a review of the facts indicates that the story in civilian newspapers was inaccurate in many respects and incorrect in its conclusions."

In the same article, a "reliable, unnamed" Pentagon official expressed the opinion that "there is no way for a wife to get immediate cash to tide her over until formalities are completed."

I take exception with this official and intend to illustrate that there are things that *can* and

*should* be done to financially aid the next of kin of captured, missing, or killed military personnel.

So much for background. I hope that these press excerpts have set the stage and have, perhaps, caused you to ponder, "what would my next of kin do?"

The purpose of this article is to set forth proposed courses of action that would provide both initial financial aid and a guaranteed, regular monthly income for the next of kin of captured, missing, or deceased military personnel.

First a review of what occurs when a serviceman is captured, missing, or killed is pertinent to the discussion at hand.

#### On the Scene:

The Command forwards: the casualty report, the service records, the pay record, and the personal effects. At this point, for all intents and purposes, the Command's work is done.

#### At BuPers:

The Casualty Assistance Calls Officer in the area of the next of kin is notified of the situation, the Navy Finance Office is notified, and application forms for benefits are forwarded to the next of kin.

#### Next of Kin:

The Casualty Assistance Calls Officer and/or a Chaplain impart the news concerning the service member.

With this as a basis, let us discuss the case of a *captured* or *missing* member.

#### To what is the next of kin entitled?

No death gratuity  
No lump sum leave payment  
No dependency and indemnity compensation  
No serviceman's group life insurance  
No social security benefits  
(after all, the next of kin is not a "survivor")

About the only thing the next of kin of captured or missing personnel can apply for is the member's unpaid pay and allowances. This could be next to nothing.

What Can Be Done? The Casualty Report message could state the value of unpaid pay and allowances and the amount and value of unused annual leave the member has on the books. BuPers could, based on the financial information contained in the Casualty Report message, authorize the Casualty Assistance Calls Officer to draw--on behalf of the next of kin--the monetary value of the unused leave from the nearest disbursing officer.

This innovation could be effected by the service member indicating--on a revised Record of Emergency Data--that he wants unused leave at the time of, and during, confinement or missing status to be paid to the next of kin. In a captured or missing status, leave on the books is of little value to the service member.

One interesting facet of next of kin financial considerations concerns itself with the present system of percentages of pay, designated by the service member on his current Record of Emergency Data, which go to the next of kin in the event the member is captured or missing. The Service Secretary has the authority to change the percentage set forth in the Record of Emergency Data if such change will assist the next of kin who is in dire financial straits.

Next let us discuss the case of a member who is *deceased*.

To what is the next of kin entitled?

Death gratuity  
Lump sum leave  
Unpaid pay and allowances  
Serviceman's group life insurance  
Eligibility for survivor's benefits  
Eligibility for dependency and indemnity  
compensation

and

33 feet of application forms and instructions from the Casualty Branch of the Bureau of Naval Personnel!!

The emphasis on 33 feet of forms is not intended to be facetious nor to reflect adversely on the performance of the Casualty Branch of BuPers. Rather, it is presented to illustrate the impact of such forms on next of kin, such as a grieving mother of toddlers or a member's parents who possibly can't read.

Coincidentally, the 33 foot package is comprised of:

Instructions:

12 feet

Forms:

11 feet for the Navy Finance Center  
4 feet for the Social Security Agency  
4 feet for the Veteran's Administration  
2 feet for a new Dependent's ID Card

These forms are all blank and have to be completed and forwarded to the appropriate activity by the next of kin.

What Can Be Done? The Casualty Report message could state the value of unpaid pay and allowances and the amount and value of unused annual leave the member has on the books. BuPers could authorize the Casualty Assistance Calls Officer to draw--on behalf of the next of kin--the total amount due from the nearest disbursing officer. This BuPers authorization could also allow the Casualty Assistance Calls Officer to draw the Death Gratuity for the next of kin. Based on the information contained in the member's Service Record, BuPers could complete all the forms to the maximum extent possible immediately upon receipt of the casualty report message and forward them to the applicable Casualty Assistance Calls Officer. In addition, BuPers could forward a personal letter of sympathy, signed by a military officer, to the next of kin explaining, in detail, what is being done for the next of kin and what is to be expected from the Casualty Assistance Calls Officer.

The war in Vietnam is a 7-day a week, 24-hour a day job. So too should the above functions be established.

One form currently requires not only that the next of kin sign eight copies but that two witnesses attest the next of kin's signature by signing all eight copies themselves. This can certainly be done away with by having the Casualty Assistance Calls Officer witness any and all forms for the next of kin.

All the next of kin should have to do is review the BuPers completed forms, verify them, and sign. The Casualty Assistance Calls Officer could insure they were properly submitted to the appropriate activities after his personal review.

Finally, let us discuss the Social Security and Veteran's Administration benefits of the next of kin.

What Does the Next of Kin Get from the Social Security and the Veteran's Administration? Under the current system, once the completed Social Security and Veteran's Administration forms have been completed and forwarded, the next of kin are more or less on their own until the first pension check arrives.

What Can Be Done? Perhaps BuPers could initiate a revolving fund--at the Navy Finance Center--which would start regular pension checks to the next of kin on the first day of the month following the demise of the service member. The amounts of these checks would be the same as what the Social Security Agency and Veteran's Administration would furnish eventually. Such checks would be provided with the stipulation that the next of kin's account would be liquidated as soon as the Social Security and Veteran's Administration checks were scheduled on a regular basis to the next of kin.

Procedurally, the Navy would advise both the Social Security Agency and the Veteran's Administration of how much money had been forwarded to the next of kin by the Navy, and the agencies would forward money to the Navy revolving fund until the money advanced to the next of kin was offset. The agencies would then forward all checks directly to the next of kin. By this procedure, the next of kin would have a guaranteed, regular monthly income regardless of the delay encountered in processing the pension requests through the Social Security Agency and the Veteran's Administration.

Summary. I have attempted to set forth the financial plight of many of the next of kin of

captured, missing and deceased service members and what I consider as remedial actions that could be initiated to lessen the next of kin's financial problems. Perhaps this analysis will assist in making the proposals set forth herein a reality. The discussion has been primarily concerned with what the Navy could, and should, do for the next of kin, and the proposals are equally applicable to *all* military departments. The proposals have application not only in wartime, but in peacetime as well. In conclusion, let me present this question: "If you were captured, missing, or killed would you consider the financial proposals set forth to be *too much to ask* for your next of kin?"

### BIOGRAPHIC SKETCH

Lieutenant Commander Raymond L. O'Neil, Supply Corps, U.S. Navy, holds a Bachelor's Degree in Business Administration from Siena College. He has served as Supply Officer aboard the *U.S.S. Pandemus (ARL-18)* and at Naval Air Station, Agana; as Director, Contract Administration, U.S. Navy Purchasing Office, Washington, D.C.; as Purchase Superintendent, Naval Shipyard, Philadelphia, Pa.; and as Assistant Supply Officer, *U.S.S. Enterprise (CVA(N)-65)*. During his tour aboard *Enterprise*, Lieutenant Commander O'Neil spent seven months in the Vietnam area.

Lieutenant Commander O'Neil is presently a student in the School of Naval Command and Staff, Naval War College, Class of 1967.