

ANNUAL REPORT
OF THE
DIRECTOR
UNITED STATES
VETERANS' BUREAU

FOR THE FISCAL YEAR
ENDED JUNE 30

1928



UNITED STATES
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1928

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UNITED STATES VETERANS' BUREAU,
Washington, D. C., December 3, 1928.

TO THE PRESIDENT OF THE SENATE AND THE SPEAKER OF THE HOUSE
OF REPRESENTATIVES OF THE SEVENTIETH CONGRESS:

Pursuant to the provisions of section 14 of the act of June 7, 1924 (Public, No. 242, 68th Cong.), I have the honor to submit the following report of activities of the United States Veterans' Bureau for the fiscal year ended June 30, 1928.

This, the Seventh Annual Report of the United States Veterans' Bureau, discloses the extent to which the bureau has carried out the laws passed by the Congress for the relief of veterans. The report as prepared for most of the activities having to do with the extension of direct benefits to veterans, analyzes the load at the close of that period, comments briefly upon the major changes and developments during that year, and shows the trend for the past several years. It also describes the policies and procedures inaugurated during that period which it is believed have resulted in improved service to beneficiaries. In addition, it itemizes the new legislation enacted by the Congress during that fiscal year amending the basic laws under which the bureau operates. It also contains a final report of the results of vocational training, which activity terminated by law on July 2, 1928.

Respectfully,

FRANK T. HINES, *Director.*

ANNUAL REPORT FOR THE FISCAL YEAR ENDED JUNE 30, 1928

INTRODUCTION

The activities for the conduct of which the bureau is responsible under existing laws were increased during the fiscal year ended June 30, 1928, by the act of May 24, 1928, which made eligible for retirement benefits, under certain conditions, the officers and former officers of the Army, Navy, and Marine Corps, other than officers of the Regular Army, Navy, or Marine Corps, who incurred physical disabilities in line of duty during the World War. This was the only legislation passed during the above period which conferred upon veterans a new type of benefit, although both the World War veterans' act and the World War adjusted compensation act were amended in a number of important respects. The benefits under this retirement act were so entirely separate and distinct from any heretofore administered by the bureau that it was necessary to perfect a complete organization in central office to handle all phases of this work. Up to June 30, 1928, there had been received in the bureau 4,194 informal applications for retirement benefits. The scope of the amendments to both the World War veterans' act and the World War adjusted compensation act is shown under the heading, "New legislation," which appears in another section of this report.

Foremost of the policies inaugurated during this year, which it is believed will result in improved service to beneficiaries, was the decentralization of insurance activities to the bureau's regional offices. Under this plan of procedure, which was approved toward the close of this year, policy holders are to be required in all matters affecting their contracts of insurance to establish direct contact with the particular field office of the bureau located within the State of their residence. The advantages of such a plan are obvious, for not only will delays be minimized but there will also result closer contact with policy holders, which should permit the Government to conduct its life insurance business with a standard of service comparable to that of the prominent life insurance companies of the United States. In addition, premium receipts will be available for investment much more rapidly than heretofore, thereby materially increasing the interest return on the Government life insurance fund. This matter is treated in detail in that part of this report covering insurance activities.

In line with the bureau's responsibility to provide hospitalization for the veterans of all wars, there was presented to the Congress during this year a new hospital construction program, which anticipated as far as could reasonably be determined the hospital require-

ments of the bureau for the next several years. The program as submitted dealt principally with increased facilities for neuropsychiatric patients, for which type of case an unfilled demand for Government beds still exists. Perhaps the most noticeable feature of the program is its adherence to the established policy of the bureau in recommending, wherever apparently justified, the expansion and development of existing facilities rather than the erection of hospitals at new locations. In the two instances where the construction of new hospitals was recommended by the bureau, one is to replace leased facilities and the other Government buildings which are structurally unsuitable for indefinite use. The bureau's program, with certain additions, was approved by the Congress, and there was authorized to be appropriated the sum of \$15,000,000, of which amount \$7,000,000 was actually made available on May 29, 1928. The completion of this program will be expedited, particularly that part relating to increased facilities for neuropsychiatric patients.

During this year much attention has been given to the improvement of the administrative procedure dealing with existing laws, to the development of a medical program to the end that the physical improvement of bureau beneficiaries may be carried out to a greater degree, to expediting and improving the adjudication of claims, and to the continuation of the policy of dealing sympathetically and generously in all matters of veterans' relief. For the future the bureau will continue these policies, and at the same time will devote constant study to its established procedure in order that other policies of like purport may be adopted wherever indicated.

In keeping with the announced policy of attempting at all times to render the highest type of medical service, the bureau proposes to establish supply points throughout the country where its medical officers will be trained to meet the several medical problems before the bureau, and from these points assigned to the various activities as needed. It will also be the policy to detail initially newly appointed medical personnel to veterans' hospitals for the purpose of practically testing their professional qualifications before being assigned to definite duties and responsibilities.

The director of the bureau has given considerable study to the subject of veterans' relief, and has publicly proposed that there be established a separate department to handle all matters affecting the extension of direct benefits to veterans and to the dependents of veterans; and will vigorously support any legislation that has for its object this unified plan of control. In the opinion of the director, the main advantage of such a consolidation would be in bringing together in one definite agency under the President matters which are so closely related at this time as to make it essential for those charged with the administrative duties to be familiar with all phases of the problem.

The director of the bureau is also deeply interested in the question of employment of veterans. It is the belief of the director that this responsibility should be vested in the Veterans' Bureau alone, instead of being divided as at present. As this change would require action by the Congress, steps will be taken to bring the matter to the attention of the proper committees of Congress.

NEW LEGISLATION

There was enacted, on December 22, 1927, Public, No. 2 (70th Cong.), making appropriations to supply deficiencies in certain appropriations for the fiscal year ending June 30, 1928, and prior fiscal years, to provide supplemental appropriations for the fiscal year ending June 30, 1928, and for other purposes. Of significance to the bureau in this act was the appropriation of \$19,400,000 for the payment of military and naval compensation accruing during the fiscal year 1928 or in prior fiscal years. In addition thereto the unexpended balances of certain appropriations of the bureau for prior fiscal years were reappropriated and made available under the appropriation "Military and naval compensation, Veterans' Bureau, fiscal year 1928 and prior years."

Public, No. 400 (70th Cong.), passed on May 16, 1928, included an appropriation of \$485,560,000 for the regular activities of the bureau for the fiscal year ending June 30, 1929.

The President approved, on May 23, 1928, Public, No. 480 (70th Cong.), an act to authorize an appropriation to provide additional hospital, domiciliary, and out-patient dispensary facilities for persons entitled to hospitalization under the World War veterans' act, 1924, as amended, and for other purposes. This act authorized an appropriation of \$15,000,000, to be immediately available and to remain available until expended.

The House and Senate, on May 24, 1928, passed by over the necessary two-thirds vote Public, No. 506 (70th Cong.), an act making eligible for retirement, under certain conditions, officers and former officers of the Army, Navy, and Marine Corps of the United States, other than officers of the Regular Army, Navy, or Marine Corps, who incurred physical disability in line of duty while in the service of the United States during the World War. This act provides for the retirement of ex-emergency officers of the World War who incurred physical disability in line of duty and who have been or may hereafter, within one year, be rated in accordance with law at not less than 30 per cent permanent disability by the United States Veterans' Bureau for disability resulting directly from such war service, with pay at the rate of 75 per cent of the pay to which they were entitled at time of discharge from their commissioned service, this pay to be in lieu of all disability compensation to which they are entitled under the World War veterans' act, as amended. This act also accords these ex-emergency officers the privilege of hospitalization and medical treatment from the Veterans' Bureau. It further provides that these ex-officers shall be entitled to the same privileges as are now provided or may hereafter be provided for the officers of the Regular Army, Navy, or Marine Corps, retired for physical disability incurred in line of duty. The same class of officers who have been, or hereafter may be, rated less than 30 per cent and more than 10 per cent permanently disabled by the United States Veterans' Bureau for disability resulting directly from such war service and incurred in line of duty, are entitled to have their names placed on the appropriate emergency officers' retired list with the rank held by them when discharged from their commissioned service, but without retired pay, and are entitled only to such compensation and other benefits as are now or may hereafter be provided by law or regulations of the United States Veterans' Bureau, together with all privileges as are now or may here-

after be provided by law or regulations for officers of the Regular Army, Navy, or Marine Corps, who have been retired for physical disability incurred in line of duty. The act provides that the retired list created thereby of the officers of the Army shall be published annually in the Army Register, and said retired lists of the Navy and Marine Corps, respectively, shall be published annually in the Navy Register.

The President approved, on May 29, 1928, Public, 585 (70th Cong.), an amendment to the World War veterans' act, as amended, which contains the following important provisions:

(a) A statute of limitations on insurance suits providing that suits on contracts of insurance must be brought within six years after the claim accrues or one year after the passage of the act, whichever is the later. Heretofore, under the Conformity Act the statutes of limitations of the different States applied.

(b) Authority for payment of expenses of original appointments of guardians, when such payment is authorized by the director.

(c) A provision relieving disbursing officers from liability for any amount paid by them to any person where the recovery of such amount is waived under the section which provides that there shall be no recovery of payments from any person, who, in the judgment of the director, is without fault on his part, and where, in the judgment of the director, such recovery would defeat the purpose of benefits otherwise authorized or would be against equity and good conscience.

(d) Authority for the director to contract for the service of translators. This amendment will facilitate translation of foreign mail which is received in the Veterans' Bureau from practically all the countries in the world.

(e) Authority for the purchase of transcripts of records including all evidence of trial of litigated cases.

(f) Authority for the payment of expenses of medical examinations, and inspections when necessary, in connection with the reinstatement of insurance or the determination of the fact of permanent and total disability for insurance purposes, and the date of beginning or termination thereof.

(g) Authority for the payment of dependency compensation to parents irrespective of the time the dependency arises, but to continue only during the existence of actual dependency, and not until the death of the parent, as formerly provided.

(h) Provision for the payment of \$107 for burial and funeral expenses in all cases in which the director, in his discretion and with due regard to the circumstances of the case, may decide. Contracts for burial services are authorized to be made within the limits of the amount allowed without regard to the laws prescribing advertisement for proposals for supplies and services or the awarding of contracts to the lowest bidder. This will permit the bureau to procure the best funeral for the money, regardless of the provisions of the Revised Statutes requiring the acceptance of the lowest bid. It is further provided that no deduction shall be made from the amount allowed because of any contribution toward the burial by a State, county, municipality, or other political subdivision.

(i) Authority for the payment of death compensation to children after the age of 18 and until the completion of education or training (but not after the age of 21 years).

(j) Provision to authorize the director, in his discretion, to apportion compensation where the veteran is a patient in the hospital or for any other reason is separated from his wife and children. This amendment is designed to overcome the difficulty encountered in the former law under which an apportionment was mandatory regardless of the circumstances surrounding the separation, which resulted occasionally in an apportionment of the veteran's compensation to an undeserving wife.

(k) The time for filing proof of a claim was extended to April 6, 1930, and the director was authorized, in his discretion, to extend the time for filing claims to April 6, 1930.

(l) The rates of compensation for widows and children receiving compensation by virtue of an accrued right under the war-risk insurance act was equalized so as to make them entitled to the same amount as is payable to widows and children receiving benefits under the World War veterans' act.

(m) The provision permitting the payment of Government insurance to a restricted class was amended in so far as converted insurance is concerned, there now being no restriction on the designation of beneficiaries for that type of insurance.

(n) Provision was made for reconversion of insurance to policies carrying a lower rate of premium, where the insured is in good health, provided, however, that no reconversion may be made to the 5-year level premium form of policy. This amendment is effective as of June 7, 1924.

(o) Provision is made for the granting of converted insurance to any person who has heretofore applied or been eligible to apply for yearly renewable term insurance or United States Government life insurance, provided such person is in good health and furnishes evidence satisfactory to the director. The provisions of this section apply only to persons in the military or naval forces of the United States during the World War, and no more than \$10,000 insurance may be carried by any one person at any time, nor can any person who has surrendered his United States Government life (converted) insurance for its cash surrender value apply for such insurance to the extent of the amount so surrendered.

(p) Provision is made for the inclusion of a new clause in the United States Government life (converted) insurance policy whereby an insured who is totally disabled for a period of 12 consecutive months shall be paid disability benefits under the contract as though he were permanently and totally disabled. This clause will be inserted only upon application and upon payment of the necessary premium. Benefits under this clause do not prejudice the rights of an insured who is otherwise permanently and totally disabled.

(q) Compensation which is uncollected by reason of the provisions of section 310 of the war risk insurance act, as amended, or section 210 of the World War veterans' act, 1924, as amended, which limit the period over which retroactive compensation is payable, is made available for the purpose of the revival of insurance under section 305 of the World War veterans' act, as amended. This provision places the legislative stamp of approval upon the bureau's construction of this section, and nullifies the ruling of the Comptroller General that the law would not permit the use of compensation uncollectible

by reason of the provision limiting retroactive payments for the revival of insurance.

The President approved, on May 29, 1928, an amendment to the World War adjusted compensation act, as amended (Public, 570, 70th Cong.), which contains the following important provisions: (a) The time for filing applications for benefits under the World War adjusted compensation act is extended two years, from January 1, 1928, to January 2, 1930. (b) The Secretary of War or the Secretary of the Navy, as the case may be, is authorized, where the records of the department show that an application has been filed within the required time, but the application itself can not be found, to certify to the Veterans' Bureau the adjusted service credit of the veteran, the application of the veteran being presumed in the absence of affirmative evidence to the contrary to have been valid when originally filed. This will permit the extension of benefits to veterans and their dependents in cases where the applications have been lost after receipt in the proper department. (c) The death of a veteran is presumed where he has been absent from his home and family for a period of seven years during which no intelligence of his existence has been received. (d) Provision is made that where the person entitled is a minor, mentally incompetent, or under other legal disability, payment may be made to the legally constituted guardian, curator, or conservator of the person entitled to payment, or to the person found by the director to be otherwise legally vested with the care of the person entitled to payment or of his estate. It is provided that prior to receipt of notice by the bureau that any such person entitled to payment is under such legal disability, payment may be made to such person direct. (e) Authority is given to the veteran to designate more than one beneficiary under his adjusted service certificate. (f) False and fraudulent statements in connection with securing duplicate certificates are brought within the penal provisions of the law.

There was enacted, on May 29, 1928, Public, No. 563 (70th Cong.), making appropriations to supply deficiencies in certain appropriations for the fiscal year ending June 30, 1928, and prior fiscal years, to provide supplemental appropriations for the fiscal years ending June 30, 1928, and June 30, 1929, and for other purposes. Of significance to the United States Veterans' Bureau in this act was the appropriation of \$7,000,000 for hospital facilities and services, as authorized by Public, No. 480, approved May 23, 1928.

HOSPITALIZATION

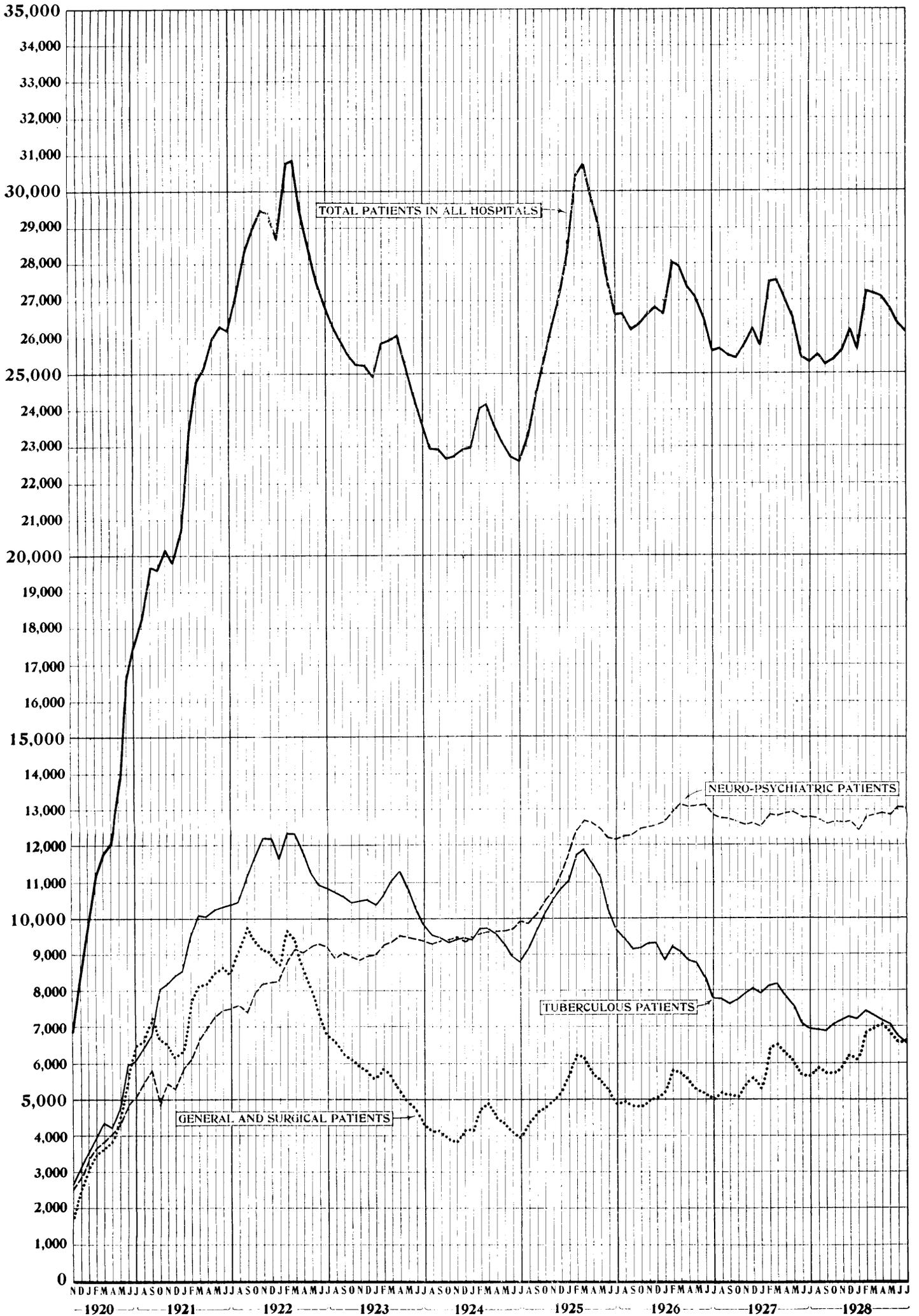
Remaining under treatment.—Patients remaining under treatment at the end of the fiscal year 1928 numbered 25,899, as compared with 25,310 hospitalized on June 30, 1927. A study of these cases indicates that 12,839, or 50 per cent, of these patients are hospitalized for a neuropsychiatric disability; 6,273, or 24 per cent, for tuberculosis, including 228 cases of extra pulmonary tuberculosis; and 6,787, or 26 per cent, for a general medical or surgical disability. There has been a constant decrease in the number of pulmonary tuberculosis cases under hospitalization, and a similarly constant increase in the neuropsychiatric and general medical and surgical cases.

Of the total patients under hospitalization, 69 per cent were in United States veterans' hospitals; 23 per cent in other Government

U. S. VETERANS BUREAU

Actual Number of Patients Remaining In All Hospitals

October, 1919—July, 1928



FISCAL YEARS

the general medical and surgical group, where section 202 (10) cases formed 33.13 per cent of the load in 1925, and 69.64 per cent in 1928, or an increase of 36.51 per cent.

It is to be expected that there will be fewer hospitalizations for service-connected tuberculous cases as we get further from the period of the war, because of the large number of cases reaching a state of arrest and the high rate of mortality of tuberculosis compared with neuropsychiatric and general medical and surgical diseases. It is also expected that hospitalizations for general medical and surgical cases, where the disability resulted from service, will decrease as time goes on, as many cases will have reached a stage where there can be no benefits from further hospitalization. The fact that there is a comparatively low recovery rate in neuropsychiatric cases requiring hospitalization, as well as a low death rate, is responsible for the fact that the number of patients hospitalized for neuropsychiatric disabilities has consistently increased until it now forms 50 per cent of the total hospital load.

Admissions.—The extent to which the hospitalization of veterans of the World War and other wars has been carried on first by the Public Health Service and then by this bureau, is evidenced by the fact that the admissions to all hospitals during the past nine years total 707,384. Reaching a peak in 1922, admissions decreased materially until 1925, when more than 12,000 admissions were reported than for 1924. Beginning with 1926 the admissions have increased approximately 2,000 annually. The admissions during the fiscal year 1928 totaled 73,270, as compared with 71,967 for the preceding year. Admissions to State and civil hospitals which formed 19.36 per cent of the total during the fiscal year 1924, represented but 3.3 per cent of the total for this year. This material decrease in the admissions to contract hospitals is due largely to the acquisition of additional Government beds.

Admissions for the treatment of pulmonary tuberculosis formed 17 per cent of the total during this year, those for neuropsychiatric diseases, 16 per cent, and those for general medical and surgical conditions, 67 per cent. Of the patients admitted for neuropsychiatric diseases, 4,286 or 37.42 per cent of the total for this type had never been previously hospitalized by the bureau for any disease or condition, while of the total patients admitted during this year, 35,598 or 48.58 per cent occupied a similar status. An analysis of the admissions for the treatment of general medical and surgical conditions, which formed by far the largest group of the three major types of cases, shows that diseases of the digestive system, and of the ear, nose, and throat were the most frequently treated, followed in order of frequency by diseases of joints and bursae, the circulatory system, and respiratory system. Of the patients admitted for the treatment of psychiatric diseases, 50 per cent were for dementia præcox, while general paralysis of the insane and maniac depressive psychosis, together, formed the next largest group, representing 18.61 per cent of the total.

Analyzing the admissions to date of patients under section 202, paragraph 10 of the World War veterans' act, as amended, which authority does not question the origin of the disability for which hospitalization is required, there is found a marked and fairly consistent yearly increase since the enactment of this legislation, the

hospitals; and 8 per cent in State and civil institutions. The use of State institutions is confined almost exclusively to neuropsychiatric patients, and while the present authorized load in these hospitals is the smallest in the history of the bureau, it is expected that the completion of the bureau's new hospital construction program will permit all of the service-connected cases of this type to receive hospitalization in Government facilities, if desired.

Of the total number of veterans under hospital treatment, 96 per cent saw service in the World War, and of this number, 66 per cent were receiving treatment for disabilities resulting from service. There were 1,138 veterans of some war, occupation, or expedition other than the World War, and of this number, 83 per cent were veterans of the Spanish American War. Approximately one third of the total colored hospital population of 1,780 was under treatment in the veterans' hospital at Tuskegee, Ala.

The policy of the bureau of hospitalizing veterans as near to their homes as possible is evidenced by the fact that 56 per cent of all patients are hospitalized within the State of their reported home address. Because it is the general belief among tuberculous patients that the climate in certain parts of the country is beneficial to the treatment of their condition, the hospitalization of tuberculous veterans within their home State has been possible in only 51 per cent of the tuberculous cases. However, 56 per cent of all neuropsychiatric cases, and 62 per cent of the general medical and surgical cases are hospitalized within their home State.

Cases hospitalized for nonservice-connected conditions under section 202(10) and remaining under treatment at the end of the fiscal year 1928, formed 37 per cent of the total hospital load. The following table shows the increase in hospitalization under section 202(10), classified as to the disability for which such hospitalization was authorized, for patients under treatment at the end of each fiscal year beginning with 1925.

Fiscal year	Pulmonary tuberculosis			Neuropsychiatric			General			Total		
	All cases	202(10) cases	Per cent of 202(10) cases	All cases	202(10) cases	Per cent of 202(10) cases	All cases	202(10) cases	Per cent of 202(10) cases	All cases	202(10) cases	Per cent of 202(10) cases
1925.....	9,314	898	9.64	11,905	1,155	9.70	5,391	1,786	33.13	26,610	3,839	14.43
1926.....	7,308	1,196	16.37	12,220	1,387	11.35	5,387	2,429	45.09	24,915	5,012	20.12
1927.....	6,658	2,046	30.73	12,538	1,732	13.81	6,114	3,630	59.37	25,310	7,408	29.27
1928.....	6,045	2,532	41.89	12,839	2,211	17.22	7,015	4,885	69.64	25,899	9,628	37.18

The total number of patients hospitalized for pulmonary tuberculosis decreased from 9,314 on June 30, 1925, to 6,045 on June 30, 1928, whereas the percentage of these cases hospitalized under section 202(10) increased from 9.64 per cent to 41.89 per cent during the same period. The neuropsychiatric hospital load increased from 11,905 at the end of 1925 to 12,839 in 1928. Section 202(10) neuropsychiatric cases increased from 9.7 per cent in 1925 to 17.22 per cent in 1928, or an increase of 7.52 per cent, as compared with an increase of 32.25 per cent in the tuberculous group. The greatest increase is seen in

percentage of these cases to the total admissions at the end of each fiscal year being as follows: 1925, 17.24 per cent; 1926, 34.83 per cent; 1927, 49.17 per cent; and 1928, 62.55 per cent. Almost three times as many admissions were authorized under the second provision of section 202 (10) as under the first provision of that section, due in a large measure to the fact that admissions under the latter authority are limited to certain diseases and conditions, and to the further fact that the majority of World War veterans admitted to hospitalization for tuberculosis and neuropsychiatric diseases, which are specifically mentioned and which form the bulk of admissions under the first provision, have had such disabilities connected either directly or presumptively with military service. Spanish-American War veterans, as in years past, form the majority of veterans of wars, other than the World War, who were admitted for treatment during this year, numbering 4,384, or 82 per cent of the total. Of these Spanish-American War veterans 81 per cent were admitted for general medical and surgical conditions.

The admission of 4,989 colored veterans was authorized during the year, 98 per cent of these being to Government hospitals. Seventy-one per cent of these admissions were for the treatment of general medical and surgical conditions, and 19 per cent for pulmonary tuberculosis. Female patients admitted numbered 508, the majority of these being treated in Government hospitals. Women admitted to hospitals for treatment of general medical and surgical conditions represented about 68 per cent of the total, the remainder being about equally divided between tuberculous and neuropsychiatric diseases. Admissions of allied veterans during this year numbered 482, 86 per cent of whom were Canadian veterans. The majority of allied veterans were treated for general medical and surgical conditions.

A comparison of the past three years reveals that admissions of veterans for treatment of service-connected disabilities are steadily on the decline, having decreased 39 per cent since 1926. This undoubtedly is due in a large measure to the fact that the disabilities of many veterans have reached a stationary level, or are now being treated either in hospitals or out-patient clinics, or can not be benefited by further hospitalization.

Yearly turnover and replacement.—The yearly per cent of turnover since 1920 is an excellent index of the stabilization of hospitalization in bureau hospitals. In 1920 the patient turnover for all types of veterans' hospitals was once every three and one-half months, as compared with once every six months in 1928. The present low turnover rate for all types of hospitals is due largely to the increasing number of psychotic patients, who, by remaining under continuous treatment, offset the increasing number of general patients who require but comparatively short hospital episodes. As is to be expected, hospitals devoted largely to the treatment of neuropsychiatric diseases have the lowest turnover rate, since the majority of psychotic patients require institutional care indefinitely, and the death rate is low. Based upon the experience of the fiscal years 1927 and 1928, hospitals of the foregoing type have a complete patient turnover once every two years. During this fiscal year the turnover rate for hospitals devoted primarily to the treatment of tuberculosis was once every six months. This low rate of turnover is highly desirable among the tuberculous veterans, inasmuch as arrestment of the disease is seldom attained in

less than one year of intensive care, treatment, and exercise. The turnover rate for hospitals of this type is influenced to a large extent by the restless moving of the tuberculous patient from one hospital to another, one climate to another, or, irking at long hospital periods, necessary rules and restrictions, he leaves without permission or against medical advice. When patients of this type voluntarily terminate their hospital episodes by leaving without permission or against medical advice they in most instances negative the good results of the treatment already obtained. The per cent of turnover in hospitals treating a majority of general medical and surgical patients is more than three times as great as in those treating tuberculosis, and about 14 times as great as in those caring for neuropsychiatric cases.

Discharges.—The best index of the results of the hospitalization of veterans is obtained from a general survey of the discharges from hospitals. Of the 37,285 general patients who remained in hospitals during this period until the completion of the treatment episode, 5,051 recovered, 29,119 were improved, 1,621 were unimproved, and 1,494 died. It will thus be seen that of the total discharges above mentioned, 34,170 or 92 per cent improved to a sufficient degree to be discharged as having received the maximum benefit from hospitalization. The group of patients who have reached some degree of improvement from hospitalization has increased from 37.06 per cent in 1925 to 56.49 per cent in 1928, which is due largely to the fact that approximately 19 per cent more patients remained under treatment during this period until the completion of the hospital episode. A comparison of the results of treatment and average periods of hospitalization is presented in the series of tables on discharges.

An analysis of the classes of diseases treated and the results obtained discloses that the highest per cent of cases showing complete recovery was reported for patients treated for hernia, in which surgical intervention is usual in approximately two-thirds of the cases. This operation was performed over 1,400 times during this year, and was successful in practically all cases. In the majority of the general classes of diseases, approximately 65 per cent of the patients were improved after an average hospital period of 52 days. The highest percentage of unimproved cases among the general group were those treated for abnormalities and congenital malformations, and those of the tumor class, which latter includes cancers and other malignant tumors. There was the usual increase during this year of terminal cases of pulmonary tuberculosis discharged with an unfavorable prognosis. This number, though comparatively small, has increased over 50 per cent since 1925.

The average period of hospitalization for the tuberculous patients discharged from hospitals during this year was 175 days, for neuropsychiatric patients 217 days, and for general medical and surgical patients 46 days. The experience of the bureau indicates that the average time necessary to improve a pulmonary tuberculous case is 367 days, a neuropsychiatric case, 147 days, and a general medical and surgical case, 49 days.

The high percentage of "discharges against advice" and "without permission" of the pulmonary tuberculosis patients indicates that there comes to patients of this type a period of discouragement and dissatisfaction after an average of 200 days' hospitalization. If, at this period, patients demanding discharge could be persuaded to re-

main, much more might be accomplished in the treatment of this disease. A slightly higher percentage of arrested cases this year indicates that a few more patients have been persuaded to remain in the hospital the length of time necessary to bring the disease to a stage of arrestment.

Deaths among veterans under treatment for pulmonary tuberculosis numbered 1,923 or 50 per cent of the total deaths in all hospitals during this year; for neuropsychiatric diseases 414 or 11 per cent; and for general medical and surgical conditions 1,494 or 39 per cent. The percentage of patients treated for pulmonary tuberculosis who die in hospitals has increased from 9.03 per cent in 1925 to 14.56 per cent in 1928, despite the fact that the number of discharges for this type of case (including deaths) has decreased from 19,752 in 1925 to 13,210 in 1928.

A further analysis of the deaths in hospitals is made by classifying the primary cause by the second revision of the International List of Causes of Death. Table No. 28 offers a comparison of the deaths for each fiscal year since 1924. In each year, the outstanding primary cause of death is that of tuberculosis of the lungs. The next in point of numbers is organic diseases of the heart, which has increased from 98 or 3.92 per cent of the total deaths in 1924 to 318 or 8.3 per cent in 1928. Deaths from cancer and other malignant tumors are on the increase, advancing from 55 in 1924 to 220 in 1928. Diseases of the respiratory system, exclusive of tuberculosis, and diseases of the digestive system as causes of death are rapidly increasing, having more than doubled since 1924. The number of deaths from Bright's disease continues to mount in the same manner as those from cerebral hemorrhage, which is attributed to the admissions for treatment in large numbers of Spanish-American War veterans, whose average age is much higher than that of the World War veterans.

There were 26,167 surgical operations performed in all hospitals during this year, or approximately 1 to every 4 patients treated. Of this number, 12,841 or 49.07 per cent were performed in bureau hospitals; 5,263 or 20.11 per cent in Army hospitals; 5,244 or 20.04 per cent in Navy hospitals; 391 or 1.5 per cent in contract hospitals; and the remainder, 2,428 or 9.28 per cent, in other Government institutions. Artificial pneumothorax was successfully performed five hundred and thirty-one times during this year on the moderately and far advanced cases of pulmonary tuberculosis.

GOVERNMENT HOSPITAL FACILITIES

On July 1, 1927, the 50 hospitals operated by this bureau had a combined capacity of 20,810 beds. These beds, classified according to the type of case for which each hospital was principally used, were as follows: Tuberculosis, 6,387; neuropsychiatric, 9,219; and general medical and surgical, 5,204. On June 30, 1928, the same number of hospitals was being operated with a total rated capacity of 22,156 beds. Practically all of this increase of 1,346 beds was at hospitals devoted largely to the treatment of neuropsychiatric diseases. During this period there was an increase of 1,803 beds in permanent Government-owned structures. Of particular interest in this latter connection is the progress that has been made by the bureau in the development of permanent Government-owned hos-

pital facilities. An analysis of the 22,156 beds in bureau hospitals on June 30, 1928, discloses that 19,921 of that number were classed as being in permanent Government-owned structures, 1,012 were in temporary Government-owned buildings, and the balance of 1,223 were in leased institutions. It is expected that within the next several years all of the leased institutions will have been evacuated and the temporary Government facilities materially reduced.

The only new veterans' hospital opened for the reception of patients during this year was at Northport, Long Island, which has a patient capacity of 1,000 beds. Construction work, however, had been completed at the expiration of this period on the new 350-bed hospital at Bedford, Mass. Additional beds were acquired during this year at Palo Alto, Calif., North Chicago, Ill., and Northampton, Mass., while facilities for 165 permanent beds to replace a like number in temporary structures were completed and opened for patients at Oteen, N. C. The hospital at Algiers, La., which had been operating at a reduced capacity since its reopening subsequent to the Mississippi flood, functioned at its full capacity for the last three months of this period.

In addition to the hospitals operated by this bureau, there was on June 30, 1928, a total of 8,413 beds reserved for beneficiaries of this bureau in hospitals operated by other Government agencies. These beds, classified by individual Government agency, were as follows: National Homes for Disabled Volunteer Soldiers, 2,243; United States Navy, 2,720; United States Army, 2,684; Interior Department (St. Elizabeths Hospital), 359; and United States Public Health Service, 407. Of the foregoing beds, 2,008 were for tuberculous conditions; 1,868 for neuropsychiatric disorders, and 4,537 for general medical and surgical conditions. In all Government hospitals, on June 30, 1928, there was a total of 30,569 beds available to this bureau, as compared with 29,425 at the beginning of this fiscal year, representing an increase of 1,144.

DIAGNOSTIC CENTERS

A new United States Veterans' Diagnostic Center was opened January 3, 1928, at the bureau's hospital, Palo Alto, Calif. There are now three diagnostic centers operated by the bureau, the others being located at Cincinnati, Ohio, and Washington, D. C. To these centers are referred, for intensive observation and study, those problem cases in medicine in which there is difference of opinion as to diagnosis or appropriate treatment. The new center at Palo Alto, Calif., will receive such cases from the Pacific coast and Southwestern States, the centers at Cincinnati, Ohio, and Washington, D. C., serving the mid-west, and the eastern and southern seaboard States, respectively.

Admissions to these centers during the fiscal year 1928 totaled 1,804 and were divided as follows: Washington, D. C., 1,185; Cincinnati, Ohio, 487; and Palo Alto, Calif., 132. Of the total patients admitted, 1,440, or 80 per cent, had been previously under hospitalization by the bureau one or more times. On June 30, 1928, the combined patient population of the diagnostic centers was 194, consisting of 178 white males, 7 females, and 9 colored males.

During the year there were 1,781 patients discharged from these centers, of which number 1,208 were from Washington, D. C., 473

from Cincinnati, and 100 from Palo Alto, the average periods of hospitalization being 45.5, 15.4, and 35.6 days, respectively. The comparatively high average period of hospitalization in the center at Washington, D. C., is partly the result of administering special treatment in conjunction with observation and examination in some of the more difficult medical and surgical cases in the treatment unit, which was added as an adjunct to the clinic.

The success obtained in subsequent hospitalization through the use of the clinical findings and the treatments outlined by the diagnostic centers, reflect in a measure their actual accomplishment. Studies made during the year showing the subsequent action taken on the recommendations made by these centers reveal most gratifying results. This is particularly true in cases where further treatment was not recommended, an analysis of these cases showing that although in many instances the period of time elapsing since the patient was discharged with no further treatment indicated was approximately six months, but 19 per cent had applied for further hospitalization at the close of the fiscal year. This fact is of greater significance when it is considered that the majority of these patients had had from 1 to 15 previous hospital episodes, this being evidence that the economy resulting from the elimination of unnecessary hospitalizations, is being effected concurrently with the giving of general satisfaction to the claimants themselves. Changes in rating status of 40 per cent of the awards were effected, where claims and rating boards had available the findings of the diagnostic centers, resulting in increased ratings in 73 per cent of the cases and decreased ratings in the remaining 27 per cent. In those cases where no further treatment was recommended but the veteran returned to the hospital within a month, the diagnostic clinics' findings were available, and in 60 per cent of the cases treatment was instituted without the delay occasioned by further diagnostic work. An analysis of the cases where further treatment was recommended revealed that in 70 per cent of the cases the clinics' diagnoses were used by the hospitals furnishing treatment.

The diagnostic center at Washington, D. C., besides its usefulness in establishing a diagnosis in problem cases, and outlining methods of treatment, has been used during the year as a training school for selected medical officers to fit them for special work. Intensive special training has also been given bureau nurses at this center.

FUTURE HOSPITAL CONSTRUCTION

At the expiration of this fiscal year construction work was in progress on the following major projects: (a) 261-bed hospital at Tucson, Ariz., to replace the existing facilities of temporary construction at that location; (b) 300-bed hospital at Portland, Oreg., to replace the leased institution now operated in that city; and (c) erection of facilities at Fargo, N. Dak., to house the regional office and to provide 57 hospital beds for observation cases or those patients requiring but brief hospital episodes. The contract dates of completion of the construction on the above projects are as follows: Tucson, Ariz., August 16, 1928; Portland, Oreg., November 25, 1928; and Fargo, N. Dak., January 2, 1929. With the placing of the foregoing work under contract there remains but one other project, Alexandria, La., in order to complete the program comprehended under the \$10,000,000 au-

thorization for hospital construction as provided in Public, No. 587, Sixty-eighth Congress, March 3, 1925. It is expected that the contract for the new Alexandria hospital will be awarded shortly after the close of this period.

During this year the bureau presented to the Congress the following new hospital construction program: (a) 130 additional beds at Bedford, Mass.; (b) 200 beds of permanent construction to replace a like number in temporary structure at Oteen, N. C.; (c) 300 additional beds, personnel quarters, and utility buildings at North Chicago, Ill.; (d) 100 additional beds at St. Cloud, Minn.; (e) attendants' and staff quarters at Palo Alto, Calif.; (f) 100 additional beds at American Lake, Wash.; (g) replacement of structurally unsuitable Government facilities at Philadelphia, Pa., either as one complete plant of 800 beds in Pennsylvania or New Jersey or as two separate plants of 400 beds each in Pennsylvania and New Jersey; (h) new hospital of 200 beds, Atlanta, Ga., to replace the present inadequate 85-bed Government-owned institution; (i) 130 additional beds at Chillicothe, Ohio; (j) construction of personnel quarters at Maywood, Ill., in order that space in main building now occupied by personnel may be used for approximately 430 patients; (k) new infirmary building of 100 beds at Walla Walla, Wash.; (l) 130 additional beds at North Little Rock, Ark.; (m) 100 additional beds at Tuskegee, Ala.; (n) new hospital of 300 beds to serve the States of Kansas, Nebraska, Iowa, and western Missouri, and to replace the leased institution now operated in Kansas City, Mo.; (o) conversion from the general to the neuropsychiatric type and the enlargement to 300 beds of the 125-bed Government-owned hospital at Excelsior Springs, Mo.; (p) recreation building, attendants' quarters, garage, and storehouse at Tucson, Ariz.; (q) occupational therapy building at Northport, Long Island; (r) occupational therapy building, Fort Snelling, Minn.; (s) recreation building and changes in mess building at Sheridan, Wyo.; (t) an additional sum for Alexandria, La., to supplement the amount available under the fourth construction act for the replacement of the existing temporary facilities at that location; and (u) a special fund of \$500,000 to permit the bureau to revamp existing facilities to meet changes in the hospital load.

This program called for an expenditure of \$12,115,000 and provided for the acquisition of a gross total of 3,320 beds. The actual net increase in beds under this program, however, will be but 1,945, as approximately 40 per cent of the gross total is to replace beds in temporary or structurally unsuitable Government facilities or those in leased institutions. It should be stated that this program deals primarily with the acquisition of beds for psychotic cases, since it has been possible as a result of the decrease in service-connected hospital loads for both the tuberculous and general medical and surgical cases to meet the demands of these two latter types without any particular difficulty. The psychotic hospital load, however, is increasing and should continue to do so as the average age of veterans rises. Of particular interest in this connection is the fact that in the instant program the bureau has departed from its previous policy of requesting funds for only such additional beds as were needed to accommodate the existing load at the time of the submission of its program, and has for the first time, made provision, in so far as psychotic cases are concerned, for the expected increase in the service-connected load

for the next several years plus an allowance for the same proportion of nonservice-connected cases at that time as existed when the program was prepared.

While it might appear that in reality the bureau's program contemplates the construction of hospital facilities for nonservice-connected cases, this is for the reason that under existing law where Government facilities are available nonservice-connected cases of the neuropsychiatric and tuberculous types must be hospitalized, and whereas additional beds may be authorized to be acquired for service-connected cases it must be appreciated that during the process of filling these beds a number of nonservice-connected cases will be admitted.

The Committee on World War Veterans' Legislation of the House of Representatives accepted the bureau's program as submitted, but made the following additions thereto: (a) A new 250-bed hospital for southern New England; (b) a new 250-bed hospital for Kentucky; (c) a 100-bed neuropsychiatric unit for the Walter Reed Hospital operated in Washington, D. C., by the United States Army; and (d) increased the special fund by \$635,000 to cover the cost of an additional building for women veterans at or near the Mount Alto Hospital in Washington, D. C., as well as to revamp the tuberculous facilities at Fort Lyon, Colo., to care for neuropsychiatric cases.

These additions by the House committee increased the amount of the bureau's program to \$15,000,000, which is the sum carried in the act authorizing an appropriation to provide additional hospital, domiciliary, and out-patient facilities for persons entitled to hospitalization under the World War veterans' act approved on May 23, 1928 (Public, No. 480, 70th Cong.). The sum of \$7,000,000 under this authority was appropriated on May 29, 1928 (Public, No. 563, 70th Cong.), and the bureau is now directing its efforts toward placing under contract at an early date those projects which it has determined should receive priority consideration under this program.

The extent to which additional hospital construction, beyond that provided for in the \$15,000,000 authorization, will be recommended to the Congress by the bureau is problematical. As time goes on it becomes increasingly evident that the Government hospital facilities now available or planned should prove ample under normal conditions for both the service-connected and nonservice-connected cases of the tuberculous and general medical and surgical types for some time to come. The trend of the service connected load for both of these types is and has been for some time past downward, and there is no apparent reason at this time to expect any change in this condition. The need to-day, as for some time past, is additional hospital accommodations for psychotic patients since the load for this type of case is increasing and should continue to do so in the future.

It has been previously pointed out that the additional neuropsychiatric facilities included in the \$15,000,000 program will meet the estimated needs of the bureau for the next several years.

Consideration again was given at the last session of Congress to the placing of the National Homes for Disabled Volunteer Soldiers under the jurisdiction of this bureau. If this action is taken the facilities thus acquired would undoubtedly have a decided influence upon future hospital construction programs of the bureau.

THE DEVELOPMENT AND MAINTENANCE OF BUREAU HOSPITALS

In addition to the new construction which provided facilities for patients, the following development program was accomplished at bureau hospitals during this period: (a) Remodeling buildings for doctors, nurses, and attendants at Augusta, Ga.; (b) recreation building, storehouse, shop buildings, greenhouse, residence for medical officer in charge, gate lodge, and covered walks at Sunmount, N. Y.; (c) covered walks at Sheridan, Wyo.; (d) enlarging infirmary kitchen at Legion, Tex.; (e) attendants' quarters at Livermore, Calif.; (f) attendants' quarters at Northampton, Mass.; (g) storehouse at Chillicothe, Ohio; (h) laundry building at Gulfport, Miss.; and (i) shop building at Jefferson Barracks, Mo.

The completion of the above work is in line with the policy of the bureau to develop eventually complete and modern operating plants at those hospitals which will undoubtedly be continued in operation for an indefinite period. Upon the erection of new hospitals it is necessary at times, principally by reason of limited funds, to defer the construction of certain of the desirable but not absolutely essential hospital buildings; while at older hospitals the requirements of the bureau often indicate the need for modernizing the facilities.

During this year 6,861 maintenance and repair requests were received from bureau hospitals, covering new construction and supplies for maintenance repairs and minor alterations to buildings, mechanical equipment, and the upkeep of grounds.

EXPENDITURES AND OPERATING COSTS AT BUREAU HOSPITALS

Gross expenditures at bureau hospitals during this year amounted to \$30,537,235.61, while the net operating expenses totaled \$26,091,386.90. The amount shown for net operating expenses does not include expenditures for new construction, nonexpendable equipment, or those incident to the furnishing of out-patient relief. Throughout this fiscal period there was a daily average of 542 more patients of all types under treatment than for the preceding fiscal year. The average per diem rate for all hospitals during this period was \$4, the same as last year.

The cost of operating hospitals used principally for tuberculous patients decreased \$501,486.03 during this as compared with the fiscal year 1927, due primarily to the closing of one hospital, which is to be replaced by facilities of permanent construction, and the general decline in the patient load of this type. During this year these hospitals cared for a daily average of 342 less patients than in 1927, while the per diem cost of operation was \$0.09 more for this year. An increase of \$855,325.27 in operating expense occurred at hospitals of the neuropsychiatric type, the direct result of the opening of a new neuropsychiatric hospital and a daily average of 564 more patients than in 1927. The per diem cost of operation for these hospitals during this year was \$2.92, an increase of \$0.09 over that for 1927. The cost of operating hospitals of the general medical and surgical type increased \$432,978.93 during this year, due largely to the fact that the daily average of patients increased 330. The per diem rate for hospitals of this type during this year decreased \$0.05 over the preceding year.

OUT-PATIENT RELIEF

Out-patient supervision, care, and treatment of bureau beneficiaries within the continental limits of the United States was provided during this fiscal year through the 54 regional offices located in all of the States, except Delaware; through medical treatment stations strategically located in smaller centers of population; through the services of designated examiners located in remoter communities not readily accessible to the regional office facilities; and through the facilities of this character established at a number of United States Veterans' hospitals. In addition, contact with sick veterans in their homes is maintained through periodical visits of follow-up nurses and social workers.

In extending medical relief to beneficiaries resident in the insular and Territorial possessions of the United States the bureau operates out-patient clinics in conjunction with its offices established at Manila, P. I., San Juan, P. R., and Honolulu, Hawaii. Medical care and treatment of bureau beneficiaries living in the Panama Canal Zone is provided by the United States Public Health Service. In foreign countries, the matter of obtaining suitable medical care and treatment for bureau beneficiaries is handled by the Department of State, through its foreign service officers.

The total number of physical examinations in regional offices during the past fiscal year was 871,756, a reduction of 50,608 from the fiscal year ending June 30, 1927. Of this number 850,023 were medical and 21,733 dental. Eight hundred and thirty thousand nine hundred and sixty-two or 97.8 per cent of the medical examinations and 19,191 or 88.3 per cent of the dental examinations were made by physicians on a salary basis. Examinations made by physicians on fee basis represented 2.48 per cent of the total examinations as compared with 2.59 per cent of the total made by fee basis physicians during the fiscal year 1927. Treatments administered through regional offices totaled 827,122 as compared with 873,577 for last year. Of this number 747,019 were medical and 80,103 dental. Medical and dental treatments on salary basis totaled 649,598 and 68,366 respectively, and represented 87 and 85.3 per cent of the total treatments. Fee basis treatments represented 13.2 per cent of the total treatments made during the past fiscal year, as compared with 9.4 per cent for the fiscal year 1927. As of June 30, 1928, there were 15,000 beneficiaries under the supervision of follow-up nurses.

DENTAL RELIEF

The volume of dental work of the bureau decreased slightly during this as compared with the fiscal year 1927. The number of dental clinics in bureau hospitals on June 30, 1928, was 49, one less than on June 30, 1927. Patients furnished dental relief in hospitals decreased from 25,149 during the fiscal year 1927 to 18,772 for this year. The number of cases completed however, increased from 13,543 to 15,345, which, particularly in view of the reduction in the total number of patients, shows a growing tendency to complete the authorized relief while the patient is still in the hospital. The actual cost of rendering this relief was \$430,957, which represents an average cost per patient of \$22.95, as compared with \$16.32 for the fiscal year 1927. The

number of sittings was 177,124 for this year, an increase of 3,076 over last year.

Complete reports of the dental relief furnished beneficiaries hospitalized for nonservice-connected disabilities under the provisions of section 202 (10) of the World War veterans' act, 1924, as amended, are for the first time available for the entire fiscal year. The following table shows the value of this class of dental relief computed on a fee basis, the actual cost thereof, and the percentage it represents of the total amount of dental relief rendered in veterans' hospitals:

Type of hospital	Value computed on fee basis	Actual cost	Percentage of total work
			<i>Per cent</i>
General.....	\$148,740	\$99,507	57
Tuberculosis.....	62,798	42,012	30
Neuropsychiatric.....	33,901	22,679	20
All types.....	245,439	164,198	38

The dental administrative work in regional offices has, on the whole, decreased during the fiscal year 1928, although along certain lines increases are shown. For instance, the total number of cases rated for compensation purposes shows an increase of 162, while the number of cases entitled to treatment increased by 64. The number of authorizations for dental relief for service-connected disabilities increased 273, the increase in value being \$12,672.25, while the number of cases authorized as adjunct to the treatment of physical disabilities decreased 752 cases, with a decrease in value of \$22,880.71. A decrease of 1,185 occurred in the number of cases referred to bureau clinics for relief, while the number of cases referred to designated dentists on a fee basis increased 259.

The number of dental clinics in regional offices increased from 31 to 33, although the number of patients treated decreased from 15,290 to 8,272, a reduction of 7,018. The number of completed cases also decreased from 6,579 in the fiscal year 1927, to 5,089 in this fiscal year, although the percentage of cases completed increased materially. The number of sittings decreased from 72,670 to 60,156. The net cost of operating dental clinics has been reduced from \$210,998.22 in the fiscal year 1927 to \$172,734.11 in the fiscal year 1928, a net reduction of \$38,264.11. The average cost of dental relief for each beneficiary increased from \$14.22 in fiscal year 1927 to \$20.88 during the fiscal year 1928.

The increase in the average cost of dental relief per individual, in both hospital and regional office clinics, is due, as indicated above, to the greater volume of work accomplished for each beneficiary.

ORTHOPEDIC AND PROSTHETIC APPLIANCES

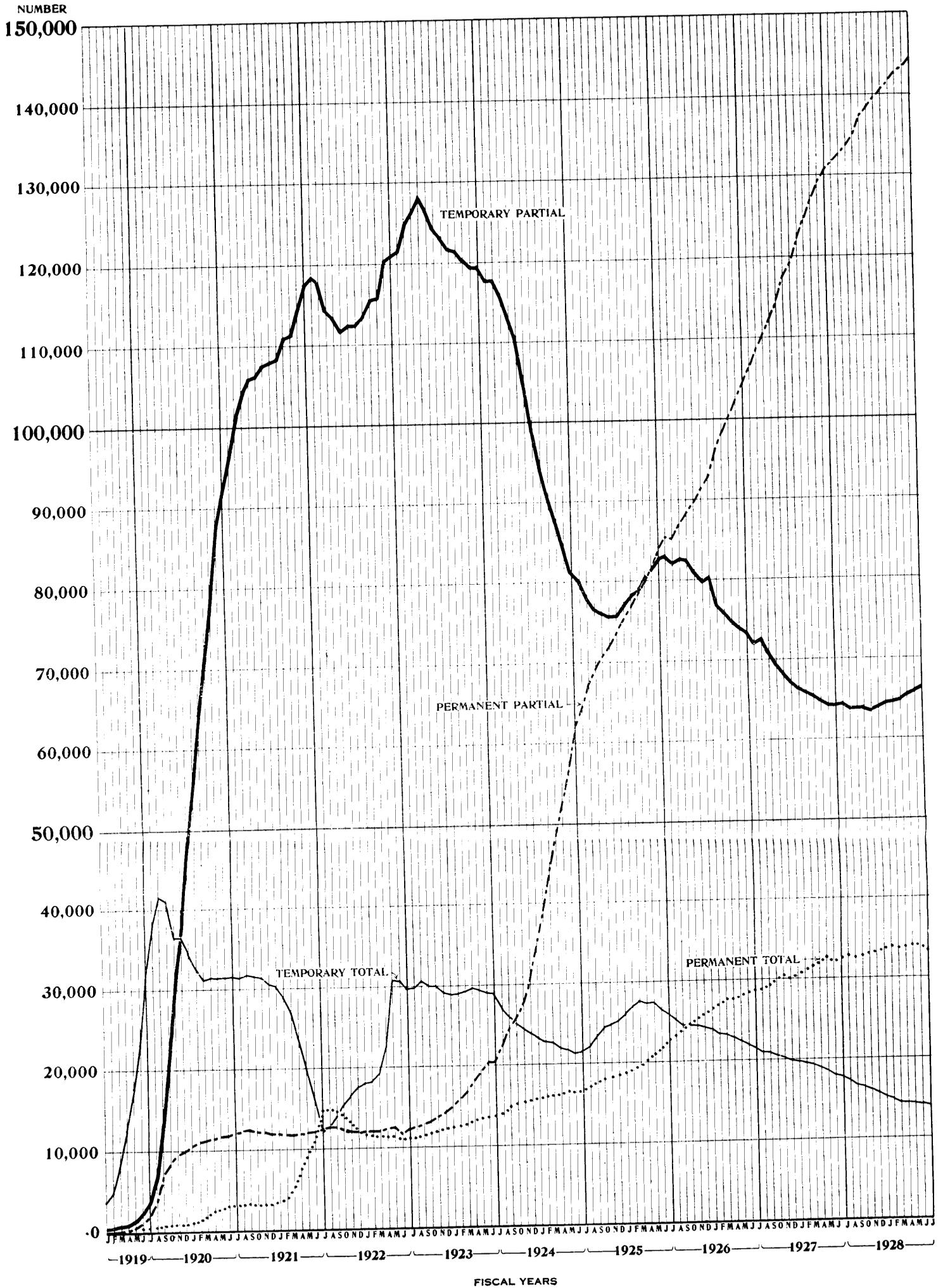
During this year orthopedic and prosthetic appliances were furnished to a total of 23,021 beneficiaries at a cost of \$288,816.01, an increase of 2,271 in the number of beneficiaries and \$41,665.83 in expenditures over the fiscal year 1927. This increase is due largely to the following:

(a) The furnishing of appliances to an added number of claimants

CHART NO. 2
U. S. VETERANS BUREAU

ACTIVE COMPENSATION DISABILITY AWARDS

Each Month from January, 1919, to July, 1928



whose disabilities have not been determined to be of service origin, as authorized under the amendment of July 2, 1926, to the World War veterans' act; (b) an increase of 116 in the number of artificial limbs furnished as replacements of old ones and for reamputation cases; and (c) an increase of 293 in the number of claimants furnished special shoes, supplies, etc. Approximately 45 per cent of the above-mentioned increase in cost occurred under item (b), due to the furnishing of a new type metal limb costing about twice as much as the wood or fiber limb heretofore provided but which due to its lightness in weight is preferred by many beneficiaries.

Every effort has been made to eliminate travel for claimants in securing properly fitting appliances of special construction. Much transportation is obviated through a working arrangement with contractors from whom special appliances are purchased to have measurements and diagrams of appliances made by a competent representative at the claimant's home, the contractor accepting all responsibility for correctness of fit. This eliminates at least one trip for the veteran, and frequently the appliance can be satisfactorily fitted and adjusted at his home, which eliminates all transportation on the part of the veteran.

The bureau continued to operate orthopedic workshops at Boston, Mass.; New York, N. Y.; Atlanta, Ga.; Chicago, Ill.; and Muskogee, Okla. The cost of operating these shops during this year was approximately \$20,000 less than the value of the work accomplished, based on contract rates. It is expected during the coming fiscal year to make greater use of these workshops, particularly for major repairs which heretofore have been accomplished largely by private contractors.

DISABILITY COMPENSATION

Claims for death and disability compensation have been filed by or on behalf of 1,099,803 veterans, representing approximately 20 per cent of the men who served in the armed forces of the United States during the World War. Of these claims, 546,619 have been allowed, and to date there has been disbursed for this purpose \$1,249,821,507, exclusive of insurance.

During the fiscal year 1928, the rating boards in the various regional offices were engaged in completing a review of all service connected cases rated at less than 10 per cent, in order to establish a rating in accordance with the new rating schedule. In a number of cases, the degree of disability had increased since the time of last rating, and a compensable rating was given for this reason. In other instances, disabilities rated at less than 10 per cent under the old schedule were rated compensable when the pre-war occupation of the veteran was considered under the Schedule of Disability Ratings, 1925. During the fiscal year 1928, 12,262 original awards were made, and of this number 2,387 were neuropsychiatric cases, 3,104 were tuberculosis cases, and 6,771 were general medical and surgical cases. Of the cases in which original awards were made, 3,704 had been previously disallowed as "not of service origin" and 3,574 as "less than 10 per cent."

The awarding of the \$50 statutory award has continued in tuberculosis cases where the disease has reached a stage of complete arrestment, resulting in 9,765 new statutory awards during 1928. A total

of 40,904 veterans are now receiving this \$50 award at an expenditure to date of \$32,205,434. This means a monthly increased disbursement of \$1,472,409 over the compensation previously paid veterans who have an arrested tuberculous condition. Of the 40,904 veterans who are now receiving the statutory \$50 award, 30,447 were receiving some compensation for tuberculosis prior to the amendment of July 2, 1926. In 9,588 cases, compensation had been discontinued because the disability was rated as "less than 10 per cent," and in 869 cases, compensation had never been paid. In most of these cases new evidence was presented, and as a result the disability was connected with service.

Awards of compensation for disabilities resulting from service are being paid to 257,536 veterans at a monthly disbursement of approximately \$12,700,000, the actual monthly value of these awards being \$11,574,308. The number of veterans receiving disability compensation awards increased 13,925 during the past year. On June 30, 1928, the average award for all types of neuropsychiatric cases was \$52.78; for tuberculosis cases \$64.36; and for general medical and surgical cases \$33.60; or an average for all cases of \$44.94.

Neuropsychiatric cases form 21 per cent of the total compensable load, tuberculosis cases 24 per cent, and general medical and surgical cases 55 per cent. Compensation paid on account of neuropsychiatric and tuberculosis disabilities amounts to 59 per cent of the total disbursements, whereas these cases form only 45 per cent of the total number on which compensation is being paid. This is in part due to the fact that there are more permanent total cases among the veterans suffering from neuropsychiatric and tuberculosis disabilities and to the further fact that a large percentage of general medical and surgical cases are rated between 10 per cent and 20 per cent. Of a total of 33,307 permanent total cases, 17,080 are neuropsychiatric cases and 10,831 are tuberculosis cases. Adherence to the policy of rating cases on a permanent basis as soon as the disability reaches a stationary level, is shown by the fact that 69 per cent of the compensable cases are rated on a permanent basis. In 61 per cent of all cases now being paid disability compensation, the effective date of the original award was prior to December 31, 1919, thus indicating the large number of cases which are directly connected with the service. However, the effect of the presumptive period provided by the World War veterans' act, 1924, is shown by the material increase in awards on neuropsychiatric and tuberculosis cases. On June 30, 1924, there were 32,103 neuropsychiatric cases and 39,099 tuberculosis cases. To-day there are 54,958 neuropsychiatric cases and 60,690 tuberculosis cases, or an increase of 22,855 in neuropsychiatric cases and 21,591 in tuberculosis cases. The application of the new rating schedule has been largely responsible for the increase in the value of the average monthly award. There has been an average increase of \$7.39 on each award since January 1, 1926, the date of the application of this schedule.

There are 8,029 compensable cases due to amputations, and of this number 563, are rated on a permanent total basis.

In addition to compensation payments, 11,201 veterans who are rated permanent total are receiving payments of insurance. In 58 cases, disabled veterans are drawing compensation in the amount of

\$200 a month for double permanent total ratings, and of this number, 37 are receiving payments of insurance in addition to compensation.

A study of type of disease correlated with the age of the veteran indicates that, in neuropsychiatric cases, the percentage is higher as the age increases; the highest percentage being in the age group over 45; whereas in the tuberculosis group, the highest percentage is in the age group under 30 years, and the lowest in the group over 45 years. In general medical and surgical cases, the percentage of disability increases as the age increases.

Compensation awards are being paid to 1,161 veterans who reside in the insular possessions of the United States. These monthly payments average \$64,598. Compensation is also being paid to 1,569 veterans who reside in foreign countries, in the monthly amount of \$77,966. The largest number of these veterans reside in Italy, where 445 are receiving monthly compensation payments. It is interesting to note that the incidence of tuberculosis is higher among the veterans residing outside the continental limits of the United States. Tuberculosis cases form 34 per cent of the foreign cases, whereas they form but 23.5 per cent of the total compensable case load. The percentage of neuropsychiatric cases is only slightly higher for the veterans residing in foreign countries. This type of case forms 21.61 per cent of the foreign compensable cases, as against 21.34 per cent of the total compensable cases.

Monthly compensation payments are being paid to 2,247 women who served during the World War, these monthly payments averaging \$53.66. Of this number, 1,895 were Army nurses, 350 were in the naval service, and 2 were marinettes. Of these women, 351 are now rated as permanently and totally disabled.

DEATH COMPENSATION

On June 30, 1928, monthly payments of compensation were being made to the dependents of 85,634 veterans who died in actual service or from a disability resulting from service during the World War. Approximately 35,500 of these deaths occurred during service, of which 5,400 occurred during September, 1918, 16,600 in October, and 3,000 during the first 11 days of November.

The dependents to whom compensation was being paid on June 30, 1928, consisted of 78,821 parents, 19,260 widows, and 27,314 children. Monthly disbursements for compensation to these dependents amounted to \$2,542,103 in June, 1928.

In addition to compensation, 74 per cent of these dependents are receiving payments of some form of Government insurance. The dependents of 6,686 deceased veterans reside outside the United States, and monthly compensation payments to these beneficiaries amount to \$178,155.

TERM AND AUTOMATIC INSURANCE CLAIMS

On June 30, 1928, monthly installments of term insurance were being paid to 11,761 permanently and totally disabled veterans, the payments averaging \$45.44. Veterans suffering from a neuropsychiatric disability or from tuberculosis were being paid 76 per cent

of these awards. Payments for permanent and total disability have been discontinued in 3,561 cases because of recovery and in 15,895 cases because of the death of the veteran. Tuberculosis was the cause of death in 11,273 of these cases.

The beneficiaries of 139,412 deceased veterans were receiving monthly payments of term insurance on June 30, 1928, the average payment being \$50.92. Monthly payments have been discontinued entirely in 7,732 cases and in part in 3,658 cases, because of the payment of the insurance in lump sum upon the death of the beneficiary named by the veteran. On June 30, 1928, monthly payments were being made to beneficiaries residing outside the United States in 6,595 cases on insurance valued at \$55,458,602.

Parents of deceased veterans were the beneficiaries in 64 per cent of all term insurance awards, the widows in 14 per cent, the children in 2 per cent, and the brothers, sisters, and other beneficiaries in the permitted class in 20 per cent.

Automatic insurance payments were being made to 287 permanently disabled veterans and to the dependents of 7,477 deceased veterans at the rate of \$25 a month on June 30, 1928. This insurance was provided by the Government for veterans who were permanently and totally disabled or who died before they were able to avail themselves of the opportunity to apply for war risk insurance.

CONVERTED INSURANCE CLAIMS

To date, 16,181 converted insurance claims have been filed, resulting in 9,236 awards on account of death and 3,551 awards on account of permanent and total disability. These death claims involve the payment of insurance in the amount of \$44,193,743, and the disability claims insurance valued at \$18,088,358. Death claims are paid in lump sum or in installments according to the plan selected by the insured. Of the 9,236 death awards, 7,140 were paid in lump sum, this insurance amounting to \$34,624,335. Converted insurance is being paid in installments in 2,075 cases, and in 21 cases the payment of installments has been completed.

During the calendar year 1927, awards of insurance were made on 1,523 death claims and on 795 disability claims, as against 1,288 death awards and 769 disability awards for the calendar year 1926. An analysis of the plan of insurance carried by these deceased veterans indicates that 30.7 per cent carried ordinary-life policies, 22.7 per cent 20-year endowment policies, and 21.8 per cent 20-payment life policies.

Monthly payments of converted insurance for permanent total disability were terminated during the calendar year 1927 in 147 cases because of death and in 46 cases because of recovery. An analysis of the cases terminated because of death shows that only 47 had received insurance payments for a period of more than two years.

A study of causes of death in cases on which insurance claims were awarded during 1927 indicates that 19.9 per cent of the total resulted from diseases of the circulatory system, including heart disease; 20.8 per cent from miscellaneous disabilities, including accidents and injuries; and 14.5 per cent from tuberculosis. This percentage from tuberculosis would be much higher were it not for the fact that a large number of tuberculosis veterans received permanent total

awards of term insurance, and upon the death of these veterans payments of term insurance are continued to the beneficiaries of these veterans.

It is interesting to note that while tuberculosis was the cause of death in 14.5 per cent of the death awards, it was the cause of permanent total disability in 41.2 per cent of the disability awards, indicating the disabling effect of this disease.

INSURANCE

At the beginning of this fiscal year the bureau was confronted with the task of handling an enormous volume of applications for Government life (converted) insurance, which were submitted in the closing weeks immediately prior to July 2, 1927, the final date under the law for applying for this insurance. Approximately 245,000 applications were received, aggregating \$1,400,000,000 of insurance, which reflects both the veterans' appreciation of this valuable right and the success of the bureau's efforts, through its nation-wide campaign, to induce them to take advantage of the protection offered. It is significant to note that the majority of these applications were submitted by veterans who had allowed their term (war time) insurance to lapse when they were discharged from the service and who were now reinstating for the first time, upon evidence of good health, in order to effect conversion to the seven plans of level premium insurance offered by the Government. Quite a number of these applications were also filed by disabled veterans who were eligible to apply under the special provisions of section 304 of the World War veterans' act, 1924, as amended.

In line with the bureau's policy of decentralizing to the field such of its activities as will improve service to beneficiaries, plans were perfected and approved in May, 1928, for decentralizing to the regional offices the collection of insurance payments, the insurance of official receipts therefor, and the maintenance of insurance accounts. This step was approved after several months' successful operation of the new system which was installed for trial purposes in the Baltimore regional office covering the insurance accounts of policy holders residing in the State of Maryland. The experience with the new set-up in the Baltimore regional office proved most satisfactory and considerable favorable comment from the policyholders and from the service organizations in the State of Maryland was received, congratulating the bureau on this progressive step in its program of cooperation and service.

Under this new system the premium and policy loan accounts of approximately 630,000 Government life insurance policyholders will be maintained in the various regional offices. These offices will receive and deposit the insurance payments for collection in the local Federal Reserve branch banks, issue official receipts therefor, and maintain the necessary insurance accounts. They will complete action in connection with applications for reinstatement of insurance submitted within three months from date of lapse and the preliminary work incident to applications for policy loans, changes of plans, reinstatements after three months' lapse and other contract changes, and will be prepared at all times to furnish prompt and efficient service concerning insurance. In substance, the regional office will

follow the same procedure on a "State" basis that the central office is now following nationally with reference to these insurance activities.

Closer contact with Government life insurance policyholders will be established by this new facility, which will enable the bureau to conduct its Government life insurance business with a standard of service comparable to that of the prominent life insurance companies. Under the improved method of collections the funds involved will be made available for investment more rapidly than under the present method, thereby increasing the interest return on the Government life insurance fund.

APPLICATIONS FOR UNITED STATES GOVERNMENT LIFE (CONVERTED) INSURANCE

Applications for United States Government life insurance, approved during the fiscal year totaled 187,579, aggregating \$1,028,923,938, compared with 94,775 applications amounting to \$528,392,819 approved during the fiscal year 1927. The total applications approved to June 30, 1928, is 814,853, amounting to \$3,636,868,157 insurance.

The following table shows the number and amount of United States Government life insurance policies issued by months for the fiscal year 1928:

Date	Number	Amount	Date	Number	Amount
1927			1928—Continued		
July.....	33,289	\$211,058,116	February.....	2,361	\$11,746,582
August.....	53,094	312,816,074	March.....	1,988	9,380,879
September.....	55,556	285,133,872	April.....	1,231	6,191,857
October.....	20,097	95,232,839	May.....	885	3,805,096
November.....	9,612	45,706,207	June.....	465	2,563,529
December.....	4,262	21,369,174	Total.....	187,579	1,028,923,938
1928					
January.....	4,739	23,919,713			

ANALYSIS BY PLAN OF UNITED STATES GOVERNMENT LIFE INSURANCE

The following table shows the number and amount, the percentage and the average amounts of United States Government life insurance policies issued to June 30, 1928, classified by plan:

	Number	Amount	Per cent of total		Average policy
			Number	Amount	
Ordinary life.....	167,285	\$865,791,439	20.53	23.81	\$5,175.55
20-payment life.....	204,271	870,683,193	25.07	23.94	4,262.39
30-payment life.....	32,423	164,576,365	3.98	4.52	5,075.91
20-year endowment.....	210,617	562,041,949	25.85	15.45	2,688.55
30-year endowment.....	42,009	177,451,290	5.15	4.88	4,224.13
Endowment at age 62.....	39,963	192,978,717	4.90	5.31	4,828.93
5-year convertible term.....	118,285	803,345,204	14.52	22.09	6,791.07
Total.....	814,853	3,636,868,157	100.00	100.00	4,463.22

UNITED STATES GOVERNMENT LIFE (CONVERTED) INSURANCE IN FORCE

At the close of the fiscal year 1928 there were in force 660,108 United States Government life-insurance policies, amounting to \$3,111,994,905 insurance. This represented an increase of 159,228 policies, amounting to \$891,025,081, compared with the number and amount of United States Government life-insurance policies in force at the close of the preceding fiscal year. During the fiscal year 5,554 policies, amounting to \$25,369,806, were reinstated.

UNITED STATES GOVERNMENT LIFE (TERM AND CONVERTED) INSURANCE IN FORCE

The following table shows by fiscal year the number and amount of yearly renewable term and the United States Government life insurance in force:

Fiscal year ended June 30--	Yearly renewable term insurance		United States Government life insurance		Total	
	Number	Amount	Number	Amount	Number	Amount
1921.....	397,890	\$2,980,660,235	253,164	\$868,715,500	651,054	\$3,849,375,735
1922.....	300,925	2,314,663,588	280,852	1,033,736,886	581,778	3,348,400,474
1923.....	240,291	1,854,145,796	319,774	1,216,064,021	560,065	3,070,209,817
1924.....	209,385	1,609,030,534	353,215	1,375,542,924	562,600	2,984,573,458
1925.....	177,328	1,372,091,391	375,012	1,492,937,338	552,340	2,865,028,729
1926.....	130,103	1,008,511,344	423,557	1,773,075,664	553,660	2,781,587,008
1927.....	87,106	672,074,816	500,880	2,220,969,824	587,986	2,893,044,640
1928.....	266	1,654,277	660,108	3,111,994,905	660,374	3,113,649,182

UNITED STATES GOVERNMENT LIFE-INSURANCE POLICIES SURRENDERED FOR CASH AND PAID-UP INSURANCE

United States Government life-insurance policies provide that after having been in force one year they may be surrendered for cash or for paid-up insurance. During the fiscal year ended June 30, 1928, there were 4,555 policies, amounting to \$16,348,535.04, surrendered for cash. The total number of policies surrendered for cash to June 30, 1928, is 38,637, amounting to \$102,502,839.85 of insurance.

During this year the value of policies surrendered for paid-up insurance amounted to \$300,000, while 58 paid-up policies, to the value of \$74,934.16, were issued. Up to June 30, 1928, policies to the value of \$2,239,000 have been surrendered for paid-up insurance, and 441 paid-up policies, amounting to \$379,870.74 of insurance, have been issued.

UNITED STATES GOVERNMENT LIFE-INSURANCE PREMIUM INCOME

United States Government life-insurance premiums are deposited to the credit of the United States Government life-insurance fund, from which are paid claims on account of total permanent disability and death, dividends, and refunds. During the fiscal year ending June 30, 1928, there were 3,593,159 premiums, amounting to \$71,113,-025.18, received on United States Government life-insurance policies. The amount of United States Government life-insurance premiums received to date totals \$334,717,696.38.

YEARLY RENEWABLE TERM INSURANCE PREMIUM INCOME

The following table shows, by sources, the total amount of yearly renewable term insurance premium income to June 30, 1928:

Deposited direct into the Treasury by:	Amount
War Department.....	\$272,332,051.83
Navy Department.....	28,328,882.87
Marine Corps.....	4,982,970.10
Coast Guard.....	599,625.04
U. S. Public Health Service.....	230.90
Paid direct to bureau.....	148,516,372.09
Gross receipts.....	454,760,132.83
Less—	
Refunds made by insurance cashiers.....	\$1,555,171.49
Refunds made by disbursing clerk.....	866,633.90
	2,421,805.39
Net receipts.....	452,338,327.44

DIVIDENDS PAID ON UNITED STATES GOVERNMENT LIFE INSURANCE

The fund from which dividends on United States Government life insurance are apportioned is accumulated from two sources—savings due to deferred mortality and excess interest on the amount earned on invested funds over the assumed rate of 3½ per cent. There were 519,442 dividends amounting to \$4,712,528.74 paid during the fiscal year ending June 30, 1928. The total dividends paid to date are 2,633,202 amounting to \$19,858,623.18. The following table shows the dividends paid in 1928 on policies for \$1,000 issued at the age of 30 in force on their anniversaries:

Amount of dividend paid in 1928

Year of issue	End of policy year	Ordinary life	20-pay-ment life	30-pay-ment life	20-year endow-ment	30-year endow-ment	Endow-ment at age 62	5-year converti-ble term
1927.....	1	\$1.73	\$1.76	\$1.74	\$1.81	\$1.76	\$1.75	\$1.70
1926.....	2	1.76	1.82	1.78	1.92	1.82	1.81	1.70
1925.....	3	1.80	1.88	1.83	2.04	1.88	1.87	0.00
1924.....	4	1.83	1.94	1.87	2.16	1.95	1.93	0.00
1923.....	5	1.87	2.01	1.92	2.29	2.02	1.99	0.00
1922.....	6	1.90	2.08	1.97	2.42	2.09	2.05	0.00
1921.....	7	1.94	2.15	2.02	2.56	2.16	2.12	0.00
1920.....	8	1.98	2.22	2.07	2.70	2.24	2.19	0.00
1919.....	9	2.02	2.30	2.12	2.85	2.32	2.26	0.00

ADJUSTED COMPENSATION

The original World War adjusted compensation act fixed January 1, 1928, as the final date for the filing of applications for benefits thereunder. At the last session of Congress an amendatory act was passed, which among other things, extended the time limit for the filing of claims to January 2, 1930.

The claims for benefits under the World War adjusted compensation act that had been adjudicated to June 30, 1928, totaled 3,508,549, and were valued at \$3,408,643,666. Of this number, 3,302,067 represented adjusted service certificates issued to veterans, valued at \$3,372,166,278; 115,016 were cash payments to veterans whose adjusted service credit did not exceed \$50, amounting to \$4,034,995;

86,068 were claims on which quarterly payments were made to the dependents of veterans whose adjusted service credit was more than \$50, aggregating \$31,065,540; and 5,398 were cash payments to dependents of veterans whose adjusted service credit was less than \$50, amounting to \$147,263. The sum of \$1,229,590 has been paid on claims for the \$60 bonus to the dependents of veterans who died in service and therefore did not receive this benefit upon the termination of said service. Death claims to the value of \$51,139,856 have been awarded to the beneficiaries of 50,080 deceased veterans who had received adjusted service certificates. During the fiscal year 1928, 124,175 veterans filed application for adjusted compensation benefits, while 125,019 applications were approved during this same period.

Since April 1, 1927, a total of 757,706 loans, amounting to \$73,-884,775, has been made direct by the bureau to veterans upon the security of their adjusted service certificates. Up to and including June 30, 1928, collections on these loans totaled \$1,120,170.84, while as of the same date the bureau had redeemed loans made direct by banks to the value of \$24,405,242.

COMMITTEES ON RECOVERIES

The committees on recoveries were established under authority contained in section 28 of the World War veterans' act, as amended. The central committee on recoveries has original jurisdiction to consider and adjudicate all overpayment cases arising in the central office, and similar cases arising in the field wherein the overpayment involved is more than \$300. The regional committees in the field have authority to adjudicate, finally, subject to appeal, cases involving overpayment of not more than \$300, wherein the overpayment or overpayments were not discovered within a period of three months of the time such overpayment or overpayments were made. The central committee has appellate jurisdiction over all cases appealed from the decisions of regional committees.

Adjudications by central office and regional committees on recoveries for this fiscal year were as follows:

Overpayments disposed of

	Waived		Not waived		Total	
	Number	Amount	Number	Amount	Number	Amount
Central committee on recoveries:						
Central office cases.....	848	\$235,055.71	751	\$522,161.69	1,599	\$757,217.40
Regional—						
On review cases.....	218	175,185.59	620	398,633.34	838	573,818.93
On appeal cases.....	13	2,392.47	31	8,567.19	44	10,959.66
Total.....	1,079	412,633.77	1,402	929,362.22	2,481	1,341,995.99
Regional committees on recoveries:	1,152	90,313.74	2,444	215,388.74	3,596	305,702.48
Grand total.....	2,231	502,947.51	3,846	1,144,750.96	6,077	1,647,698.47

During the fiscal year 6,077 cases of overpayments were acted upon in central office and in regional offices, of which number 2,231, or 36.7 per cent, of the overpayments were waived. The central

office committee on recoveries authorized waivers on 43.5 per cent of the cases handled by that section, as compared with 32 per cent of the overpayments waived on cases handled in regional offices. The average overpayment handled by the central office committee on recoveries amounted to \$540.91, and in regional offices the average was \$85.01. The average amount of the overpayment waived by the central office committee was \$382.42, as compared with the average of \$78.40 for regional office cases on which overpayment was waived.

CENTRAL BOARD OF APPEALS

The central board of appeals as now constituted consists of a chairman with legal and medical assistants in the central office and five sections located in New York, N. Y.; New Orleans, La.; Chicago, Ill.; San Francisco, Calif.; and in the central office, Washington, D. C. The sections are designated as follows: Section B, section C, section D, section E, and the appeal group on central office cases, respectively. Section B, in addition to the usual procedure before the board of appeals, controls and operates traveling boards from New York to Boston for the purpose of granting to claimants in that section of the country personal hearings. The other sections conduct their work from one central point and all hearings are held in the offices of the section. The appeal group on central office cases differs somewhat from the other sections by reason of regulatory authority and handles, in addition to all death cases and insurance questions, all emergency cases presented in the central office.

The procedure established in these sections is such that a claimant appearing before any one of them may receive a personal hearing and consideration of all phases of his claim over which the board has appellate jurisdiction under the World War veterans' act as amended.

The purpose of this board is to provide an absolutely equitable and fair adjudication in every case coming before it and to effect, under laws and regulations interpretative thereof, a decision fair to the claimant and just to the bureau, avoiding where possible unnecessary reviews or revisions of the decisions of the cases previously service connected by properly constituted authority of the bureau.

During the fiscal year 13,572 cases were referred to the board and 13,225 cases were disposed of, there having been 548 cases on hand at the beginning of this year. The number of pending cases before all sections of the board on June 30, 1928, was 895 cases.

DIRECTOR'S ADVISORY GROUP ON APPEALS

The purpose of this group is to give impartial study and make unlimited inquiry into the merits of cases appealed to the director, and to make recommendations to him on the merits of the appeal. It is composed of specially chosen men with medical or legal training and of such as have had wide experience in this class of work. Appeals are entertained from claimants who are dissatisfied with the action of the regular appellate bodies, and by designated officials of the bureau upon presentation of proper reasons therefor.

In the matter of presenting cases no formal appeal is required. A mere request for review, with a statement of the particular features appealed from and upon what error or defect the appeal is based, is sufficient. The claimant or his duly authorized representative may appear at a hearing before the group and personally present the case. Personal hearing is had in approximately 17½ per cent of all cases. A transcript of the hearing is made a part of the claimant's record in order that it may be given consideration when the case is reviewed.

As to the method of handling cases, upon completion of the study of the file by individual members of the group, open discussion is held until the most tenable conclusion with reference to the question at issue has been reached. A memorandum brief, with a discussion of the case followed by the conclusion reached, is then transmitted to the director with recommendation for disposing of the case. This action is tentative, and unless approved by the director it has no necessary part in the final decision.

At the beginning of this fiscal year there were 533 cases awaiting review by this group. The number of new cases received during the year was 5,595, an increase of 1,601 over the number received during the fiscal year 1927. During this year decisions were rendered in 4,471 cases, and action other than decisions was taken in 994 cases. The total number of cases pending at the close of this year was 663.

REHABILITATION

The end of this fiscal year witnessed the cessation of rehabilitation activities which commenced immediately following the enactment by Congress on June 27, 1918, of the vocational rehabilitation act (Public 178, 65th Cong.) which provided substantially under Section II thereof, that any enlisted person or officer of the Army, Navy, or Marine Corps, or member of the Army, Navy, or Marine Corps (female) in active service who, after honorable discharge, in the opinion of the board, was unable to carry on in a gainful occupation successfully, should be furnished when vocational rehabilitation was feasible such course of rehabilitation as the board should prescribe and provide. The act, among other things, imposed the responsibility to provide such facilities, courses, and instructors necessary to insure proper training; to prescribe the courses to be followed; to pay allowances for maintenance and support of trainees and their dependents, and other necessary expenses incidental to following the prescribed courses; to do all things necessary to insure vocational rehabilitation; to provide for the placement of rehabilitated persons in suitable or gainful occupations and to make or cause to have made studies, investigations, and reports regarding the vocational rehabilitation of disabled persons and their placement in suitable or gainful occupations.

Under Section III of that act training was provided to those honorably discharged veterans who suffered a compensable disability as the result of their war service, but who were not vocationally handicapped to the extent that training was required. Persons in this class were provided with courses of instruction including tuition and necessary supplies, but not with maintenance and support allowance while in training.

The responsibility for carrying out these provisions was vested in the Federal Board for Vocational Education. On August 9, 1921, Congress established an independent bureau (Public 47, 67th Cong.) under the President, which was called the United States Veterans' Bureau. All of the duties, functions, and powers previously conferred upon the Federal Board for Vocational Education and the Bureau of War-Risk Insurance, were transferred and made a part of the United States Veterans' Bureau. There was organized in this bureau a rehabilitation division, which took over the work of vocational rehabilitation begun by the Federal board.

While numerous changes have been made in the laws by Congress from time to time, which materially affected the administration of this work, the essentials remained unchanged, that is, that all honorably discharged veterans of the World War who, because of service-incurred disabilities, were unable to follow their pre-war occupations, were given the opportunity to learn another at Government expense.

No attempt has been made to ascertain the individual successes in employment of each of the thousands of veterans whom the Federal Government has equipped and assisted into gainful occupations, as the expense of continuous follow-up necessary to determine this was unauthorized. A record has been maintained, however, of the complete training history and progress of each person trained and of

the initial employment engaged in by all at the time of rehabilitation. Special studies and criteria respecting all the major phases of the work have been made, however, and are available in the files of the bureau. These include extensive discussions pertaining to the fields of agriculture, commercial, professional, and trade and industrial training; treatment and training of the tuberculous, treatment and training of the neuropsychiatric, special training for the blind, deaf and defective speech cases, etc.; treatises upon the application of vocational guidance, intelligence tests, master training programs outlining the requirements of occupations in all fields, as well as the value of various types of institutional and placement training facilities and methods of providing employment for the rehabilitated veterans.

The bureau's experience in this work has demonstrated that the key to successful training of the disabled is the application of practical vocational advisement principles from the outset in the selection of the occupation or employment objective for which training is to be given, although the subsequent steps in the general procedure are perhaps equally important. Errors in the initial advisement of veterans were found expensive as to cost of training and the time wasted unproductive of results and the subject of criticism from various sources. Errors of this sort were comparatively few however, during the last four years of the bureau's supervision of this work following its adoption of definite principles of advisement prerequisite to approval of training in each individual case and the training of personnel responsible for the application of those principles.

After the selection of an employment objective that was reasonably possible of attainment by the veteran, the next step was to ascertain the various phases and operations involved in that objective up to the point of initial employment, and the selection of a training facility in which these could be taught. This involved a consideration and approval of appropriate school, college, and university courses or training on the job in some establishment under controlled conditions, and frequently a combination of both. For each occupation selected a training program was outlined listing and organizing all of the units of instruction, including knowledge and skill required for employability in that occupation, the type of training for each unit and the appropriate time for completion of the same so that the progress of the trainee might be measured by the supervising officers. The training program thus executed and signed by the trainee, trainer, and the supervising officer of the bureau, constituted an agreement between the parties concerned as to the course of training to be provided. Upon satisfactory completion of the program, the veteran was declared rehabilitated.

It was the policy during the last several years of this work to place trainees not requiring institutional instruction in establishments in a position to guarantee employment to the veteran upon rehabilitation. This method of training was the least expensive, the most practical, and by far the more satisfactory as to final employment. It provided for instruction on the job, step by step, through the various operations of the occupation, with gradual increase of productive value to the prospective employer and of the earning power of the trainee until sufficient ability had been demonstrated to justify payment of the usual entrance wage for the occupation.

The cooperation of schools, colleges, and industrial establishments with the bureau both as to arrangements for training, supervision,

and employment was with few exceptions excellent and much credit is due them for their part in restoring the disabled veterans to productive usefulness. Many of the schools set up entirely new courses to meet the needs of the bureau. This was particularly the case in the field of trade and industrial training because of the lack of existing standardized courses of that nature and in agricultural project training (independent farming upon land leased or owned by the veteran).

No Government or other organization has ever before been called upon to supervise the vocational training of so many adults, in so many places, in so wide a variety of courses. The work demanded a high degree of practical knowledge of vocational training, keen insight into human nature, and initiative and resourcefulness in dealing with unforeseen perplexities. Supervision by personal contact with trainees at institutions once each month and twice monthly for trainees in industrial establishments was conducted to insure against exploitation or failure to follow a constructive plan of training and to initiate any changes in or variation of the training program as the circumstances required.

The bureau's early policy of utilizing only "existing" institutions and courses for training was soon changed when it was found that many veterans were unable to profit fully from instruction given because of poor educational foundation. Many of foreign birth had not learned to read or write the English language. A survey of the field showed that few facilities were available for intensive training of this type of disabled veterans. Training centers were therefore established in nearly all districts to meet this need for preliminary academic instruction prior to the assignment of cases to regular institutional courses or training on the job. This type of training facility was discontinued as soon as the need for this special fundamental training in a district had been met.

Resident vocational schools were also established and operated by the bureau to receive trainees immediately upon discharge from hospitals, so that they might receive tryout instruction under controlled conditions in a helpful environment, as many men convalescing from tuberculosis, nervous and mental diseases broke down shortly after entering training and had to be rehospitalized. The program of work at these schools was organized carefully for those special groups and usually began with two or three hours of instruction or active work daily, with plenty of rest and recreation, with the time for active work being gradually increased until a full day's work could be taken in the chosen objective without ill effect. This "hardening up" process was under the close supervision of medical officers. When the occupation most suitable had been determined and it was demonstrated that a trainee was able to do a normal day's work he was transferred to another suitable training facility where his training could be continued and completed. Well-regulated resident schools of this type made it possible to eventually readjust a large number of trainees whose success would otherwise have been questionable and who certainly would have been Government charges for a much longer period of time.

Definite standards governing all types of training in the fields of agriculture, commercial, trade, and industrial and professional were laid down for the supervising officers to follow, so that the standards fixed for the declaration of rehabilitation and completion of training

were based upon proof of acquired ability to enter the occupations for which trained whether the training was received at an institution, on the job, or a combination of both. Training was discontinued in cases of severe physical disability upon advice of medical officers, and in cases where failure or unwillingness to progress after reasonable trial was evident, and in cases of voluntary withdrawal.

Training under section III (402) of the act as referred to above, granted to persons not vocationally handicapped but in receipt of compensation for service-incurred disabilities, consisted of regular institutional courses or correspondence courses of recognized standing, designed to assist the veteran to progress in his job and to increase his earning power. As the veterans received no maintenance and support allowance for themselves or dependents while following this type of training, the general practice was to pursue these courses at evening, night school, or by correspondence, so as not to interfere with their regular employment. This type of training was terminated in each case when the prescribed course had been completed or the trainee for various reasons was unable to make normal progress in his studies.

Since the beginning of this work in 1918, the bureau has determined eligibility for vocational training and registered 329,969 applicants; of this number, however, only 179,519 actually entered training; 48,773 of these were discontinued for various reasons, and 1,999 died after entering training. The number declared "rehabilitated" and employable by reason of training was 118,355 and the number classified as "completed," 10,392, making a total of 128,747 who satisfactorily completed the courses prescribed for them.

The veterans entering training were subdivided as to the type of facilities utilized in carrying out the training program. The facilities utilized consisted of educational institutions, industrial establishments, and the veterans' own farm or business; the types determined by these facilities were institutional, placement and project training, respectively. The following table shows the per cent of trainees assigned to the several types of training:

Types of training:	Per cent of total
Institutional (sec. 400).....	23. 06
Institutional (sec. 402).....	11. 14
Institutional and placement (sec. 400).....	29. 63
Institutional and project (sec. 400).....	5. 02
Placement (sec. 400).....	29. 63
Placement and project (sec. 400).....	. 35
Placement and institutional (sec. 400).....	. 68
Project (sec. 400).....	. 49

The training program was further divided by types of industries. The following table shows the per cent of trainees in each of the major classes of objective:

Objective:	Per cent of total
Agriculture.....	13. 12
Extracting minerals.....	. 16
Manufacturing and mechanical industries.....	39. 69
Transportation.....	1. 66
Trade.....	13. 01
Public service.....	. 23
Professional service.....	16. 45
Domestic and personal service.....	1. 58
Clerical occupations.....	13. 08
Special students.....	1. 02

The term "Special students" as used above includes Braille and speech correction, etc.

The extent and variety of supervision required is best understood when consideration is given to the fact that approximately 420 separate and distinct employment objectives were specified in the training program of the 179,000 veterans who entered training.

The difficulty of advisement is further illustrated by the fact that the educational qualifications of the veterans rated eligible for training varied from illiteracy to college education. The following table shows the educational qualifications of the veterans under section 400 of the act:

Education:	Per cent of total
Not given.....	7.04
No education.....	1.18
1 to 3 years elementary.....	4.7
4 to 8 years.....	54.71
1 to 2 years high school.....	13.28
3 to 4 years high school.....	10.93
6 months or more business school.....	1.64
1 to 2 years trade school.....	.24
2 to 4 years trade school.....	.05
1 to 2 years college or university.....	4.01
3 to 4 years college or university.....	2.22

The following table is the result of a study of three groups of veterans, based on educational qualifications, showing the pre-war wage and wage at time of employment after rehabilitation:

Wage scale	1-3 years elementary		3-4 years high school		3-4 years college or university	
	Before rehabilitation	After rehabilitation	Before rehabilitation	After rehabilitation	Before rehabilitation	After rehabilitation
	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
Up to \$750.....	26.21	14.92	13.82	3.02	5.93	3.71
\$750 to \$1,000.....	21.70	20.31	19.53	6.98	9.67	4.08
\$1,000 to \$1,250.....	19.38	24.91	23.16	17.58	16.02	12.16
\$1,250 to \$1,500.....	13.31	18.76	14.88	20.72	11.30	11.49
\$1,500 to \$1,750.....	8.30	9.25	8.62	13.53	6.64	9.34
\$1,750 to \$2,000.....	5.82	7.08	9.71	20.57	12.99	20.31
\$2,000 to \$2,250.....	2.35	1.86	3.56	7.06	4.62	7.78
\$2,250 to \$2,500.....	1.44	1.30	2.98	5.29	7.45	12.16
\$2,500 to \$2,750.....	.53	.57	1.15	2.01	2.21	3.63
\$2,750 to \$3,000.....	.35	.27	.88	1.11	4.43	5.34
\$3,000 to \$3,500.....	.33	.37	.67	.85	2.80	3.11
\$3,500 to \$4,000.....	.15	.10	.53	.63	4.89	3.18
\$4,000 and up.....	.13	.30	.51	.65	11.65	3.71

A review of the number of veterans of each race who availed themselves of the benefits of the rehabilitation program shows the following per cent:

Race:	Per cent of total
Caucasian.....	96.28
Ethiopian.....	3.53
Mongolian.....	.02
Indian.....	.05
Malay.....	.12

Of the total number entering training, 65.88 per cent saw service overseas.

The extent of the training program is indicated by the fact that 329,969 veterans registered for training, 179,519 entered training, and

a total of 5,000,000 training months were required to complete the rehabilitation activities of the bureau, necessitating a total expenditure of \$645,007,450.62.

Following the policy of providing an employment opportunity to each trained veteran, the bureau through its employment service established and maintained active liaison between the employing public, the facilities of the Department of Labor's employment service, and all local civic and welfare agencies throughout the country, and through those mediums and the individual efforts of its training and employment officers furnished jobs for virtually all rehabilitated veterans. Much praise is due those agencies for their warm response and cooperation in this work.

The primary purpose of the rehabilitation program, as stated above, was the retraining of the disabled veterans into productive employment in an occupation in which the disability incurred in service would not be a vocational handicap. The extent to which the readjustment into industry has been effected may be judged by the fact that of the 118,355 completed training under section 400, approximately 97 per cent were placed in gainful employment. Many of the positions held by veterans subsequent to training do not carry remuneration on a salary basis but returns are made on a commission or by work accomplished basis. Therefore, it is difficult to make a comparison of the pre-war and present wage. However, the following table shows a comparison by per cents of a group of employees at certain salary ranges before and after retraining:

Annual salary	Before training	After training	Annual salary	Before training	After training
	<i>Per cent</i>	<i>Per cent</i>		<i>Per cent</i>	<i>Per cent</i>
Up to \$750.....	20.34	7.56	\$2,500 to \$2,750.....	0.80	1.14
\$750 to \$1,000.....	20.06	11.69	\$2,750 to \$3,000.....	.62	.74
\$1,000 to \$1,250.....	21.42	21.50	\$3,000 to \$3,500.....	.46	.69
\$1,250 to \$1,500.....	13.89	21.51	\$3,500 to \$4,000.....	.37	.46
\$1,500 to \$1,750.....	8.37	13.58	\$4,000 to \$4,500.....	.09	.10
\$1,750 to \$2,000.....	8.05	13.15	\$4,500 to \$5,000.....	.16	.15
\$2,000 to \$2,250.....	2.87	4.28	\$5,000 and up.....	.18	.15
\$2,250 to \$2,500.....	2.32	3.30			

It will be noted from the table given above that the salary ranges from \$4,000 up show a slight decrease. This does not necessarily mean that there has been a decrease in those ranges, since many positions commanding returns equivalent to the ranges indicated are filled on a commission or amount earned basis.

The World War veterans' act of 1924 states: "The test of rehabilitation shall be employability." The results of retraining, therefore, may be measured by the per cent of veterans trained into gainful employment. The records pertaining to employment of veterans trained under section 400 of the act referred to above show that 97.8 per cent were employed at the time training was terminated.

FINANCE

The net disbursements for all purposes during the fiscal year ended June 30, 1928, aggregate \$439,157,199.63, which represent an increase of \$33,808,751.93 over those of the preceding fiscal year. This increase is accounted for largely by the redemption of loans

made by banks to adjusted-service certificate holders, the expenditures for which total \$35,254,794.80 as compared with \$14,407,783.32 for the fiscal year 1927. A material increase occurred in disbursements from the appropriation "Military and Naval Compensation," due to the review of service connected cases rated, less than 10 per cent which resulted in many new awards, the further application of amendatory legislation providing the \$50 statutory award for arrested tuberculosis cases, and the increase in the average compensation award due to the application of the new disability rating schedule. Expenditures from the appropriation United States Government life insurance fund increased from \$11,864,371.29 to \$17,664,329.21, due to the conversion of all term insurance, which increased the converted insurance in force and resulted in a larger number of claims.

The net disbursements made from all appropriations during the fiscal years 1927 and 1928 are shown below in comparative form:

Appropriation	Fiscal year 1927	Fiscal year 1928
Salaries and expenses.....	\$36,354,328.90	\$37,815,124.53
Printing and binding.....	127,184.47	134,126.47
Administrative expenses, World War adjusted compensation act, 1924-25.....	8.13	-----
Increase of compensation.....	120.00	196.67
Claims for damages act, Dec. 28, 1922.....	1,064.45	333.62
Military and naval family allowance.....	187,218.82	124,887.93
Military and naval compensation.....	173,476,965.39	181,799,665.82
Medical and hospital services.....	31,554,979.19	30,166,865.68
Hospital facilities and services.....	4,599,257.84	5,221,569.72
Vocational rehabilitation.....	2,206,256.01	233,724.49
Relief of Immaculate Carlino, widow of Alexander Carlino.....	5,000.00	-----
Relief of Albert J. Hosley.....	4,000.00	-----
Judgments, Court of Claims.....	11,387.72	2,144.19
Adjusted service and dependent pay.....	9,959,630.34	10,152,767.74
Adjusted service certificate fund.....	14,407,783.32	35,254,794.80
Military and naval insurance.....	120,963,968.81	120,770,802.24
Soldiers' and sailors' civil relief claims, 1923.....	110.64	-----
Relief of Lois Wilson.....	-----	2,000.00
TRUST FUNDS		
United States Government life insurance fund.....	11,864,371.29	17,664,329.21
Army allotments.....	188,973.71	132,949.67
Navy allotments.....	110,612.16	11,914.78
Marine Corps allotments.....	1787.83	11,184.83
Coast Guard allotments.....	145.00	115.00
Total expenditures.....	405,348,447.70	439,157,199.63

¹ Credit.

The above figures include allotments of \$4,496,318.97 and \$4,849,481.54 made during the fiscal years 1927 and 1928, respectively, to the United States Public Health Service, National Homes for Disabled Volunteer Soldiers, and the War, Navy, and Interior Departments for the care and treatment of bureau beneficiaries in hospitals operated by these Government agencies.

The total amount of United States Government life insurance funds invested in Government securities increased \$9,444,346.76 during this year, as compared with an increase of \$27,121,645.29 for the preceding fiscal year. This decrease in the amount invested in 1928 is due to the fact that direct loans by the bureau on adjusted service certificates, which are payable from the United States Government life insurance fund, were made for only three months of 1927 as compared with the whole of 1928.

The percentage distribution of all disbursements made during the fiscal year 1928, as compared with that for 1927, is given in the following table. These figures represent disbursements only, and when all encumbrances for this year are recorded slight changes will occur. Included in the salaries for field offices are salaries paid the professional and technical personnel at clinics, which should be eliminated from administrative overhead. Deducting the salaries of this personnel at field offices the percentage for this item is materially lower.

	1928	1927
Salaries:		
Hospitals	3.71	3.57
Field offices	2.50	3.10
Central office	1.89	1.59
Administrative expenses (other than salaries)54	.70
Vocational rehabilitation:		
Training allowances04	.46
Other training expenses01	.09
Medical and hospital expenses (other than salaries)	6.87	7.78
Hospital facilities and services (construction)	1.19	1.13
Compensation	41.39	42.80
Term insurance	27.50	29.84
United States Government life insurance	4.02	2.93
Adjusted service and dependent pay	2.31	2.46
Adjusted service certificate fund	8.03	3.55

The total amount appropriated for the fiscal year 1929 is \$485,560,000 (exclusive of estimated expenditures for United States Government life insurance, which is met by premium receipts). It is expected, however, that a deficiency in the approximate amount of \$5,650,000 will be required in the appropriation "Military and naval insurance, 1929," since the original estimate did not anticipate the large amount of United States Government life insurance that would be taken by persons in the military service under the converted 5-year plan. Such insurance requires the transfer of funds from the appropriation "Military and naval insurance" to the United States Government life insurance fund under section 302 of the World War veterans' act on account of the extra hazard of military and naval service.

Appropriations for the fiscal year 1928 total \$535,400,000. However, \$33,200,000 of this amount represents a deficiency encountered during the fiscal year 1927. The net appropriation available for 1928 is, therefore, \$502,200,000. The appropriations required for all purposes for the fiscal year 1930 have been conservatively estimated at \$503,975,000.

LEGAL

Legislative work.—During this year every assistance was rendered congressional committees and individual Members of Congress in the preparation of amendments to the general statutes. Assistance was also given to the Members of Congress in the drafting of bills for the relief of individual veterans. At the request of these committees reports were prepared showing the effect of proposed amendments on existing legislation and further informing them as to circumstances surrounding individual cases involving veterans for the relief of whom bills were proposed. Reports of this character were furnished on 300 bills during this year in addition to those submitted to individual Members.

Opinions.—During this period the legal department of central office rendered some 1,541 strictly legal opinions covering all phases of the World War veterans' act and the World War adjusted compensation act, and affecting every right of bureau beneficiaries under these laws. An analysis of these opinions disclosed that 321 had to do with insurance benefits of one character or another, 330 concerned beneficiaries under legal disability (that is, guardianship cases), 164 settled compensation rights, 77 determined adjusted compensation payments, and 649 may be classified as miscellaneous opinions. In point of volume the largest item of the year's legal activities in central office centered about requests for advisory opinions covering in one way or another virtually every phase of the bureau's multifarious affairs. The table for these general submissions for the year shows the following results:

Number of questions:	
On hand July 1, 1927.....	96
Received.....	5, 736
Disposed of.....	5, 734
On hand June 30, 1928.....	98

These figures include the 1,541 strictly legal opinions above mentioned.

Civil suits.—The defense of actions brought against the United States in connection with Veterans' Bureau suits is committed generally to the Department of Justice and the local United States attorney for the district in which suit is brought. The bureau in all instances assists the United States attorney in the preparation and trial of cases through the services of its regional attorneys and central office attorneys especially trained in this class of litigation. During this fiscal year 210 insurance suits were disposed of, 70 resulting in judgments for the plaintiffs and 140 terminating in favor of the Government. Of those terminating in favor of the Government, 25 resulted in judgments, 112 were dismissed either by stipulation or on motion, and 3 were disposed of otherwise. These suits involved a total of \$1,918,790.15, while the cases on hand at the close of this year involved over \$5,000,000. The judgments recovered by plaintiffs in the 70 cases amounted to a total of \$342,360.41, although the insurance involved and which may be payable in future installments totals \$650,983.02. The suits resulting favorably to the Government involved insurance to the amount of \$1,267,807.13. The following table indicates the insurance cases on hand July 1, 1927, the number received and disposed of during this year, and the balance on hand as of June 30, 1928:

Suits on contracts of insurance	On hand	Received	Disposed of	Balance
In litigation.....	368	425	210	583
Threatened.....	204	712	513	403

Prosecutions.—The prosecution of criminal cases is also committed to the Department of Justice, but, as in litigation in civil proceedings on insurance contracts, the bureau prepares the transcript of the cases for submission to that department, and attorneys from central office have in several instances assisted in the presentation of these cases to the grand juries as well as in the actual trial of the same. A large

proportion of such cases involves some elements of fraud, falling under the penal provisions of the various acts relating to the bureau; but where these statutes do not cover the particular offense, the cases are then prepared under the germane provisions of the Federal Criminal Code.

At the beginning of this fiscal year there were 197 criminal cases on hand. During the year 170 such cases were received and 167 disposed of, leaving a balance on July 1, 1928, of 200 cases. Of the cases disposed of, 119 were dismissed by the Department of Justice or the grand jury failed to return indictments. Nine were prosecutions under section 35 of the Federal Criminal Code, the maximum penalty for which was set by the court as two years in the penitentiary. Two were prosecuted under section 505 of the World War veterans' act, 1924, and both indicted. Two were prosecuted for embezzlement under section 47 of the Federal Criminal Code; one pleaded guilty and the other was nol-prossed. Three were prosecuted for charging excessive fees under section 13, article 1, war-risk insurance act, 1917. The maximum penalty was one year in jail. Two charges were forgery under section 29, Federal Criminal Code, and both pleaded guilty. Ten were charged with excessive fees under section 500, World War veterans' act, 1924, with a maximum fine of \$250 assessed by the court. Three were prosecuted for making or procuring false affidavits, and a maximum penalty of \$300 and six months in jail was assessed. Four were charged with taking unlawful fees under section 309, World War adjusted compensation act, and all found guilty. Three were charged with making false affidavits under section 25 of the war-risk insurance act and the maximum of 10 months in jail and \$500 fine assessed. Five were prosecuted for taking unlawful fees under sections 304 and 503 of the World War adjusted compensation act. One was prosecuted for making false affidavits under sections 25 and 27 of the war-risk insurance act. One was fined \$350 and costs of \$405.70 in connection with dental frauds. Two were found guilty under section 503 of the World War veterans' act for receiving money from the Government to which they were not entitled, and the maximum penalty of 18 months in the penitentiary was assessed. One was sentenced to jail for removing and concealing records under section 128 of the Federal Criminal Code, and one was placed on probation for five years for forging records. One was convicted for filing false claim under sections 25, 26, and 27 of the war-risk insurance act, and one was fined under section 32, Federal Criminal Code, on a charge of falsely pretending to be a United States officer.

Suits against bureau officials.—To the legal department of central office also falls the preparation of the defense where bureau officials have been sued as individuals in connection with their official acts. There were 20 such suits against the bureau and individual officials settled during the last fiscal year. One of these was for coal delivered at New York City and resulted in a judgment of \$2,042.50 for the plaintiff; one was a suit to recover money paid under an erroneous adjudication and resulted in a recovery for the Government of \$1,870.96; one was a suit brought by a beneficiary for traveling expenses in connection with reporting for physical examination. This suit was dismissed. Four were injunction suits and all were dismissed. Eleven were mandamus proceedings, and the rule in each was discharged. One was a habeas corpus petition and the petition

was denied. One was an ejectment suit and alleging damages in the amount of \$60,000. This suit was settled for \$41,250.

Subrogation.—Section 313 of the war risk insurance act, 1917, as amended, and which Congress has made applicable to section 213 of the World War veterans' act, 1924, as amended, provides that if an injury or death for which compensation is payable is caused under circumstances creating a legal liability upon some person other than the United States to pay damages therefor, the director, as a condition to the payment of compensation by the United States, may require the beneficiary to assign to the United States any right of action he may have to enforce such liability of such other person, or, if it appears to be for the best interests of the beneficiary, the director may require him to prosecute said action in his own name, subject to bureau regulations. This section further provides that the cause of action so assigned to the United States may be prosecuted or compromised by the director, and any money realized or collected thereon, less reasonable expenses of such realization or collection, shall be placed to the credit of the military and naval compensation appropriation. If the amount placed to the credit of such appropriation in such cases is in excess of the amount of the award of compensation, if any, such excess shall be paid to the beneficiary after any compensation award for the same injury or death is made. A report of this work for the fiscal year 1928 is as follows:

	Pending June 30, 1927	Received	Closed	Pending June 30, 1928
In suit.....	28	0	11	17
Not in suit.....	7	0	7	0
Amount collected, distributed, and credited against compensation during the fiscal year 1928.....				\$10, 250
Amount undistributed, but credited against compensation payments, June 30, 1928.....				8, 741
Total				18, 991
Judgments in favor of plaintiffs, pending June 30, 1928.....				142, 700
Grand total				161, 691

Guardianship.—The attorneys assigned to the bureau's regional field offices are responsible for the certification as to the legality of all appointments of fiduciaries, the fitness of the person appointed to act in a fiduciary capacity, the scrutiny of accounts rendered to them from time to time and not less than once each year, the checking of the sufficiency of bonds protecting the beneficiaries' trust estates, the determination of the question of the solvency of personal sureties, the verification of alleged balances carried in accountings, and the proper investment of these trust funds in approved securities. As of June 30, 1928, there were some 51,975 bureau wards under legal disability. Of this number 21,323 were incompetent veterans, 29,863 were minors, and 789 were classified as other incompetents, such as incompetent dependent parents and incompetent minors over the age of 18 years who are mentally incapacitated. The total number of fiduciaries to the number of beneficiaries as of the same date was 48,593. Included in this number of fiduciaries were 6,432

banks and trust companies and 3,123 individuals serving as legal custodians of minors and mentally incompetent beneficiaries. The bureau endeavors to have legal custodians recognized whenever possible in order to obviate the payment of court costs and counsel fees ordinarily involved in connection with the administration of the estate by a fiduciary.

Of the total number of hospitalized incompetent veterans, there are 5,254 for whom fiduciaries have not been appointed but for whom the medical officers in charge of the institutions in which such beneficiaries are receiving treatment are administering the payments of compensation received from the Government for the necessities and comforts of the patients, thus eliminating the costs of securing the appointment of a fiduciary and the expense of subsequent fiduciary's commissions and attorney's fees.

In all cases where it is feasible to do so, the regional attorneys prepare the legal papers in connection with the appointments of fiduciaries, the filing of petitions, and the preparing of accounts. This legal service results in a saving to the assets of the wards which may be estimated as $2\frac{1}{2}$ per cent of the amount paid annually. The policy of the bureau of limiting commissions of fiduciaries to 5 per cent of the annual income of the trust estates results in an additional saving of approximately $2\frac{1}{2}$ per cent of the entire amount paid annually. Therefore, the value of this service to the Government's legally disabled wards may be estimated conservatively to be in excess of \$2,000,000 annually. In addition to these savings, however, there was recovered for the use of these Government wards during the past fiscal year the sum of approximately \$619,781, which recovery was due in part to the excellent cooperation of the State courts.

The bureau has 18 neuropsychiatric hospitals, of which but 5 are authorized to receive patients duly committed by the State authorities. The other bureau hospitals are without legal authority to detain in custody any patient received therein for care and treatment. Appreciating the necessity for uniformity in the various States regarding the commitment of patients to bureau hospitals and the administration of estates of bureau beneficiaries, the bureau has drafted a uniform probate act to be known as the "Uniform veterans' guardianship act," which tentative draft was submitted to the American Bar Association and the national conference of commissioners on uniform State laws. The association and the conference approved the proposed act with minor reservations. This act provides, in general, the method of appointment of a fiduciary for a bureau beneficiary under legal disability, for the filing of petitions and accounts, states the grounds upon which fiduciaries may be removed, and provides the manner of removal; limits commissions of fiduciaries to 5 per cent of the income, outlines the method of safeguarding trust funds of wards, and provides for commitment of bureau beneficiaries to United States veterans' hospitals and, if passed by the several State legislatures, will be a material advance step in the administration of guardianship matters.

Approximately 3,500 social surveys of Government wards under legal disability are made each month in order to ascertain whether the necessary care and treatment, permitted under law and bureau regulations are being accorded incompetent and minor beneficiaries.

PERSONNEL

On June 30, 1927 there were 23,696 employees on the bureau's rolls, whose aggregate annual salaries (including allowances, but excluding the compensation paid per diem and per hour employees) totaled \$38,939,054, as compared with 23,933 employees and \$39,707,541 in annual salaries on June 30, 1928. In other words, there was a net increase of 237 employees and \$768,487 in annual salaries during this one-year period.

During this year the number of personnel in central office increased from 4,338 to 4,508, and the annual pay roll from \$7,593,528 to \$8,062,085. This represents a net increase of 170 in the total employees and \$468,557 in annual salaries. The increase in the number of employees was due largely to the increased activities of the new division established toward the close of the fiscal year 1927, for the purpose of administering, recording, and otherwise handling the loans now made direct by the bureau to veterans upon the security of their adjusted-service certificates, and to the new subdivision created during this year for handling the emergency officers' retirement act.

In regional and allied field offices there was a net reduction of 365 employees and \$538,334 in annual salaries. The total personnel assigned to these offices on June 30, 1928, was 5,648 and the annual pay roll \$11,064,543, as compared with 6,013 employees and \$11,602,877 in annual salaries on June 30, 1927. This material reduction may be attributed directly to a closer supervision of requirements and a consolidation of activities and duties wherever indicated.

During this year the personnel on duty at veterans' hospitals increased from 13,079 to 13,542, and the annual pay roll from \$19,180,464 to \$20,126,760. This increase of 463 employees was largely the result of the opening of one new hospital and the operation of additional patient facilities at a number of others.

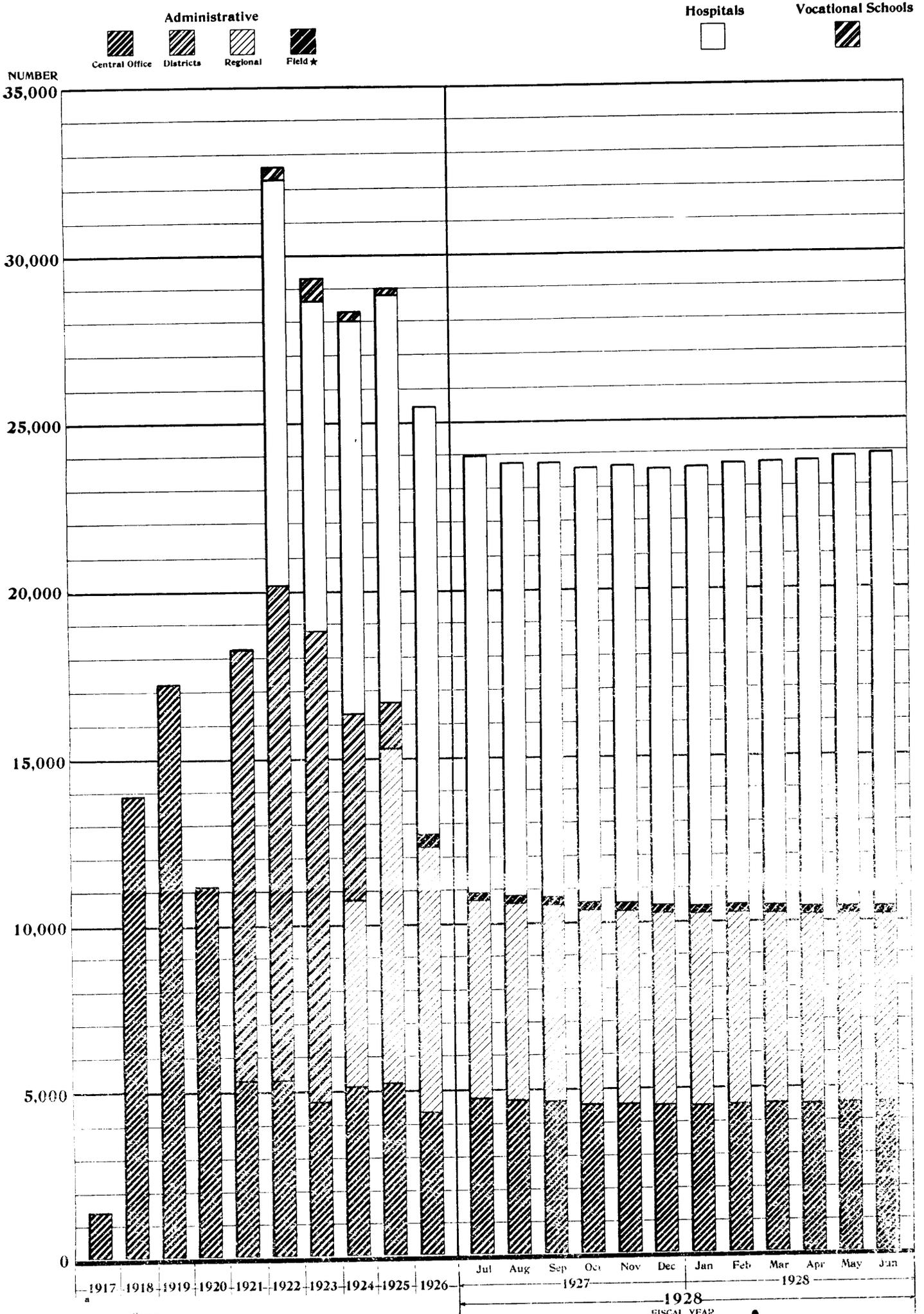
Study of the morale problem among bureau personnel has continued. Action with reference to promotions, demotions, and discontinuances has been based on efficiency, length of service, military preference, etc. Before discontinuing employees who have become surplus to the needs of certain bureau activities, an effort has been made to place them elsewhere. This practice has resulted in the re-assignment of a number of worthy employees.

During this year the policy was continued of not promoting any employee in central office to the next higher grade unless he had the highest efficiency rating in the next lower grade and had a proper civil service status, exception to be made only when the higher position calls for a person with special, professional, or technical qualifications.

In making new appointments, and in affecting discontinuances on account of reduction programs, the policy of extending preference to ex-service employees has been carefully followed. The same preference has been extended in filling vacancies occurring in the staff positions of the bureau. Eliminating the so-called floating personnel in bureau hospitals, such as ward attendants, waiters, kitchen helpers, etc., 57.96 per cent of the total male employees on the bureau's rolls on June 30, 1928, were ex-service, and 10.95 per cent of the female personnel had such status, while 34.21 per cent of total permanent personnel of the bureau was ex-service on the above date.

U. S. VETERANS BUREAU

PERSONNEL



Group
 ★ FIELD Board of Appeals. a Highest peak of each year from 1917 to 1926
 Supply Depots

STATISTICAL TABLES

MEDICAL TABLES

TABLE NO. 1.—Clinical laboratory classified tests in the United States Veterans' Bureau dispensaries for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	Blood				Urine	Examinations of feces, gastric and duodenum contents	Sputum		Spinal fluid		Bacteriological examinations	Typhoid and paratyphoid	Miscellaneous	Total
	Complement fixation	Counts	Chemical	Others			Tuberculosis	Others	Wassermann	Others				
January to June, 1924.....	22, 187	7, 599	2, 795	1, 295	58, 167	4, 569	13, 701	458	190	402	6, 924	12	10, 084	128, 383
1925.....	39, 329	12, 349	5, 287	2, 816	106, 197	10, 230	26, 336	755	306	581	13, 554	49	5, 568	223, 357
1926.....	28, 550	8, 816	4, 546	1, 481	101, 991	8, 824	18, 574	796	381	356	5, 870	72	4, 413	184, 670
1927.....	23, 987	8, 142	4, 542	1, 644	122, 867	6, 418	16, 348	412	397	197	3, 235	1	3, 006	191, 196
1928.....	25, 650	7, 104	4, 243	5, 026	104, 613	5, 328	10, 646	397	331	131	2, 642	2	3, 599	169, 712

TABLE NO. 2.—Clinical laboratory classified tests in the United States veterans' hospitals for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	Blood				Urine	Feces, stomach and duodenum	Sputum		Spinal fluid		Bacteriological examinations	Typhoid and paratyphoid	Miscellaneous	Total
	Complement fixation	Counts	Chemical	Others			Tuberculosis	Others	Wassermann	Others				
January to June, 1924.....	20, 915	22, 758	11, 415	7, 108	60, 570	19, 826	106, 639	5, 067	944	2, 596	15, 546	3, 503	9, 051	285, 938
1925.....	52, 723	48, 423	25, 338	14, 218	147, 051	43, 946	239, 109	23, 170	2, 876	8, 339	31, 174	7, 854	21, 723	665, 944
1926.....	55, 862	62, 304	32, 835	21, 730	169, 844	46, 581	194, 912	22, 074	4, 323	12, 710	38, 274	12, 816	34, 273	708, 538
1927.....	60, 101	7, 787	38, 838	27, 134	180, 147	49, 434	194, 744	19, 890	4, 679	13, 758	106, 411	1, 011	55, 352	759, 286
1928.....	63, 396	89, 685	48, 168	36, 730	197, 021	53, 109	186, 325	20, 933	4, 356	13, 659	51, 395	620	51, 872	817, 269

TABLE No. 3.—X-ray examinations in the United States Veterans' Bureau dispensaries for fiscal years 1924, 1925, 1926, 1927, and 1928, classified by type of examination

Fiscal year	Number cases rayed	Total X-ray examinations	Chest	Cardio-vascular stripe	Gastro-intestinal tract	Uro-genital tract	Dental	Sinuses	Bones and joints	Foreign bodies	Miscellaneous
1924.....	120,690	132,213	49,359	6,601	7,622	1,526	17,636	6,287	38,761	1,810	2,611
1925.....	112,716	123,355	52,419	6,265	8,496	1,654	18,169	7,017	30,979	950	2,406
1926.....	93,992	114,997	46,407	7,331	7,803	1,523	15,973	5,358	27,174	810	2,618
1927.....	81,131	107,829	43,562	5,759	7,482	1,447	10,904	4,159	24,551	635	9,330
1928.....	67,631	104,836	33,290	4,857	6,629	1,626	13,561	4,180	24,392	528	15,773

TABLE No. 4.—X-ray examinations in the United States veterans' hospitals for the fiscal years 1924, 1925, 1926, 1927, and 1928, classified by type of examination

Fiscal year	Number cases rayed	Total X-ray examinations	Chest	Cardio-vascular stripe	Gastro-intestinal tract	Uro-genital tract	Dental	Sinuses	Bones and joints	Foreign bodies	Miscellaneous
1924.....	78,713	85,632	34,121	3,846	5,339	1,615	18,841	3,845	15,909	419	1,697
1925.....	92,304	97,765	43,537	4,777	6,395	2,161	19,217	4,259	15,511	353	1,555
1926.....	94,871	103,000	42,058	4,348	7,120	2,443	10,014	6,230	19,654	362	1,771
1927.....	97,298	114,256	43,421	3,961	9,025	2,518	19,225	5,408	20,436	503	9,759
1928.....	100,389	129,329	42,483	6,206	10,281	2,568	17,097	5,561	22,478	298	22,357

TABLE No. 5.—Total out-patient medical service, by service rendered, for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	Treated	Treatments	Individuals examined	Examinations	Operations	Anesthetics	Sent to hospital	Hospital visits	Home visits
1924.....	763,789	1,703,317	-----	1,363,295	15,312	3,758	47,965	95,992	45,152
1925.....	568,097	1,257,967	-----	1,144,330	5,863	3,085	59,916	81,680	38,091
1926.....	346,968	1,044,124	331,947	936,744	4,289	2,177	67,871	49,259	35,063
1927.....	262,420	873,577	338,761	922,364	2,600	1,081	71,340	28,800	34,972
1928.....	260,590	827,122	322,302	871,756	2,364	423	73,472	19,666	33,633

TABLE No. 6.—Classification of total examinations by kind of examination for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	General medical	Laboratory	Eye, ear, nose, and throat	Neuro-psychiatric	Tuberculosis	Surgical and orthopedic	Heart
1924.....	527,845	-----	182,589	100,467	190,141	143,452	-----
1925.....	399,254	-----	147,694	110,238	176,980	105,463	-----
1926.....	337,116	-----	111,207	89,179	143,317	91,945	-----
1927.....	374,684	-----	94,475	76,210	138,060	86,905	-----
1928.....	208,765	156,597	83,659	73,267	93,882	79,698	28,750

Fiscal year	Venereal and non-venereal	Genito-urinary	X-ray		Physio-therapy	Dental	Total
			Medical	Dental			
1924.....	19,222	-----	150,469	-----	13,406	35,704	1,363,295
1925.....	16,792	-----	154,263	-----	9,572	24,074	1,144,330
1926.....	14,781	-----	109,476	15,336	3,076	21,311	936,744
1927.....	10,684	-----	104,818	15,180	2,111	19,237	922,364
1928.....	-----	7,604	94,064	21,962	1,775	21,733	871,756

TABLE NO. 7.—Classification of total treatments by kind of treatment for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	General medical	Laboratory	Eye, ear, nose, and throat	Neuro-psychiatric	Tuberculosis	Surgical and orthopedic	Heart
1924	568,495		191,409	43,627	70,051	78,645	
1925	389,619		153,952	38,584	60,094	64,228	
1926	250,548		115,485	40,042	93,002	53,156	
1927	184,569		96,481	39,851	87,553	40,910	
1928	166,556	1,620	92,712	41,996	74,556	39,171	8,809

Fiscal year	Venereal and non-venereal	Genito-urinary	X-ray		Physiotherapy	Dental	Total
			Medical	Dental			
1924	16,586		3,781		542,839	187,884	1,703,317
1925	11,872		2,314		419,589	116,815	1,257,967
1926	11,441		4,306	828	381,589	93,727	1,044,124
1927	9,324		1,390	706	332,605	80,188	873,577
1928		9,356	1,671	512	310,060	80,103	827,122

TABLE NO. 8.—Total treatments divided into medical and dental, salary and fee, with per cent of fee, for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	Medical				Dental			
	Total	Salary	Fee	Per cent fee	Total	Salary	Fee	Per cent fee
1924	1,515,433	1,456,585	58,848	3.9	187,884	179,933	7,951	4.2
1925	1,141,152	1,099,089	42,063	3.7	116,815	111,103	5,712	4.9
1926	950,397	904,475	45,922	4.8	93,727	87,446	6,281	6.7
1927	793,389	718,298	75,091	9.5	80,188	72,998	7,190	9.0
1928	747,019	649,598	97,421	13.0	80,103	68,366	11,737	14.7

TABLE NO. 9.—Total examinations divided into medical and dental, salary and fee, with per cent of fee, for fiscal years 1924, 1925, 1926, 1927, and 1928

Fiscal year	Medical				Dental			
	Total	Salary	Fee	Per cent fee	Total	Salary	Fee	Per cent fee
1924	1,327,591	1,273,547	54,044	4.1	35,704	33,111	2,593	7.3
1925	1,120,256	1,084,097	36,159	3.2	24,074	22,014	2,060	8.6
1926	915,433	886,972	28,461	3.1	21,311	19,830	1,481	6.9
1927	903,127	880,956	22,171	2.5	19,237	17,478	1,759	9.1
1928	850,023	830,962	19,061	2.2	21,733	19,191	2,542	11.7

TABLE NO. 10.—Physiotherapy activities in hospitals and dispensaries, fiscal year 1928

Different services	Mas-sage	Electrotherapy	Hydrotherapy	Actinic ray	Thermo-therapy	Exercise	Total	Number of differ-ent pa-tients treated
United States veterans' hos-pitals:								
Tuberculosis	61,571	40,616	3,011	482,472	53,572	62,284	703,526	21,667
Neuropsychiatric	33,571	58,519	346,759	91,645	119,338	715,493	1,365,325	55,398
General	85,130	85,051	79,266	225,206	163,506	58,081	694,240	27,671
National soldiers' homes	10,923	10,335	6,302	40,108	20,593	58,132	146,393	7,758
United States veterans' dis-pensaries	41,506	56,728	28,181	76,550	67,375	14,919	285,259	22,143
Total	230,701	251,249	463,519	915,981	424,384	908,909	3,194,743	134,637
Average monthly	19,225	20,937	38,627	76,332	35,365	75,742	266,229	11,220

TABLE No. 11.—Regional nursing activities for fiscal years 1925, 1926, 1927, and 1928

Fiscal year	Number nurses on duty at end of year	Number of beneficiaries newly assigned during year				Number of beneficiaries released from supervision during year				Number of beneficiaries remaining under supervision end of year				Number home visits	Number dispensary treatments	Number miscellaneous interviews	Number reports made
		Tuber- culosis	Neuro- psychi- atric	General medical and surgical	Total	Tuber- culosis	Neuro- psychi- atric	General medical and surgical	Total	Tuber- culosis	Neuro- psychi- atric	General medical and surgical	Total				
1925.....	245	38,998	21,678	82,457	143,133	44,445	24,672	96,754	165,871	17,271	8,377	11,852	37,500	140,395	319,204	209,271	148,000
1926.....	188	23,646	10,121	29,549	63,316	21,794	12,212	31,755	65,761	17,987	5,462	5,473	28,922	108,075	201,733	110,272	102,820
1927.....	149	19,423	4,034	5,111	28,568	20,392	6,889	6,021	33,302	13,894	1,795	2,325	18,014	86,672	120,933	62,480	83,202
1928.....	127	12,991	3,245	3,848	20,084	14,348	3,604	3,534	21,486	11,384	1,068	2,548	15,000	66,240	107,878	53,173	65,988

TABLE No. 12.—Distribution of patients receiving occupational therapy and classification of hours given to each subject in United States veterans' and contract hospitals for fiscal years 1925, 1926, 1927, and 1928

Fiscal year	Textile		Reed and cane		Woodworking		Leather and bookbinding		Cement and plastic		Drawing and painting	
	Patients	Hours	Patients	Hours	Patients	Hours	Patients	Hours	Patients	Hours	Patients	Hours
1925.....	31,152	974,200	19,580	612,765	12,564	508,886	19,776	436,385	1,176	66,427	5,088	149,754
1926.....	29,330	930,276	17,222	541,259	13,009	512,635	21,583	498,947	1,071	44,541	5,730	143,680
1927.....	24,918	904,835	13,424	457,879	11,221	535,773	21,842	545,305	1,032	39,434	4,969	118,501
1928.....	24,956	892,094	12,058	430,338	10,564	437,021	23,170	593,064	1,023	44,611	4,548	121,234

Fiscal year	Academic		Commercial		Agriculture		Metal work		Other occupational therapy subjects		Total	
	Patients	Hours	Patients	Hours	Patients	Hours	Patients	Hours	Patients	Hours	Patients	Hours
1925.....	12,840	270,439	11,268	238,561	9,048	471,766	2,328	82,659	13,152	636,090	130,752	4,447,932
1926.....	9,292	203,523	45,026	202,913	9,892	584,760	1,401	52,905	14,626	692,584	126,112	4,408,023
1927.....	6,251	136,265	6,701	160,015	10,653	714,419	1,180	45,763	11,753	496,215	109,496	4,154,404
1928.....	4,603	103,978	5,166	117,349	10,070	766,729	1,466	44,806	10,589	452,098	104,418	4,003,322

TABLE NO. 13.—Hospital report of United States Veterans' Bureau patients in Government and civilian institutions, as of June 30, 1928

Branch of service hospital	Beds occupied						Beds unoccupied				Total available					
	Tuber- culosis	Neuropsychiatric			General medical and surgical	Total	Tuber- culosis	Neuropsy- chiatric		General medical and surgical	Total	Tuber- culosis	Neuropsy- chiatric		General medical and surgical	Total
		Psy- chotic	Other types	Total				Psy- chotic	Other types				Psy- chotic	Other types		
United States Veterans' Bureau hospitals.....	4,854	9,410	604	10,044	3,098	17,996	1,662	523	66	986	3,237	6,516	9,963	670	4,084	21,233
United States Public Health Service (U.S. Marine).....	14		1	1	358	373	3			31	34	17		1	389	407
U. S. Army.....	525	89	113	202	1,192	1,919	516	3	15	231	765	1,041	92	128	1,423	2,684
U. S. Navy.....	69	6	163	169	1,409	1,647		392	681	1,073	69	6	555	2,090	2,720	
National Homes for Disabled Volunteer Soldiers Interior Department (St. Elizabeths).....	582	583	79	662	338	1,582	299	16	49	297	661	881	599	128	635	2,243
		359		359		359							359			359
Total Government hospitals.....	6,044	10,477	960	11,437	6,395	23,876	2,480	542	522	2,226	5,770	8,524	11,019	1,482	8,621	29,646
Civil and State.....	498	1,582	38	1,620	145	2,263										
Total Veterans' Bureau patients.....	6,542	12,059	998	13,057	6,540	26,139										

TABLE NO. 14.—Admissions of United States Veterans' Bureau patients to all hospitals by fiscal year, 1920-1928

Fiscal year	Groups of hospitals			Fiscal year	Groups of hospitals		
	Government	State and civil	Total		Government	State and civil	Total
1920.....	23,623	19,610	43,233	1926.....	64,279	5,162	69,441
1921.....	48,070	43,370	91,440	1927.....	69,145	2,822	71,967
1922.....	86,392	47,962	134,354	1928.....	70,854	2,416	73,270
1923.....	59,451	23,383	82,834				
1924.....	51,652	12,401	64,053	Total.....	541,940	165,444	707,384
1925.....	68,474	8,338	76,812				

TABLE NO. 15.—Admissions of United States Veterans' Bureau patients to all hospitals, by beneficiary, groups of hospitals, and type of patient, fiscal year 1928

Class of beneficiary	Groups of hospitals															
	United States veterans				Other Government				State and civil				All hospitals			
	Pulmonary tuberculosis	Neuro-psychiatric	General	Total	Pulmonary tuberculosis	Neuro-psychiatric	General	Total	Pulmonary tuberculosis	Neuro-psychiatric	General	Total	Pulmonary tuberculosis	Neuro-psychiatric	General	Total
United States veterans of World War.....	8,765	7,184	20,364	36,313	2,907	3,203	23,193	29,303	471	544	1,316	2,331	12,143	10,931	44,873	67,947
Compensable disability.....	5,145	4,529	6,706	16,380	1,802	1,326	6,205	9,333	369	495	862	1,726	7,316	6,350	13,773	27,439
Noncompensable disability.....	3,620	2,655	13,658	19,933	1,105	1,877	16,988	19,970	102	49	454	605	4,827	4,581	31,100	40,508
United States veterans of wars, occupations, and rebellions previous to World War.....	292	273	1,649	2,214	129	246	2,649	3,024	4	4	77	85	425	523	4,375	5,323
Boxer rebellion.....	3	1	9	13		1	10	11					3	2	19	24
Cuban pacification.....	7		6	13	3	1	12	16					10	1	18	29
Nicaraguan campaign.....	1		3	4			3	3					1		6	7
Philippine insurrection.....	17	18	111	146	4	11	140	155	4		29	33	25	29	280	334
Punitive expedition into Mexico.....	2	4	17	23	4		15	19					6	4	32	42
Spanish-American War.....	254	228	1,346	1,828	117	223	2,172	2,512		4	40	44	371	455	3,558	4,384
Vera Cruz expedition.....	3	1	2	6			4	4					3	1	6	10
Civil War.....	2	16	135	153	1	9	260	270			6	6	3	25	401	429
Other wars, expeditions, and occupations.....	3	5	20	28		1	33	34			2	2	3	6	55	64
Allied veterans.....	69	38	103	210	16	34	202	252	8		4	20	93	80	309	482
British.....	7	4	5	16		1	17	18			2	2	7	7	22	36
Canadian.....	62	33	94	189	14	30	163	207	8		4	18	84	69	261	414
All others.....		1	4	5	2	3	22	27					2	4	26	32
Miscellaneous.....	38	25	224	287	1		8	9		1	4	5	39	26	236	301
Employees, U. S. Veterans' Bureau.....	2	5	124	131			2	2					2	5	126	133
Employees' Compensation Commission.....	6		15	21									6		15	21
Emergency.....	29	16	45	90	1		5	6		1	4	5	30	17	54	101
All other beneficiaries.....	1	4	40	45			1	1					1	4	41	46
Grand total.....	9,164	7,520	22,340	39,024	3,053	3,483	26,052	32,588	483	557	1,401	2,441	12,700	11,560	49,793	74,053

TABLE NO. 16.—Admissions of United States Veterans' Bureau patients to all hospitals, by branch of service, type of patient, and type of admission, fiscal year 1928

Branch of service	Pulmonary tuberculosis				Psychotic				Other neuropsychiatric				General medical and surgical				Total			
	First admission	Admission by transfer	Readmission	Total	First admission	Admission by transfer	Readmission	Total	First admission	Admission by transfer	Readmission	Total	First admission	Admission by transfer	Readmission	Total	First admission	Admission by transfer	Readmission	Total
U. S. Veterans.....	3,126	626	5,305	9,057	1,022	1,080	1,442	3,544	1,426	151	2,336	3,913	11,393	228	10,392	22,013	16,967	2,085	19,475	38,527
U. S. Marine.....	40		63	103	18		9	27	101		84	185	1,604	3	1,011	2,618	1,763	3	1,167	2,933
U. S. Army.....	479	47	833	1,359	96	4	112	212	428	4	490	922	5,300	35	3,885	9,220	6,303	90	5,320	11,713
U. S. Navy.....	205		259	464	111	1	87	199	815	1	822	1,638	6,949	14	5,152	12,115	8,080	16	6,320	14,416
U. S. Interior (St. Elizabeths)					11		8	19							1	12				20
National Soldiers' Homes	420	20	670	1,110	27	1	24	52	86	3	106	195	1,075	11	802	1,888	1,608	35	1,692	3,245
State.....	1		1	2	74	4	179	257	3		25	28	4		10	14	82	4	214	300
Civil.....	115	22	337	474	30	6	82	118	38	1	106	145	600	5	774	1,379	783	34	1,299	2,116
Total.....	4,386	715	7,467	12,568	1,389	1,096	1,943	4,428	2,897	160	3,969	7,026	26,926	296	22,026	49,248	35,598	2,267	35,405	73,270

NOTE.—Admissions of 482 allied veterans and 301 miscellaneous beneficiaries not included.

TABLE NO. 17.—Admissions to hospitals of United States veterans of all wars without regard to nature or origin of their disability, as authorized in paragraph 10, section 202, World War veterans' act, 1924, revised, by type of beneficiary and groups of hospitals, fiscal years 1925-1928

Type of beneficiary	United States veterans				All other hospitals				Total				Grand total
	1925	1926	1927	1928	1925	1926	1927	1928	1925	1926	1927	1928	
S. P. B. W.: ¹													
World War.....	4,100	5,005	6,329	6,985	1,110	1,531	2,621	3,708	5,210	6,536	8,950	10,693	31,389
All other wars.....	606	525	536	609	456	306	344	458	1,062	831	880	1,067	3,840
W. O. E.: ¹													
World War.....	3,570	7,380	10,599	12,948	2,502	7,369	11,840	16,867	6,072	14,749	22,439	29,815	73,075
All other wars.....	366	802	1,154	1,605	533	1,268	1,963	2,651	899	2,070	3,117	4,256	10,342
Total:													
World War.....	7,670	12,385	16,928	19,933	3,612	8,900	14,461	20,575	11,282	21,285	31,389	40,508	104,464
All other wars.....	972	1,327	1,690	2,214	989	1,574	2,307	3,109	1,961	2,901	3,997	5,323	14,182
Grand total.....	8,642	13,712	18,618	22,147	4,601	10,474	16,768	23,684	13,243	24,186	35,386	45,831	118,646

¹ S. P. B. W., admissions under first proviso; W. O. E., admissions under second proviso, par. 10, sec. 202, World War veterans' act, 1924, revised, as outlined in General Order 292.

TABLE NO. 18.—Admissions of United States Veterans' Bureau patients to all hospitals, by branch of service, type of patient, and sex and color, fiscal year 1928

Branch of service	Tuberculosis			Psychotic			Other neuropsychiatric			General			Total			Grand total
	Male		Female	Male		Female	Male		Female	Male		Female	Male		Female	
	White	Colored		White	Colored		White	Colored		White	Colored		White	Colored		
U. S. Veterans.....	8,433	562	62	3,406	135	3	3,723	165	25	20,294	1,590	129	35,856	2,452	219	38,527
U. S. Marine.....	81	22		26	1		168	17		2,265	342	11	2,540	382	11	2,933
U. S. Army.....	1,185	166	8	189	23		841	63	18	8,466	677	77	10,681	929	103	11,713
U. S. Navy.....	438	26		191	8		1,562	76		11,443	669	3	13,634	779	3	14,416
U. S. Interior (St. Elizabeths).....				16	2	1						1	16	2	2	20
National Soldiers' Homes.....	967	142	1	47	5		180	15		1,687	154	7	2,881	356	8	3,245
State.....	1			243	11	3	27		1	14			285	11	4	300
Civil.....	440	20	14	102	4	12	124	4	17	1,214	50	115	1,880	78	158	2,116
Total.....	11,545	938	85	4,220	189	19	6,625	340	61	45,383	3,522	343	67,773	4,989	508	73,270

NOTE.—Admissions of 482 allied veterans and 301 miscellaneous beneficiaries not included.

TABLE NO. 19.—Yearly turnover of patients in United States veterans' hospitals operating during the entire year for the fiscal years 1920-1928

United States veterans' hospitals (number and location)	Per cent turnover								
	1920	1921	1922	1923	1924	1925	1926	1927	1928
24. Palo Alto, Calif.	307	301	291	333	99	112	60	39	52
32. Washington, D. C.	627	452	660	361	309	394	688	698	806
37. Waukesha, Wis.	388	291	132	147	172	196	302	436	437
42. Perry Point, Md.		423	229	237	166	108	90	60	63
44. West Roxbury, Mass.		230	127	129	76	105	57	50	33
48. Atlanta, Ga.		2,720	1,807	1,366	1,254	929	772	555	622
49. Philadelphia, Pa.		198	110	83	60	77	67	34	24
50. Whipple, Ariz.		229	176	120	110	157	158	189	205
51. Tucson, Ariz.		519	229	184	168	170	181	150	113
52. Boise, Idaho.		451	313	328	502	410	480	666	803
53. Dwight, Ill.		319	346	283	701	649	481	735	803
55. Fort Bayard, N. Mex.		255	143	100	92	190	162	173	153
57. Knoxville, Iowa			58	39	123	57	19	40	27
59. Tacoma, Wash.			213	178	130	485	682	714	770
60. Oteen, N. C.			281	244	256	173	246	273	198
62. Augusta, Ga.			113	79	50	64	89	43	26
63. Lake City, Fla.			528	430	520	638	747	1,115	877
67. Kansas City, Mo.			1,338	1,102	965	1,146	1,057	977	795
68. Minneapolis, Minn.			956	824	360	150	127	133	70
72. Fort Harrison, Mont.			669	669	356	315	364	366	393
74. Gulfport, Miss.			379	379	277	255	277	354	217
Edward Hines Junior, Maywood, Ill.			373	401	393	383	383	354	331
77. Portland, Oreg.			610	748	609	720	736	804	804
78. North Little Rock, Ark.			81	38	111	72	57	37	37
79. Outwood, Ky.				322	251	275	213	262	227
80. Fort Lyon, Colo.			121	134	197	203	198	189	189
81. Bronx, N. Y.				347	200	139	105	65	45
84. Algiers, La.				662	682	617	547	531	742
85. Walla Walla, Wash.				211	134	121	129	142	115
86. Sheridan, Wyo.				239	66	54	70	35	27
88. Memphis, Tenn.					802	979	1,037	1,100	977
89. Rutland Heights, Mass.					217	187	215	196	150
90. Muskogee, Okla.					644	790	674	837	659
91. Tuskegee, Ala.					302	192	161	182	185
92. Jefferson Barracks, Mo.					757	577	545	603	584
93. Legion, Tex.					259	149	166	146	166
94. American Lake, Wash.						103	60	35	29
95. Northampton, Mass.						55	20	15	20
96. Sunmount, N. Y.							134	127	118
97. Chillicothe, Ohio.						247	118	72	53
98. Castle Point, N. Y.							166	185	149
99. Excelsior Springs, Mo.							458	686	786
100. Camp Custer, Mich.							58	18	30
101. St. Cloud, Minn.							33	12	13
102. Livermore, Calif.							164	178	158

TABLE No. 21.—Patients of the United States Veterans' Bureau under treatment in all hospitals, by sex and color, at the close of each fiscal year, 1923-1928

Fiscal year	Both sexes			Male			Female (white)	Fiscal year	Both sexes			Male			Female (white)
	Total	White	Colored (black)	Total	White	Colored (black)			Total	White	Colored (black)	Total	White	Colored (black)	
1923.....	23,611	22,305	1,306	23,391	22,085	1,306	220	1926.....	24,915	23,252	1,663	24,738	23,075	1,663	177
1924.....	21,730	20,568	1,162	21,490	20,328	1,162	240	1927.....	25,310	23,658	1,652	25,116	23,464	1,652	194
1925.....	26,610	24,819	1,791	26,369	24,578	1,791	241	1928.....	25,899	24,119	1,780	25,707	23,927	1,780	192

NOTE.—Patients in United States possessions not included previous to 1927.

TABLE No. 22.—Patients under treatment by the United States Veterans' Bureau in all hospitals, by branch of service, type of patient, and home address (State), June 30, 1928

Type of patient and branch of service	Eastern area										Southern area															
	Massachusetts	Maine	New Hampshire	Rhode Island	Vermont	Connecticut	New York	New Jersey	Pennsylvania	Delaware	District of Columbia	Maryland	Virginia	West Virginia	Georgia	Florida	North Carolina	South Carolina	Tennessee	Louisiana	Alabama	Mississippi	Arkansas	Oklahoma	Texas	
PULMONARY TUBERCULOSIS																										
U. S. Veterans.....	246	17	20	20	8	68	615	160	257	5	52	37	65	43	106	66	109	37	71	107	77	51	75	77	231	
U. S. Marine.....		3					1						1		4	1			4	7						
U. S. Army.....	3	1		1	1	5	16	8	9		8	4	1	5	8	2	5	1	2	4	4	2	20	8	114	
U. S. Navy.....							5	1	15		14	5	1		1											
Soldiers' homes.....	5	2		1			6	3	27	1	7	12	14	9	12	5	14	26	65	1	14	4	1		4	
State.....													1													
Civil.....	10		1			4	132	20	13		2	1	5	2		1		2						7		
Total.....	264	23	21	22	9	75	775	192	321	6	83	59	91	59	131	75	128	64	140	119	95	57	96	92	349	

NEUROPSYCHIATRIC																										
U. S. Veterans.....	549	57	37	75	29	171	955	227	970	23	25	172	51	96	273	107	165	86	197	172	196	117	180	139	369	
U. S. Marine.....	1	2					4		2				3		8											
U. S. Army.....	1						7		13			23	2	4	1									6	3	44
U. S. Navy.....	22	1	5	3	1	8	40	10	21			12	2	2	2					2						1
U. S. Interior (St. Elizabeths)	7	2		2		4	28	7	46	1		90	25	41	8	4	2		6	6	2	1	2	2	4	
Soldiers' homes.....		1					7		41			1		15	1	2	1	3	10	4	2		1	2	6	
State.....	46		1	1		6	560	124	9			1	123	15	2			3	1	1		1		18	1	
Civil.....	1			1			2	16	1			1	1						1	1		1		1	2	
Total.....	627	63	43	82	30	189	1,603	384	1,103	24	152	203	246	126	291	114	175	91	214	185	201	119	189	165	427	
GENERAL																										
U. S. Veterans.....	23	2	4	2		3	47	15	83	1	25	18	22	15	186	131	40	75	90	139	115	57	84	167	66	
U. S. Marine.....		30	1				26	1	54			18	23	1	50	5	3	10	2	40	1	1	1	1		
U. S. Army.....	11	3	1		1	6	17	10	31			2	107	65	65	33	3	8	9	6	9	12	1	113	6	
U. S. Navy.....	155	2	31	17	6	36	201	62	141	2	79	17	43	13	5	4	58	3	1		25				1	
U. S. Interior (St. Elizabeths)									1					1												
Soldiers' homes.....	6	3	1		1		4	2	4		1	3	9		1			2	1	4	1	5		2	1	
State.....						1	1						2	2												
Civil.....		1				1	3	1	2		5	2	1		1			1							1	
Total.....	195	41	38	19	8	47	299	91	316	3	217	105	163	67	246	148	113	95	103	189	158	59	201	176	228	
ALL PATIENTS																										
U. S. Veterans.....	818	76	61	97	37	242	1,617	402	1,310	29	102	227	138	154	565	304	314	198	358	418	388	225	339	383	666	
U. S. Marine.....	1	35	1				31	1	56				27	1	62	9	3	10	2	44	1	1	1	1		
U. S. Army.....	15	4	1	1	2	9	40	18	53			138	71	80	42	12	11	16	7	8	18	16	3	139	17	
U. S. Navy.....	177	3	36	20	7	44	246	73	177	2	105	24	46	15	6	4	62	3	1		25		1	1	2	
U. S. Interior (St. Elizabeths)	7	2		2		4	26	7	47	1	90	25	41	9	4	2	1	2	6	6	2	1	2	2	4	
Soldiers' homes.....	11	6		1	1		17	5	72	1	9	15	38	12	15	6	19	27	79	6	21	4	4	4	10	
State.....	46		1	1		7	561	124	9			1	124	17	2			3	1	1				18	1	
Civil.....	11	1	1	1		5	137	37	16		8	4	6	2	2	1			2		1	1		8	3	
Total.....	1,086	127	102	123	47	311	2,677	667	1,740	33	452	367	500	252	668	337	416	250	457	493	454	235	486	433	1,004	

TABLE No. 22.—Patients under treatment by the United States Veterans' Bureau in all hospitals, by branch service, type of patient, and home address (State), June 30, 1928—Continued

Type of patient and branch of service	Central area														Western area								Miscellaneous	United States post- sessions	Total			
	Ohio	Indiana	Kentucky	Illinois	Michigan	Wisconsin	Missouri	Iowa	Nebraska	Minnesota	North Dakota	South Dakota	Kansas	Montana	Colorado	New Mexico	Utah	Wyoming	California	Arizona	Washington	Idaho				Oregon	Nevada	
PULMONARY TUBERCULOSIS																												
U. S. Veterans.....	99	65	75	261	33	33	175	64	9	174	10	9	56	30	46	44	5	4	430	119	104	18	48	5	19			4,555
U. S. Marine.....					1	6													8	3	1	1	1		5			15
U. S. Army.....	12	5	8	17		8	22	8	13	2	2	3	3	1	94	7	1	1	8		1							460
U. S. Navy.....		1		1	1											1			8									56
Soldiers' homes.....	36	21	5	38	23	30	16	4	1	2		8	6						75				3			1		502
State.....							1			1	1					1	1				1					1		2
Civil.....	1	1	1	3	87																				1	145		446
Total.....	148	93	89	320	151	71	214	76	23	180	13	20	65	31	140	53	7	5	522	122	106	19	52	6	26	147		6,045
NEUROPSYCHIATRIC																												
U. S. Veterans.....	308	89	117	737	461	68	338	197	77	367	67	65	112	78	101	48	39	37	540	25	250	50	126	12	107			9,854
U. S. Marine.....		1	4																									28
U. S. Army.....	2			1		2	1			3				1		21		5	25	3								188
U. S. Navy.....	5	6	1	53	7	3	1				1								26		1							240
Soldiers' homes.....	7	2	8	1	4	5	2	1	1	1									3		1	2				15		351
U. S. Interior (St. Elizabeths).....	142	204	63	57	10	12	28	10	11	21	3	2	18	2	2				7		1	1				3		694
Soldiers' homes.....	4	2	4	190	2	228				4						1			17		2	1				7		1,355
State.....																										1		129
Civil.....	2			1	1																					1	76	325
Total.....	470	304	198	1,040	484	319	370	208	92	393	71	67	131	80	128	52	40	42	618	28	256	54	126	12	134	76		12,839
GENERAL																												
U. S. Veterans.....	52	61	35	455	124	125	226	47	36	181	23	30	73	96	36	15	16	2	63	47	178	52	144	1	4			3,532
U. S. Marine.....	24	13	25		20		1												1									334
U. S. Army.....	12	7	7	20	7	6	11	5	15	2		5	5	8	140	35	3	20	234	12	3	3	3	4	1	8		1,259
U. S. Navy.....	8	22	2	136	8	8	1	2		2						1			204	2	12		1	2	1			1,316
Soldiers' homes.....																			1									3
U. S. Interior (St. Elizabeths).....	87	45	29	22	37	47	9	2	6	2	3	12	4	2				3	36						1			400

State.....																					132	6					
Civil.....																					132	165					
Total.....	185	148	98	634	196	186	248	56	57	189	27	48	82	106	176	52	19	25	546	61	194	55	148	7	7	140	7,015
ALL PATIENTS																											
U. S. Veterans.....	459	215	227	1,453	618	226	739	308	122	722	100	104	241	204	183	107	60	43	1,033	191	532	120	318	18	130		17,941
U. S. Marine.....	24	14	29	21	1		1												1		4	4	4	5	6	8	1,916
U. S. Army.....	26	12	16	38	13	16	34	13	31	4	2	8	9	9	255	45	4	26	267	18	4	1	1	2	2	2	1,612
U. S. Navy.....	13	29	3	190	16	11	2	2		2	1								238	2	13	1	1		15	354	
U. S. Interior (St. Elizabeths).....	7	2	8	1	4	5	2	1	1	1					4				4		1	2			5	1,586	
Soldiers' homes.....	265	270	97	117	70	89	53	16	18	25	6	22	28	4	2				118		1	1	3			7	1,363
State.....	4	2	4	191	2	228				5											2				2	353	740
Civil.....	5	1	1	4	87	1	1			3	2	1							3	1		25					
Total.....	803	545	385	1,994	831	576	832	340	172	762	111	135	278	217	444	157	66	72	1,686	211	556	128	326	25	167	363	25,899

NOTE.—136 allied veterans and 152 miscellaneous beneficiaries not included.

TABLE NO. 23.—Patients of the United States Veterans' Bureau under treatment in hospitals in their home State, by groups of hospitals and type of patient, at the close of each fiscal year 1923-1928

Fiscal year and groups of hospitals	Type of patient									
	Pulmonary tuberculosis		Psychotic		Other neuro-psychiatric		General		Total	
	Hospitalized in home State	Hospitalized in other States	Hospitalized in home State	Hospitalized in other States	Hospitalized in home State	Hospitalized in other States	Hospitalized in home State	Hospitalized in other States	Hospitalized in home State	Hospitalized in other States
1923										
United States veterans.....	1,725	3,044	1,219	1,446	362	416	1,308	925	4,614	5,831
Other Government.....	1,105	1,480	482	1,152	164	252	1,032	722	2,783	3,606
State and civil.....	1,881	342	3,130	248	260	63	756	97	6,027	750
Total.....	4,711	4,866	4,831	2,846	786	731	3,096	1,744	13,424	10,187
1924										
United States veterans.....	1,801	2,901	1,920	2,061	398	485	1,131	1,005	5,250	6,452
Other Government.....	817	1,095	483	1,126	163	166	1,031	745	2,494	3,132
State and civil.....	1,203	265	2,390	104	148	17	238	37	3,979	423
Total.....	3,821	4,261	4,793	3,291	709	668	2,400	1,787	11,723	10,007
1925										
United States veterans.....	2,491	3,495	3,126	2,948	597	691	1,552	1,247	7,766	8,381
Other Government.....	882	1,192	530	1,143	223	224	1,549	864	3,184	3,423
State and civil.....	1,023	231	2,164	97	142	20	150	29	3,479	377
Total.....	4,396	4,918	5,820	4,188	962	935	3,251	2,140	14,429	12,181
1926										
United States veterans.....	2,315	2,838	3,429	3,225	642	678	1,660	1,256	8,046	7,997
Other Government.....	611	779	432	1,105	215	207	1,489	885	2,747	2,976
State and civil.....	623	142	2,043	93	140	11	85	12	2,891	258
Total.....	3,549	3,759	5,904	4,423	997	896	3,234	2,153	13,684	11,231

1927										
United States veterans.....	2,344	2,504	4,106	3,907	402	422	1,910	1,332	8,762	8,164
Other Government.....	556	683	360	717	270	163	1,737	971	2,923	2,535
State and civil.....	344	64	1,970	75	68	6	50	4	2,432	149
Total.....	3,244	3,251	6,436	4,699	740	591	3,697	2,307	14,117	10,848
1928										
United States veterans.....	2,262	2,293	4,715	4,280	415	444	2,076	1,456	9,468	8,471
Other Government.....	482	558	350	666	306	179	2,156	1,148	3,294	2,558
State and civil.....	251	52	1,307	44	51	6	33	6	1,642	103
Total.....	2,995	2,903	6,372	4,990	772	629	4,265	2,610	14,404	11,132

NOTE.—Patients in United States possessions not included.

TABLE NO. 24.—Patients of the United States Veterans' Bureau under treatment in all hospitals, by State location of hospital and patient's State of residence, June 30, 1928

Area and State in which patient is hospitalized	State of residence claimed by patient																										
	Eastern area												Southern area														
	Massachusetts	Maine	New Hampshire	Rhode Island	Vermont	Connecticut	New York	New Jersey	Pennsylvania	Delaware	District of Columbia	Maryland	Virginia	West Virginia	Georgia	Florida	North Carolina	South Carolina	Tennessee	Louisiana	Alabama	Mississippi	Arkansas	Oklahoma	Texas		
EASTERN																											
Massachusetts.....	955	75	56	100	37	60	40	10	5	1																	
Maine.....	7	40	1				2																				
New Hampshire.....			37																								
Rhode Island.....	7			15																							
Connecticut.....						3																					
New York.....	32	2	1	2	2	217	2,351	400							6	4											2
New Jersey.....								132																			
Pennsylvania.....						1	16	26	718	14	3	4	1	8					1								
District of Columbia.....	28	4	2	2		10	68	23	112	1	352	122	149	62	11	15	14	13	10	8	7	1	4	4		8	
Maryland.....	3				1		17	12	537	12	15	171	45	60					3	14	2	1	1	1	1	3	
Virginia.....									1			3	200	4	4		61	3	2	1							
West Virginia.....														13			1										
SOUTHERN																											
Georgia.....							2	1	2			1	6	1	272	67	90	63	104	18	47	12		1		3	
Florida.....	1						1		3				1		47	103	5	16			38						
North Carolina.....	4				1	1	40	17	37		33	28	43	19	65	44	104	25	16	1	26						
Tennessee.....		1					2	2	26	1	9	13	16	8	43	6	17	57	149	3	8	37	1			3	
Louisiana.....	1		1												4				4	234	36	52				1	
Alabama.....	1					1	2	4	6	3		12	1	90	61	48	49	22	71	98	23	31	25		33		
Mississippi.....	2						3		1	2		1		58	9	4	6	42	76	67	78	2	1		22		
Arkansas.....	1	1	1			1	4	1	2		3	1	1	4	2	3		9	26	40	18	240	88	286			
Oklahoma.....																	1				46	214	47		47		
Texas.....	3				1		4	1	3		2				4	3	2	1	4	19	6	6	39	10	462		

TABLE NO. 24.—Patients of the United States Veterans' Bureau under treatment in all hospitals, by State location of hospital and patient's State of residence, June 30, 1928—Continued

Area and State in which patient is hospitalized	State of residence claimed by patient																	Total										
	Central area									Western area																		
	Ohio	Indiana	Kentucky	Illinois	Michigan	Wisconsin	Missouri	Iowa	Nebraska	Minnesota	North Dakota	South Dakota	Kansas	Montana	Colorado	New Mexico	Utah		Wyoming	California	Arizona	Washington	Idaho	Oregon	Nevada	Unknown and miscellaneous		
EASTERN																												
Massachusetts	1				1		2	1																	10	1,354		
Maine																										50		
New Hampshire																										37		
Rhode Island																										25		
Connecticut																										5		
New York	7			6	5		1	1		4				1	1				1				2		23	3,181		
New Jersey																										1	136	
Pennsylvania	27	1	1	1	1					1	1								1							1	827	
District of Columbia	11	3	13	5	7	8	4	2	1	2		2			4		1		10		1	2			16	1,118		
Maryland	4	1	1	6	1			1		5					1				2						12	977		
Virginia						1																				1	281	
West Virginia																										14		
SOUTHERN																												
Georgia	5			4	1		2	1																	3	708		
Florida	1						1														1					1	217	
North Carolina	24	4	10	1	1		1			1	1				1											1	553	
Tennessee	6	2	10	2	2	1	15							1												1	482	
Louisiana							1												1								1	337
Alabama	2		8	1			6	1					2		1												1	602
Mississippi	1	1	2	1	1		5				1				1				2							3	393	
Arkansas	5	4	4	14	2	3	41	3	4	1	1	1	12			5	1		3	3	3	1				5	827	
Oklahoma				1			3	1	1				23							1							1	340
Texas	1	2	1	8	4	1	13		2				1	1		27			3	12				1	2		649	

TABLE NO. 25.—Discharges of United States Veterans' Bureau patients by class of disease and disposition or condition on disposition, showing average days hospitalized, fiscal year 1928

Class of disease	All diseases and conditions—Disposition or condition on disposition																			
	Total		Discharged, maximum benefit from hospitalization						Unimproved			Died			Out-patient office or home treatment					
			Recovered or cured			Improved									Improved			Unimproved		
	Cases	Average days	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent
Abnormalities and congenital malformations	99	53.6	4	43.0	4.04	61	66.3	61.62	11	49.7	11.11							1	13.0	1.01
Blood and blood-forming organs	193	79.1	3	76.0	1.55	123	81.4	63.73	7	19.7	3.63	28	103.2	14.51						
Bones and cartilages	1,868	72.3	171	74.0	9.15	1,222	78.6	65.42	72	66.0	3.85	26	69.2	1.39	2	12.0	0.11			
Circulatory system	3,662	54.4	90	32.2	2.46	2,143	62.0	58.52	217	60.1	5.93	408	57.7	11.14	3	49.3	.08	2	137.0	.05
Communicable and infectious diseases	769	63.4	109	24.4	14.17	494	55.1	64.24	25	136.8	3.25	37	231.1	4.81						
Constitutional defects	1,185	84.0				358	139.1	30.21	165	82.4	13.93	11	95.8	.93						
Dental	586	29.6	35	25.3	5.97	302	36.7	51.54	15	17.2	2.56	2	59.5	.34						
Digestive system	8,889	41.4	1,177	27.8	13.24	5,812	47.1	65.38	177	61.8	1.99	166	37.0	1.87	19	49.6	.21			
Ear, nose, and throat	7,933	21.2	1,516	13.9	19.11	5,254	23.8	66.23	109	28.5	1.37	17	19.8	.21	3	18.0	.04			
Endocrines	1,154	69.6	16	51.3	1.39	791	82.3	68.54	29	73.6	2.51	35	36.5	3.03						
Eye and annexa	974	40.7	73	28.4	7.49	578	45.3	59.34	69	37.6	7.08	2	156.5	.21	1	23.0	.10			
Functional nervous diseases	2,813	56.9	15	50.0	.53	1,565	71.8	55.63	159	57.9	5.65	4	280.0	.14	3		.11			
Genito-urinary system	2,758	47.9	198	35.8	7.18	1,707	54.4	61.89	108	46.9	3.92	199	47.4	7.22	2	23.5	.07			
Hernia	2,012	38.3	682	34.5	33.90	1,073	44.2	53.33	27	30.8	1.34	3	8.3	.15						
Joints and bursae	3,720	69.5	63	52.4	1.69	2,757	75.9	74.11	202	63.7	5.43	16	125.1	.43	8	35.6	.22	1	117.0	.03
Lymphatic system	231	50.7	32	38.8	13.85	129	52.6	55.84	6	59.0	2.60	17	109.2	7.36	1	77.0	.43			
Muscles, fasciae, tendons and tendon sheaths	571	37.5	44	23.5	7.71	422	40.6	73.91	11	32.2	1.93	1	20.0	.18						
Nervous system	1,842	76.9	32	44.6	1.74	1,030	82.3	55.92	174	89.7	9.45	80	138.1	4.34	5	22.4	.27	1	53.0	.05
Obstetric and gynecological conditions	27	44.0	5	33.0	18.52	20	48.2	74.07				1	26.0	3.70						
Parasitic diseases	741	53.6	25	35.2	3.37	585	59.2	78.95	21	63.6	2.83	5	58.2	.67	2	28.5	.27	1	31.0	.13
Poisonings and intoxications	274	32.2	34	23.4	12.41	171	36.5	62.41	6	31.3	2.19	11	19.2	4.01						
Psychiatric diseases	3,879	497.4	48	206.3	1.24	1,166	354.3	30.06	231	473.8	5.96	284	623.0	7.32	3	524.7	.08			
Respiratory system	3,534	54.8	131	38.5	3.71	2,055	56.4	58.15	176	79.7	4.98	179	50.7	5.07	9	68.3	.25	1	128.0	.03
Skin and its appendages	1,154	47.2	125	31.0	10.83	786	53.1	68.11	42	47.0	3.64	6	50.2	.52	2	26.0	.17	1	24.0	.09
Tuberculosis, pulmonary	12,166	188.1				1,677	367.5	13.78	172	270.2	1.41	1,923	173.9	15.81	105	584.2	.86	172	333.2	1.41
Tuberculosis, other than pulmonary	613	142.0	10	115.5	1.63	225	176.6	36.70	38	117.0	6.20	53	107.5	8.65	2	387.0	.33	4	172.5	.65
Tumors	1,261	53.1	142	34.7	11.26	550	43.7	43.62	95	67.9	7.53	237	87.1	18.79	5	86.2	.40	1	35.0	.08
Veneral diseases	2,151	74.5	44	62.6	2.05	1,387	80.5	64.48	109	85.8	5.07	43	123.2	2.00	6	44.0	.28	2	9.5	.09
Miscellaneous	2,860	37.4	338	35.9	11.82	1,263	52.4	44.16	78	62.8	2.73	37	48.5	1.29	2	19.5	.07			

Under observation, disease not found.....	1,711	22.8																		
Special examination only.....	720	2.0																		
Total.....	2,431	96.1	5,162	30.3	7.13	35,706	80.2	49.35	2,551	116.6	3.53	3,831	163.4	5.30	183	368.7	.25	187	313.9	.26

Class of disease	All diseases and conditions—Disposition or condition on disposition																
	Transferred for further treatment			Discharged for personal reasons									Discharged after observation, special examination, adjunct or emergency treatment				
				Against advice of medical officer in charge			Left without permission			Disciplinary							
	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent		
Abnormalities and congenital malformations.....				3	16.3	3.03	3	37.3	3.03	1	51.0	1.01	15	21.3	15.15		
Blood and blood-forming organs.....	5	122.2	2.59	10	46.7	5.18	9	72.4	4.66				8	33.1	4.15		
Bones and cartilages.....	30	99.8	1.61	63	52.9	3.77	122	65.4	6.53	31	104.4	1.66	129	17.9	6.91		
Circulatory system.....	62	80.7	1.69	175	27.8	4.78	144	49.1	3.93	19	92.6	.52	399	19.1	10.90		
Communicable and infectious diseases.....	16	213.1	2.08	29	56.8	3.77	30	28.3	3.90	7	67.1	.91	22	24.5	2.86		
Constitutional defects.....	39	237.6	3.29	59	89.8	4.98	64	115.5	5.40	3	49.3	.25	486	26.7	41.01		
Dental.....	3	53.3	.51	28	42.5	4.78	68	17.8	11.60	5	43.0	.85	128	17.4	21.84		
Digestive system.....	72	86.2	.81	370	25.8	4.16	306	35.0	3.44	36	91.1	.40	754	18.6	8.48		
Ear, nose, and throat.....	26	75.9	.33	272	11.4	3.43	242	22.3	3.05	25	76.5	.32	469	12.8	5.91		
Endocrines.....	17	61.6	1.47	67	63.3	5.81	53	49.8	4.59	8	90.8	.69	138	16.6	11.96		
Eye and annexa.....	13	84.4	1.33	34	40.0	3.49	46	50.8	4.72	6	102.2	.62	152	19.9	15.61		
Functional nervous diseases.....	33	210.8	1.17	50	26.5	1.78	90	45.1	3.20	19	74.6	.68	875	25.3	31.11		
Genito-urinary system.....	37	69.5	1.34	122	37.5	4.42	132	32.7	4.79	22	59.6	.80	231	20.8	8.38		
Hernia.....	8	235.5	.40	61	16.4	3.03	36	16.1	1.79	7	39.0	.35	115	13.8	5.72		
Joints and bursae.....	39	166.3	1.05	130	40.5	3.49	170	51.8	4.57	54	88.7	1.45	280	18.4	7.53		
Lymphatic system.....	9	42.3	3.90	11	36.2	4.76	13	20.6	5.63	1	35.0	.43	12	25.6	5.19		
Muscles, fasciae, tendons and tendon sheaths.....	3	198.0	.53	20	19.6	3.50	23	27.0	4.03	5	72.2	.88	42	21.3	7.36		
Nervous system.....	83	133.6	4.51	71	36.7	3.85	116	67.1	6.30	12	96.1	.65	238	25.2	12.92		
Obstetric and gynecological conditions.....													1	32.0	3.70		
Parasitic diseases.....	7	43.7	.94	18	21.4	2.43	26	42.0	3.51				51	14.2	6.88		
Poisonings and intoxications.....	4	19.0	1.46	11	28.1	4.01	11	38.7	4.01	6	41.5	2.19	20	16.1	7.30		
Psychiatric diseases.....	1,241	844.1	31.99	259	198.8	6.68	359	310.8	9.25				288	27.3	7.42		
Respiratory system.....	111	143.5	3.14	125	63.6	3.54	168	63.2	4.75	56	76.5	1.58	523	19.4	14.80		
Skin and its appendages.....	12	111.3	1.04	38	28.3	3.29	51	39.0	4.42	18	51.1	1.56	73	16.0	6.33		
Tuberculosis, pulmonary.....	1,212	209.5	9.96	2,388	204.0	19.63	2,192	154.7	18.02	232	204.1	1.91	2,093	21.3	17.20		
Tuberculosis, other than pulmonary.....	89	107.2	14.52	77	227.5	12.56	37	142.4	6.04	5	131.4	.82	73	21.9	11.91		
Tumors.....	75	60.9	5.95	37	45.9	2.93	36	56.5	2.85	2	196.5	.16	81	21.0	6.42		
Veneral diseases.....	61	161.3	2.84	110	41.9	5.11	200	58.6	9.30	26	77.1	1.21	163	17.1	7.58		
Miscellaneous.....	44	71.9	1.54	274	14.2	9.58	467	14.5	16.33	26	56.5	.91	331	20.1	11.57		
Under observation, disease not found.....	19	70.1	1.11	33	33.6	1.93	60	23.1	3.51	6	23.7	.35	1,593	22.0	93.10		
Special examination only.....	2	2.0	.28	6	3.0	.83	3	3.7	.42				709	1.9	98.47		
Total.....	3,372	417.9	4.66	4,951	126.8	6.84	5,277	107.0	7.29	638	124.2	.88	10,492	19.7	14.50		

NOTE.—Discharges of 477 allied veterans and 229 miscellaneous beneficiaries not included.

TABLE NO. 26.—Movement of patient population, showing type of admission and result of treatment, fiscal year 1928

United States Veterans' hospitals (number and location)	Admissions		Disposition or condition on disposition																Total	Surgical operations	Patients remaining under treatment June 30, 1928	
	First admission	Readmission	Recovered or cured		Improved		Unimproved		Died		Transferred for further treatment		Against advice of medical officer in charge		Left without permission		Discharged after observation, special examination, adjunct, or emergency treatment					
			Patients	Average days	Patients	Average days	Patients	Average days	Patients	Average days	Patients	Average days	Patients	Average days	Patients	Average days	Patients	Average days				Patients
24. Palo Alto, Calif. 1	74	263	3	12.3	73	292.5	10	426.0	23	618.1	15	632.8	6	156.2	13	441.3	30	28.5	173	328.8	20	725
27. Alexandria, La.	154	464	1	12.0	106	204.3	5	292.0	17	203.2	150	288.9	70	189.9	131	112.0	326	19.3	806	129.3	314	-----
32. Washington, D. C.	258	927	8	16.0	143	97.4	13	105.5	12	56.9	58	66.6	15	22.5	16	11.2	943	36.5	1,208	45.5	233	137
37. Waukesha, Wis.	497	398	56	25.4	599	94.1	29	142.9	18	90.3	5	251.4	30	37.6	43	45.3	65	17.5	845	81.7	342	206
42. Perry Point, Md.	209	358	5	90.4	247	217.2	61	189.6	40	729.8	19	594.6	54	92.5	17	232.5	29	29.3	472	245.7	25	975
44. West Roxbury, Mass.	11	76	2	883.5	40	672.0	1	1,323.0	2	555.5	12	617.7	3	148.0	4	300.3	3	14.7	67	599.7	11	263
48. Atlanta, Ga.	169	285	1	109.0	298	65.0	5	101.8	20	41.2	23	74.7	33	37.1	23	33.1	52	19.7	455	56.1	111	66
49. Philadelphia, Pa.	28	66	1	32.0	44	307.0	4	434.5	24	446.8	4	536.5	14	119.9	9	443.9	-----	-----	100	338.2	11	384
50. Whipple, Ariz.	236	610	1	12.0	217	131.9	64	248.1	96	217.2	66	250.5	123	194.5	198	171.3	100	21.0	865	164.0	205	398
51. Tucson, Ariz.	40	205	-----	-----	61	281.0	39	327.5	45	163.3	46	255.9	40	195.8	42	196.1	20	19.4	293	223.5	30	150
52. Boise, Idaho	500	472	33	19.6	655	57.5	17	121.7	24	122.3	10	198.7	34	32.3	35	110.9	192	9.5	1,000	52.1	439	113
53. Dwight, Ill.	523	371	109	31.2	556	48.3	33	45.9	7	52.3	27	36.5	21	13.1	53	31.5	94	15.4	900	40.6	270	86
55. Fort Bayard, N. Mex.	110	330	3	52.7	71	394.3	29	284.1	40	140.8	40	256.5	101	169.2	82	193.1	40	23.9	406	212.2	48	311
57. Knoxville, Iowa	47	108	1	314.0	51	378.1	12	148.1	11	757.9	10	751.2	11	419.5	5	298.4	18	26.3	119	366.8	16	581
59. Tacoma, Wash.	1,004	789	126	28.3	1,032	58.6	46	81.3	58	55.7	55	36.1	122	30.4	62	26.2	288	9.8	1,789	45.4	958	224
60. Oteen, N. C.	435	711	1	44.0	204	341.9	29	198.0	142	179.1	39	393.9	180	212.4	233	158.1	338	19.6	1,160	169.3	223	553
62. Augusta, Ga.	63	92	3	75.0	74	292.6	2	73.5	12	349.4	8	716.8	40	286.7	8	718.5	11	23.7	158	312.8	13	566
63. Lake City, Fla.	812	881	24	33.8	1,048	51.9	64	60.4	37	93.7	52	37.3	79	11.0	28	44.9	359	10.2	1,691	41.5	779	182
67. Kansas City, Mo.	745	670	239	28.2	636	50.4	56	45.1	54	66.1	55	67.4	39	64.9	54	29.7	262	17.2	1,395	41.0	736	169
68. Minneapolis, Minn.	25	87	-----	-----	123	373.0	-----	-----	23	376.9	75	551.8	32	344.4	34	158.6	8	26.9	295	381.6	108	-----
72. Fort Harrison, Mont.	352	415	1	56.0	334	109.2	88	80.1	19	183.1	32	221.8	87	91.5	111	71.8	121	19.5	793	91.4	243	153
74. Gulfport, Miss.	247	520	6	87.8	456	101.7	29	100.7	16	143.2	4	438.0	24	47.8	55	108.0	103	20.3	693	91.0	72	393
Edward Hines, junior, Maywood, Ill.	1,276	1,541	14	47.4	1,423	109.3	153	72.8	212	115.9	61	391.7	85	150.8	406	88.0	315	24.5	2,669	101.9	1,039	868
77. Portland, Ore.	567	341	37	30.2	655	52.5	27	73.1	48	42.7	34	64.4	-----	-----	38	29.3	70	17.4	909	48.4	768	111
78. North Little Rock, Ark.	66	170	3	84.0	108	304.7	6	295.5	16	390.5	14	656.2	12	153.4	42	264.7	23	37.1	224	286.5	19	645
79. Outwood, Ky.	248	408	-----	-----	29	492.5	8	327.9	65	184.3	37	248.4	175	206.5	159	132.2	161	21.3	634	155.6	27	313
80. Fort Lyon, Colo.	251	273	4	18.0	95	90.4	16	117.7	57	247.7	30	232.6	155	218.0	65	113.7	52	31.4	474	157.1	71	288
81. Bronx, N. Y.	114	292	9	163.4	204	327.9	15	203.9	24	573.0	113	987.0	67	120.7	19	255.1	23	24.7	474	443.5	26	850
84. Algiers, La.	745	933	38	41.2	967	52.5	34	48.4	44	41.4	37	39.4	120	27.8	77	36.8	228	18.2	1,545	43.7	366	288

85. Walla Walla, Wash.....	99	113	3	64.3	55	247.9	4	777.3	58	165.4	3	370.0	67	312.2	31	230.1	6	16.7	227	245.8	49	162	
86. Sheridan, Wyo.....	39	77	1	227.0	59	360.7			13	681.2	6	1,338.3	6	285.7	18	496.7	6	31.8	109	451.8	14	416	
88. Memphis, Tenn.....	1,227	1,107	177	28.1	1,267	47.8	53	35.2	47	55.5	74	35.9	278	19.3	165	26.0	279	20.4	2,340	37.6	2,023	242	
89. Rutland, Mass.....	211	352			109	340.0	3	49.7	100	182.1	20	359.2	162	210.8	121	150.8	75	24.2	590	198.0	62	349	
90. Muskogee, Okla.....	1,321	998	14	30.1	1,200	61.4	59	78.8	41	103.5	46	81.2	119	21.6	252	35.1	571	23.9	2,302	48.6	663	315	
91. Tuskegee, Ala.....	574	492			559	136.1	29	131.9	149	149.4	10	151.8	68	62.0	112	105.0	87	32.6	1,014	120.8	129	601	
92. Jefferson Barracks, Mo.....	773	693	12	33.2	907	74.1	44	56.5	65	46.6	20	148.3	77	36.3	179	37.3	200	22.9	1,504	59.9	585	195	
93. Legion, Tex.....	163	353			67	310.2	21	652.4	44	204.2	20	277.5	119	269.2	136	188.0	130	19.7	537	203.3	37	275	
94. American Lake, Wash.....	22	88	2	78.0	57	344.6	1	73.0	7	861.3	6	533.2	2	125.5	2	59.5	1	161.0	28	615.9	2	497	
95. Northampton, Mass.....	14	80	1	1,080.0	8	791.6	1	304.3	48	211.3	18	256.6	72	280.3	64	210.8	39	44.9	383	378.8	162	323	
96. Sunnount, N. Y.....	185	198			135	402.6	7	246.1	9	411.0	5	353.2	10	38.4	19	287.9	57	21.0	234	181.8	81	468	
97. Chillicothe, Ohio.....	79	168	6	33.7	106	230.3	2	216.1	134	171.1	24	141.9	62	172.6	156	136.8	49	40.4	581	207.4	35	398	
98. Castle Point, N. Y.....	272	317			124	413.0	32	278.6	19	67.1	26	98.6	7	148.6	38	23.3	38	37.4	66	17.2	869	39.2	490
99. Excelsior Springs, Mo.....	605	299	126	25.8	549	41.0	19	425.8	6	743.7	14	726.1	11	220.5	44	334.2	4	49.8	113	394.6	6	567	
100. Camp Custer, Mich.....	50	110	1	70.0	27	370.8	6	239.0	3	916.7			5	101.0	3	520.0	4	31.0	32	390.5	2	335	
101. St. Cloud, Minn.....	3	40			16	457.4	1	35.0	52	154.6	18	411.9	99	255.1	66	146.2	62	15.5	356	189.2	35	287	
102. Livermore, Calif.....	159	262			28	405.7	17	177.0	56	120.7	43	234.1	77	128.3	79	135.6	28	38.0	350	146.7	9	186	
103. Aspinwall, Pa.....	154	218			50	197.1	9	420.2	43	165.9	22	190.4	74	170.2	23	109.9	20	18.0	251	185.4	59	195	
104. San Fernando, Calif.....	99	172	1	59.0	59	269.5	9	253.4	8	253.4			5	220.2	12	281.8	2	34.0	73	218.5	3	635	
105. North Chicago, Ill.....	19	169			46	203.7											261	22.4	2,248	63.7	852	462	
106. Minneapolis, Minn.....	976	1,219	45	16.8	1,527	67.7	79	66.3	100	76.5	46	83.8	89	110.8	101	65.6							
108. Northport, Long Island, N. Y.....	14	466																				477	
Veterans' Bureau diag- nostic centers:																							
Cincinnati, Ohio.....	86	401			4	20.3			2	23.5	3	26.0					464	15.3	473	15.4	8	24	
Palo Alto, Calif.....	20	112	1	26.0	12	48.5	2	59.5	3	119.0	5	34.4	4	4.3			73	31.3	100	35.6		33	
Total.....	16,967	21,560	1,119	33.4	17,520	104.5	1,305	139.0	2,291	179.9	1,558	294.9	3,219	140.6	3,692	117.6	6,760	22.1	37,434	105.6	12,841	17,941	
Marine hospitals.....	1,763	1,170	600	24.8	1,451	34.5	81	34.5	109	37.9	59	63.9	140	21.1	113	38.3	240	6.8	2,793	30.3	1,652	377	
Army hospitals.....	6,303	5,410	1,765	31.0	5,514	59.6	565	51.5	525	80.1	383	100.3	632	127.7	867	57.4	1,279	21.1	11,530	56.4	5,263	1,916	
Naval hospitals.....	8,090	6,336	1,526	27.1	8,875	40.5	589	74.2	402	50.4	437	51.9	442	14.1	576	34.3	1,102	13.8	13,949	37.9	5,244	1,612	
Interior Department (St. Elizabeths, Washington, D. C.).....	12	8	1	949.0	10	678.1	8	1,012.4	10	1,755.0	6	1,993.0	2	524.0	2	524.0	2	518.5	39	1,215.9	4	354	
National homes for disabled volunteer soldiers.....	1,608	1,637	19	34.4	1,650	130.1	85	195.4	296	200.6	47	430.4	401	168.7	608	200.0	402	17.3	3,508	144.7	772	1,596	
State hospitals.....	82	218	5	203.0	53	542.2	52	941.4	40	919.3	611	1,199.6	5	262.6	6	802.8	22	33.4	794	1,077.2		1,363	
Civil hospitals.....	783	1,333	127	39.7	816	136.0	53	480.7	188	208.6	271	442.0	112	146.8	51	165.6	685	6.5	2,303	143.2	391	740	
Grand total.....	35,598	37,672	5,162	30.3	35,889	81.6	2,738	130.1	3,831	163.4	3,372	417.9	4,951	126.8	5,915	108.9	10,492	19.7	72,350	96.1	26,167	25,899	

¹ Does not include patients in diagnostic center, Palo Alto, Calif.

² Includes 638 patients discharged for disciplinary reasons.

TABLE No. 27.—Discharges from hospitals of patients of the United States Veterans' Bureau by disposition or condition on disposition and type of patient, fiscal year 1928

Disposition or condition on disposition	Type of patient											
	Pulmonary tuberculosis			Neuropsychiatric			General medical and surgical			Total		
	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent	Cases	Average days	Per cent
Recovered or cured.....				111	116.2	1.00	5,051	28.4	10.52	5,162	30.3	7.14
Arrested.....	737	485.9	5.58							737	485.9	1.02
Apparently arrested.....	258	431.6	1.95							258	431.6	.35
Improved.....	682	215.2	5.16	4,910	147.7	44.16	29,119	52.2	60.64	34,711	68.9	47.98
Unimproved.....	172	270.2	1.30	758	197.9	6.82	1,621	62.3	3.37	2,551	116.6	3.53
Died.....	1,923	173.9	14.56	414	462.4	3.72	1,494	67.2	3.11	3,831	163.4	5.30
To out-patient office or home treatment, improved.....	105	584.2	.80	11	208.4	.10	67	57.2	.14	183	368.7	.25
To out-patient office or home treatment, unimproved.....	172	333.2	1.30	1	53.0	.01	14	95.1	.03	187	313.9	.26
Transferred for further treatment.....	1,228	207.8	9.30	1,415	760.4	12.73	729	107.2	1.52	3,372	417.9	4.66
Against advice of medical officer in charge.....	2,411	202.5	18.25	513	126.8	4.61	2,027	36.8	4.22	4,951	126.8	6.84
Left without permission.....	2,227	152.7	16.86	694	192.8	6.24	2,356	38.6	4.91	5,277	107.0	7.29
Disciplinary reasons.....	238	199.5	1.80	42	82.0	.38	358	79.0	.74	638	124.2	.88
Discharged after observation, special examination, adjunct, or emergency treatment.....	3,057	21.9	23.14	2,249	25.6	20.23	5,186	15.8	10.80	10,492	19.7	14.50
Total.....	13,210	175.1	100.00	11,118	217.4	100.00	48,022	46.3	100.00	72,350	96.1	100.00

¹ Includes 107 terminal cases with unfavorable prognosis.

NOTE.—Discharges of 477 allied veterans and 229 miscellaneous beneficiaries not included.

TABLE NO. 28.—Comparison of principal causes of death¹ of United States Veterans' Bureau patients in all hospitals, fiscal years 1924-1928

Cause of death	Fiscal year of death				
	1924	1925	1926	1927	1928
General diseases:					
Typhoid fever.....	3	1	2	2	1
Malaria.....	1				1
Diphtheria and croup.....	1				1
Influenza.....	2		1	1	2
Dysentery.....	1	4		2	4
Leprosy.....	2				1
Yellow fever.....				1	
Erysipelas.....	1		3	3	3
Other epidemic diseases.....	1			1	1
Purulent infection and septicemia.....	18	18	24	31	30
Tetanus.....			1	1	
Pellagra.....	2	2	6	5	9
Mycoses.....			1	2	3
Beriberi.....	1			1	
Tuberculosis of the lungs.....	1,556	1,680	1,850	1,733	1,753
Acute miliary tuberculosis.....	79	92	110	131	178
Tuberculous meningitis.....	30	17	26	29	27
Abdominal tuberculosis.....	5	6	14	13	11
Pott's disease.....	12	11	14	12	8
White swellings.....		2	1	3	1
Tuberculosis of other organs.....	14	13	8	6	15
Disseminated tuberculosis.....	2	19	3	4	2
Rickets.....		1			
Syphilis.....	9	13	23	21	21
Gonococcus infection.....				1	
Cancer and other malignant tumors of the buccal cavity.....	1	6	7	10	16
Cancer and other malignant tumors of the stomach, liver, intestines, rectum.....	11	27	35	46	64
Cancer and other malignant tumors of the peritoneum, female genital organs.....	7	12	14	29	36
Cancer and other malignant tumors of the skin.....			2	5	3
Cancer and other malignant tumors of other organs, or of organs not specified.....	36	47	76	98	96
Other tumors (tumors of the female genital organs excepted).....	7	2	1	1	1
Acute articular rheumatism.....	1				
Chronic rheumatism and gout.....			3	2	2
Diabetes.....	10	11	13	16	22
Exophthalmic goiter.....		2	5	2	3
Addison's disease.....			2	1	1
Leukemia.....	16	12	20	22	20
Anemia.....	15	14	22	17	18
Other general diseases.....	5	5	6	10	6
Alcoholism (acute or chronic).....	1	3	10	5	6
Chronic occupational poisonings.....	2				
Diseases of the nervous system and of the organs of special sense:					
Encephalitis.....	8	15	10	11	14
Simple meningitis.....	18	10	12	21	23
Locomotor ataxia.....	2	2	3	1	4
Other diseases of the spinal cord.....	4	14	14	19	18
Cerebral hemorrhage, apoplexy.....	16	28	42	56	59
Softening of the brain.....		1			
Paralysis without specified cause.....	1	2	2	10	7
General paralysis of the insane.....	108	117	149	121	124
Other forms of mental alienation.....	24	44	31	18	11
Epilepsy.....	14	13	7	9	14
Convulsions (nonpuerperal).....		1	2		1
Chorea.....					1
Other diseases of the nervous system.....	8	10	21	20	24
Diseases of the ear.....	3				
Diseases of the eyes and their annexa.....					1
Diseases of the circulatory system:					
Pericarditis.....	6	2	10	6	5
Acute endocarditis.....	6	14	19	23	32
Organic diseases of the heart.....	98	158	210	257	318
Angina pectoris.....	1	1	1	6	6
Diseases of the arteries, atheroma, aneurysm, etc.....	6	16	26	45	61
Embolism and thrombosis.....	16	7	18	19	22
Diseases of the veins (varices, hemorrhoids, phlebitis, etc.).....	1		1	1	1
Diseases of the lymphatic system (lymphangitis, etc.).....	2	2	1		4
Hemorrhage; other diseases of the circulatory system.....	11	6	10	5	8
Diseases of the respiratory system:					
Diseases of the nasal fossa.....				1	
Diseases of the larynx.....	1				
Diseases of the thyroid body.....				2	2
Acute bronchitis.....	25	2	1		

¹ Causes of death classified according to second revision of International List of Causes of Death.

TABLE NO. 28.—Comparison of principal causes of death of United States Veterans' Bureau patients in all hospitals, fiscal years 1924-1928—Continued

Cause of death	Fiscal year of death				
	1924	1925	1926	1927	1928
Diseases of the respiratory system—Continued.					
Chronic bronchitis.....			4	4	8
Bronchopneumonia.....	34	37	49	68	75
Pneumonia.....	30	50	79	87	100
Pleurisy.....	5	10	7	12	12
Pulmonary congestion, pulmonary apoplexy.....	7	10	24	27	25
Gangrene of the lung.....	3		5		5
Asthma.....	2	4	1	5	10
Pulmonary emphysema.....	1			1	
Other diseases of the respiratory system (tuberculosis excepted).....	4	24	21	24	18
Diseases of the digestive system:					
Diseases of the mouth and annexe.....		1	2	2	1
Diseases of the pharynx.....	1			2	2
Diseases of the esophagus.....				1	
Ulcer of the stomach.....	5	12	5	8	6
Other diseases of the stomach (cancer excepted).....	2	3	6	15	11
Diarrhea and enteritis.....	1	6	11	14	18
Intestinal parasites.....		1			
Appendicitis and typhlitis.....	5	9	10	6	14
Hernia, intestinal obstruction.....	4	13	10	18	21
Other diseases of the intestines.....	1	8	8	5	4
Acute yellow atrophy of the liver.....			1	3	2
Cirrhosis of the liver.....	2	5	10	17	20
Biliary calculi.....		1	2	3	
Other diseases of the liver.....	3	5	12	9	23
Diseases of the spleen.....	1			1	2
Simple peritonitis (nonpuerperal).....	13	21	25	21	24
Other diseases of the digestive system (cancer and tuberculosis excepted).....	2	3	3	2	8
Nonvenereal diseases of the genitourinary system and annexe:					
Acute nephritis.....	22	22	8	15	11
Bright's disease.....	49	64	112	129	159
Other diseases of the kidneys and annexe.....	8	5	10	11	13
Diseases of the bladder.....			3	3	6
Calculi of the urinary passages.....	1	1		3	4
Diseases of the urethra, urinary abscesses, etc.....			2	1	2
Diseases of the prostate.....				1	6
The puerperal state: Accidents of pregnancy.....		1			
Diseases of the skin and of the cellular tissue:					
Gangrene.....	1	1	4	5	3
Furuncle.....		1			
Acute abscess.....	4	2	2	1	6
Other diseases of the skin and annexe.....	2	1		1	1
Diseases of the bones and of the organs of locomotion:					
Diseases of the bones (tuberculosis excepted).....	5	2	4	5	4
Diseases of the joints (tuberculosis and rheumatism excepted).....	2		1	1	
Other diseases of the organs of locomotion.....					2
Old age: Senility.....				1	6
External causes:					
Suicide by poison.....	1	1	3		1
Suicide by asphyxia.....			1	1	
Suicide by hanging or strangulation.....	1	5	8	8	5
Suicide by drowning.....	1	1	2	1	1
Suicide by firearms.....	3	1	3		5
Suicide by cutting or piercing instruments.....	1	3	3	2	2
Suicide by jumping from high places.....	1		1	1	2
Suicide by crushing.....		2	5	1	
Other suicides.....	3	4	5	2	5
Acute poisonings.....	4	7	6	6	6
Burns (conflagration excepted).....			3		
Accidental drowning.....	2	1	1		1
Absorption of deleterious gases (conflagration excepted).....			2	1	1
Traumatism by firearms.....		1	3	2	
Traumatism by cutting or piercing instruments.....		1		1	
Traumatism by fall.....			1	2	2
Traumatism by crushing (vehicles, railways, landslides, etc.).....			7	4	1
Starvation.....				1	1
Effects of heat.....		3		1	1
Homicide by firearms.....	1	1		1	1
Homicide by other means.....		1			
Fractures, cause not specified.....		2	7	5	4
Other external violence.....	4	5	7	8	5
Ill-defined diseases:					
Cause of death not specified, or ill defined.....	30	19	15	24	24
Total.....	2,502	2,866	3,412	3,523	3,831

COMPENSATION TABLES

TABLE NO. 29.—Summary of regional activities

Regional office	Status of compensation claims as of June 30, 1928					Adju- dica- tions fiscal year 1928	Medical treatments and ex- aminations during fiscal year 1928			
	Active cases	Termi- nated	Disal- lowed	Pend- ing cases	Total cases		Indi- viduals treated	Treat- ments	Indi- viduals ex- amined	Exami- nations
Boston, Mass.	11,752	7,882	18,079	216	37,929	20,526	21,835	81,979	15,517	34,944
Portland, Me.	1,198	697	1,889	31	3,785	2,036	1,247	4,507	1,347	2,639
Manchester, N. H.	906	424	1,369	21	2,720	1,470	1,434	3,530	1,245	2,044
Providence, R. I.	1,879	900	2,648	38	5,465	2,895	4,330	31,881	2,116	4,420
Burlington, Vt.	769	359	937	18	2,083	1,184	618	1,756	682	1,609
New York, N. Y.	16,383	10,881	19,638	364	47,266	30,282	33,505	109,100	21,794	51,573
Buffalo, N. Y.	5,872	3,100	5,921	114	15,007	5,969	6,753	17,273	6,890	8,598
Hartford, Conn.	3,464	1,421	2,797	45	7,727	4,142	7,910	17,811	4,938	9,332
Newark, N. J.	5,594	3,806	6,749	163	16,312	6,622	6,416	41,611	5,219	12,345
Philadelphia, Pa.	11,720	7,129	15,766	183	34,798	12,227	16,003	53,244	11,644	23,651
Pittsburgh, Pa.	6,665	2,487	7,396	189	16,734	7,085	5,777	12,525	7,204	16,249
Washington, D. C.	3,856	2,610	7,256	120	13,842	7,750	7,468	33,361	16,961	34,263
Baltimore, Md.	3,571	1,758	4,094	65	9,488	5,388	3,539	17,075	3,610	10,905
Richmond, Va.	3,159	1,457	4,444	122	9,182	3,877	1,807	4,013	4,475	7,184
Charleston, W. Va.	3,142	1,108	4,889	68	9,207	4,394	425	640	2,345	7,283
Atlanta, Ga.	5,973	3,475	11,934	130	21,512	8,955	688	2,255	6,290	16,250
Jacksonville, Fla.	2,689	1,352	3,202	63	7,387	3,937	283	317	2,519	4,812
Charlotte, N. C.	4,778	2,132	7,060	117	14,087	6,480	178	216	2,593	8,140
Columbia, S. C.	2,291	1,064	4,583	41	7,979	2,330	193	326	1,875	7,085
Nashville, Tenn.	5,384	3,276	11,609	102	20,371	8,129	176	353	3,190	11,262
New Orleans, La.	3,012	2,089	7,805	79	12,985	5,021	3,945	13,626	4,880	12,483
Birmingham, Ala.	5,103	2,389	10,766	96	18,354	6,717	4,157	9,150	6,331	14,883
Jackson, Miss.	3,854	1,775	8,077	77	13,783	5,475	192	834	2,286	9,834
Cincinnati, Ohio.	7,551	6,248	8,946	197	22,942	9,893	2,622	11,689	5,889	25,245
Cleveland, Ohio.	6,421	3,089	6,954	128	15,632	6,943	12,040	23,934	5,698	19,988
Indianapolis, Ind.	7,209	3,465	7,409	104	18,187	10,297	9,000	24,164	5,121	19,304
Louisville, Ky.	8,068	3,779	11,226	131	23,204	14,419	4,109	10,053	5,807	20,987
Chicago, Ill.	14,176	13,784	21,433	400	49,793	23,164	13,782	35,943	21,294	60,427
Detroit, Mich.	6,774	5,732	7,749	107	20,362	6,998	2,145	5,411	5,595	22,106
Milwaukee, Wis.	5,091	4,652	7,490	71	17,304	6,463	2,788	16,889	6,040	13,548
St. Louis, Mo.	4,730	3,518	6,741	60	15,049	8,735	5,184	21,793	5,968	20,308
Kansas City, Mo.	3,678	2,658	6,490	48	12,874	6,383	3,507	10,132	5,879	26,877
Des Moines, Iowa.	3,678	3,092	4,938	43	11,781	4,225	2,478	7,634	2,982	12,514
Omaha, Nebr.	2,883	1,622	3,644	70	7,719	2,751	730	1,405	2,414	18,123
Minneapolis, Minn.	9,364	4,037	10,105	78	23,584	13,694	7,012	31,395	12,787	48,314
Helena, Mont.	2,071	567	2,004	30	4,672	4,979	2,045	5,955	1,847	4,108
Fargo, N. Dak.	1,205	638	1,799	30	3,672	1,146	438	847	1,358	4,373
Sioux Falls, S. Dak.	1,580	616	2,340	40	4,576	1,936	422	856	1,698	5,089
Denver, Colo.	5,590	1,940	5,350	96	12,976	7,693	6,661	15,867	5,130	19,237
Albuquerque, N. Mex.	2,789	506	1,989	37	5,321	5,247	4,001	7,909	6,788	9,031
Salt Lake City, Utah.	981	668	1,607	8	3,264	1,412	780	2,467	1,665	3,698
Casper, Wyo.	962	347	1,209	19	2,537	1,444	137	418	749	1,343
San Francisco, Calif.	6,984	3,027	7,640	181	17,232	11,425	6,933	23,634	20,601	41,918
Los Angeles, Calif.	10,191	3,010	6,964	123	20,288	15,578	14,128	31,270	14,627	25,537
Phoenix, Ariz.	2,911	293	1,479	39	4,719	4,933	4,999	9,299	3,153	4,364
Seattle, Wash.	3,502	2,387	4,961	48	10,898	7,937	2,590	15,229	6,552	15,156
Boise, Idaho.	887	464	1,942	11	3,304	1,985	119	820	999	1,623
Portland, Oreg.	2,219	1,429	3,504	60	7,212	2,872	11,309	18,558	11,505	21,338
Dallas, Tex.	4,736	1,504	6,827	107	13,264	5,419	1,704	11,746	4,572	18,931
Little Rock, Ark.	5,224	1,097	7,263	139	13,723	9,905	4,492	5,728	4,865	19,950
Oklahoma City, Okla.	5,793	1,818	7,731	156	15,498	8,340	1,351	3,222	6,739	24,205
Wichita, Kans.	2,672	1,482	3,490	50	7,694	3,048	2,351	3,700	2,836	14,475
San Antonio, Tex.	3,861	1,371	4,338	100	9,670	6,381	1,609	10,825	4,337	18,273
Reno, Nev.	232	84	260	4	880	239	846	1,591	4,413	831
Total	256,507	142,653	313,260	5,174	747,594	378,325	260,590	827,122	322,302	871,756

NOTE.—Figures in this table are taken from regional office reports.

REPORT OF UNITED STATES VETERANS' BUREAU

TABLE NO. 30.—Number of compensation death and disability claims received, by fiscal years, from October 1, 1917, to June 30, 1928, inclusive

Date	Death claims	Disability claims	Total	Date	Death claims	Disability claims	Total
Total to June 30, 1918.....	12, 025	8, 936	20, 961	Fiscal year ended June 30—Continued.			
Fiscal year ended June 30—				1925.....	6, 693	36, 931	43, 624
1919.....	127, 762	94, 937	222, 699	1926.....	8, 516	24, 987	33, 503
1920.....	12, 242	179, 546	191, 788	1927.....	6, 045	29, 772	35, 817
1921.....	4, 445	207, 638	212, 083	1928.....	278	28, 274	28, 552
1922.....	4, 343	186, 675	191, 018	Grand total.....	191, 147	908, 656	1, 099, 803
1923.....	4, 222	75, 059	79, 281				
1924.....	4, 576	35, 901	40, 477				

TABLE NO. 31.—Number of compensation death and disability awards, by fiscal years, from October 1, 1917, to June 30, 1928, inclusive

Date	Original death awards	Original disability awards	Disability changed to death	Total original awards
Total to June 30, 1918.....	1, 664	1, 156	-----	2, 820
Fiscal year ended June 30—				
1919.....	23, 225	27, 128	-----	50, 353
1920.....	19, 657	156, 121	721	175, 778
1921.....	5, 764	98, 905	1, 628	104, 669
1922.....	4, 734	72, 402	1, 482	77, 136
1923.....	2, 532	32, 827	3, 399	35, 359
1924.....	2, 011	13, 251	2, 939	15, 262
1925.....	4, 995	23, 886	3, 356	28, 881
1926.....	9, 175	17, 605	4, 913	26, 780
1927.....	2, 303	13, 126	3, 514	15, 429
1928.....	1, 890	12, 262	3, 370	14, 152
Grand total.....	77, 950	468, 669	25, 322	546, 619

TABLE NO. 32.—Gross number of compensation awards on which payments have been terminated, analyzed as to reasons for terminations during fiscal year 1928

Reason	Number terminated during fiscal year 1928			Reason	Number terminated during fiscal year 1928		
	Death	Disability	Total		Death	Disability	Total
Claims withdrawn.....		6	6	Disability not result of service.....			
Entered vocational training.....		40	40	Misconduct.....	8	338	346
Marital status.....	812	90	902	Child becomes of age.....	15	1	15
Payee dead.....	1, 845	958	2, 803	Pending accounting of guardian.....	9	13	22
Refuses compensation.....		19	19	Dishonorable discharge.....		1	1
Erroneous award.....	7	12	19	Failure to report for examination.....		1, 521	1, 521
Pending appointment of guardian.....	167	841	1, 008	Miscellaneous.....	8	1, 068	1, 076
Can not locate claimant.....	18	793	811	Total.....	2, 061	11, 413	14, 374
Pending investigation or examination.....	71	1, 668	1, 739				
Reenlisted.....		46	46				
Disability less than 10 per cent.....		3, 998	3, 998				

TABLE No. 33.—*Compensation.—Active disability awards; comparative analysis of type of major disability by extent of disability, by fiscal years, 1923-1928*

NEUROPSYCHIATRIC DISEASES

Year ended June 30—	Temporary partial				Temporary total				Permanent partial				Permanent total 1				Total			
	Number	Per cent	Monthly payments	Average monthly payment	Number	Per cent	Monthly payments	Average monthly payment	Number	Per cent	Monthly payments	Average monthly payment	Number	Per cent	Monthly payments	Average monthly payment	Number	Per cent	Monthly payments	Average monthly payment
1923.....	15,801	8.63	\$319,650	\$20.23	6,247	3.41	\$521,340	\$83.45	1,055	0.58	\$36,790	\$34.87	5,153	2.81	\$514,750	\$99.89	28,256	15.43	\$1,392,530	\$49.28
1924.....	15,371	8.59	315,375	20.52	5,288	2.95	443,200	83.81	4,545	2.54	133,075	29.28	6,899	3.85	689,805	99.99	32,103	17.93	1,581,455	49.26
1925.....	21,052	9.95	431,605	20.50	7,230	3.42	594,450	82.22	7,157	3.38	206,575	28.86	9,406	4.44	785,075	83.47	44,845	21.19	2,017,705	44.99
1926.....	20,807	9.19	563,485	27.08	5,921	2.61	459,540	77.60	9,831	4.34	322,085	32.76	13,214	5.84	975,325	73.81	49,773	21.98	2,320,345	46.62
1927.....	20,789	8.53	735,110	35.36	4,466	1.84	350,990	78.59	11,506	4.72	433,320	37.66	15,904	6.53	1,195,565	75.17	52,665	21.62	2,714,985	51.55
1928.....	21,639	8.40	810,542	37.46	3,570	1.39	290,525	81.38	12,669	4.92	482,363	38.07	17,080	6.63	1,317,171	77.12	54,958	21.34	2,900,601	52.78

TUBERCULOSIS

1923.....	18,221	9.95	\$630,400	\$34.60	16,544	9.04	\$1,437,070	\$86.86	314	0.17	\$6,000	\$19.11	6,472	3.54	\$648,060	\$100.13	41,551	22.70	\$2,721,530	\$65.50
1924.....	16,774	9.37	569,780	33.97	12,278	6.86	1,079,140	87.89	2,685	1.50	39,425	14.68	7,362	4.11	739,695	100.47	39,099	21.84	2,428,040	62.10
1925.....	16,339	7.72	545,375	33.38	14,824	7.00	1,312,175	88.52	5,515	2.61	81,990	14.87	9,161	4.33	934,025	101.96	45,839	21.66	2,873,565	62.69
1926.....	13,702	6.05	504,545	36.82	11,853	5.23	1,066,280	89.96	12,019	5.31	201,960	16.80	10,576	4.67	1,085,650	102.65	48,150	21.26	2,858,435	59.37
1927.....	6,036	2.48	336,400	55.73	9,418	3.86	855,845	90.87	31,040	12.74	1,477,120	47.59	11,254	4.62	1,161,000	103.16	57,748	23.70	3,830,365	66.33
1928.....	4,516	1.75	283,192	62.71	6,642	2.58	604,809	91.06	38,701	15.03	1,904,379	49.21	10,831	4.21	1,113,442	102.80	60,690	23.57	3,905,822	64.36

GENERAL MEDICAL AND SURGICAL CONDITIONS

1923.....	85,660	46.79	\$1,405,075	\$16.40	6,271	3.42	\$537,790	\$85.76	19,189	10.48	\$524,285	\$27.32	2,163	1.18	\$221,680	\$102.49	113,283	61.87	\$2,688,830	\$23.74
1924.....	51,194	28.59	898,570	17.55	4,414	2.47	382,735	86.71	49,746	27.78	1,095,845	22.03	2,481	1.39	261,625	105.45	107,835	60.23	2,638,775	24.47
1925.....	44,241	20.90	850,855	19.23	4,541	2.14	398,060	87.66	68,866	32.54	1,472,610	21.38	3,312	1.57	372,875	112.58	120,960	57.15	3,094,400	25.58
1926.....	38,367	16.94	931,555	24.28	4,165	1.84	371,775	89.26	81,668	36.06	1,974,655	21.18	4,361	1.92	491,975	112.81	128,561	56.76	3,769,960	29.32
1927.....	37,479	15.39	1,075,670	28.70	4,048	1.66	367,820	90.86	86,641	35.57	2,433,590	28.09	5,030	2.06	569,365	113.19	133,198	54.68	4,446,445	33.38
1928.....	40,290	15.65	1,197,122	29.71	3,851	1.49	351,670	91.32	92,351	35.80	2,607,593	28.24	5,396	2.09	611,500	113.32	141,888	55.09	4,767,885	33.60

TOTAL

1923.....	110,682	65.37	\$2,355,125	\$19.68	29,052	15.87	\$2,496,200	\$85.89	20,558	11.23	\$567,075	\$27.58	13,788	7.35	\$1,384,490	\$100.41	183,090	100.00	\$6,802,890	\$37.16
1924.....	83,339	46.55	1,783,725	21.40	21,990	12.28	1,905,075	86.67	56,976	31.82	1,268,345	22.26	16,742	9.35	1,691,125	101.01	179,037	100.00	5,648,270	37.13
1925.....	81,632	38.57	1,827,835	22.39	26,595	12.56	2,304,685	86.66	81,538	38.53	1,761,175	21.60	21,620	10.34	2,091,975	95.62	211,644	100.00	7,085,670	37.73
1926.....	72,876	32.18	1,999,585	27.44	21,939	9.68	1,897,505	86.49	103,518	45.73	2,498,700	24.60	28,151	12.43	2,552,950	90.69	226,484	100.00	8,148,740	39.51
1927.....	64,304	26.40	2,147,180	33.39	17,932	7.36	1,574,655	87.81	129,187	53.01	4,344,030	33.63	32,188	13.21	2,925,930	90.90	243,611	100.00	10,591,795	45.12
1928.....	66,445	25.80	2,290,856	34.48	14,063	5.46	1,247,004	88.67	143,721	55.81	4,994,335	34.75	33,307	12.93	3,042,113	91.34	257,536	100.00	11,574,308	44.94

1 Includes double permanent totals.

TABLE NO. 34.—*Compensation.—Active disability awards; degree of impairment and extent of disability correlated with classification of major disability, showing number of disabled veterans and amount of monthly payments, as of June 30, 1928*

Extent and degree of impairment	Abnormalities and congenital malformations		Blood and blood-forming organs		Bones and cartilages		Circulatory system		Communicable and infectious diseases		Dental		Digestive system		Ear, nose, and throat		Endocrines		Eye and annexa	
	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment
Temporary partial:																				
10 to 19 per cent.	16	\$209			243	\$2,992	2,476	\$30,286	52	\$904			880	\$10,350	1,336	\$17,344	429	\$5,694	310	\$3,766
20 to 29 per cent.	11	225	1	\$24	250	5,646	2,790	61,545	68	1,562			1,265	28,970	1,015	23,230	938	21,528	168	3,736
30 to 39 per cent.	5	159	2	53	81	2,662	1,575	49,134	36	1,187			460	15,202	711	22,699	285	9,645	106	3,317
40 to 49 per cent.	3	129			66	2,624	894	35,511	25	987			306	12,448	515	21,002	96	3,921	99	4,302
50 to 59 per cent.	2	107	10	466	122	5,731	1,146	54,914	35	1,756			799	38,142	416	20,429	59	2,930	103	5,149
60 to 69 per cent.	1	72			40	2,309	422	24,501	16	913			140	8,194	258	15,247	53	3,193	66	3,842
70 to 79 per cent.	3	214	6	415	51	3,608	381	26,428	24	1,685			194	13,564	196	13,385	241	16,607	75	5,171
80 to 89 per cent.					11	890	54	4,237	5	424			30	2,297	112	8,816	85	6,546	54	4,238
90 to 99 per cent.					1	82	6	530	3	299			2	160	36	3,109	10	870	26	2,278
Total	41	1,115	19	958	865	26,544	9,744	287,086	264	9,417			4,076	129,327	4,595	145,261	2,196	70,934	1,007	35,799
Permanent partial:																				
10 to 19 per cent.	258	3,698	1	13	2,201	30,281	2,956	39,326	78	1,015	5	\$63	1,065	14,599	2,178	30,520	156	2,336	755	10,353
20 to 29 per cent.	101	2,289			1,309	31,363	2,723	64,505	47	1,155	2	49	858	21,774	1,638	41,695	192	4,885	679	16,723
30 to 39 per cent.	23	776	3	104	556	18,862	1,023	34,500	27	915			564	19,753	1,210	41,517	47	1,778	1,116	36,533
40 to 49 per cent.	19	843	1	50	258	11,158	516	21,822	28	1,188			185	8,135	885	38,232	22	991	893	38,133
50 to 59 per cent.	7	365	3	150	224	11,753	585	29,718	25	1,265	2	104	191	9,785	530	28,101	14	711	543	28,254
60 to 69 per cent.	1	65			134	8,471	169	10,451	3	191			52	3,237	380	23,979	13	837	1,150	70,238
70 to 79 per cent.	2	140	2	153	109	8,069	125	9,258	12	890			42	3,118	315	23,217	41	3,044	178	13,019
80 to 89 per cent.	1	81			38	3,169	22	1,810	3	254			5	426	223	18,715	12	1,008	101	8,422
90 to 99 per cent.					12	1,107	4	364	2	190			3	284	75	6,868	1	90	46	4,300
Total	412	8,257	10	470	4,841	124,263	8,123	211,754	225	7,063	9	216	2,965	81,111	7,454	252,844	498	15,680	5,461	225,975
Temporary total (100 per cent.)	4	340	11	1,100	203	18,634	774	71,880	86	7,821			474	42,930	149	13,175	268	24,574	72	6,509
Permanent total (100 per cent.)	2	200	31	3,300	141	14,520	1,336	135,959	173	18,925			241	24,710	295	29,483	217	21,750	637	109,123
Double permanent total (200 per cent.)							1	250					1	250					15	3,600
Grand total	459	9,912	71	5,828	6,050	183,961	19,978	706,929	748	43,226	9	216	7,757	278,328	12,493	440,763	3,179	132,938	7,192	381,006

Extent and degree of impairment	Genito-urinary system		Hernia		Joints and bursæ		Lymphatic system		Muscles, fasciæ, tendons, and tendon sheaths		Nervous system		Obstetric and gynecological conditions		Parasitic		Psychiatric diseases	
	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment
Temporary partial:																		
10 to 19 per cent.....	264	\$2,845	224	\$2,650	1,965	\$25,255	10	\$113	249	\$3,362	1,194	\$17,497			42	\$481	224	\$3,512
20 to 29 per cent.....	374	8,056	347	8,142	1,792	40,409	3	92	167	3,815	5,282	123,929			88	2,044	1,364	32,412
30 to 39 per cent.....	166	5,305	271	8,935	679	21,710	1	30	105	3,333	1,984	66,552			27	902	546	18,550
40 to 49 per cent.....	106	4,172	98	4,122	401	15,976	1	50	47	1,941	1,460	59,567			22	914	917	35,770
50 to 59 per cent.....	258	12,236	39	1,976	657	31,379	3	151	43	2,037	1,407	69,142			144	6,928	1,160	55,593
60 to 69 per cent.....	147	8,519	14	836	199	11,536	1	48	20	1,208	747	43,900			53	3,122	650	36,758
70 to 79 per cent.....	166	11,668	5	349	301	20,923	1	75	14	996	931	64,250			41	2,848	974	65,453
80 to 89 per cent.....	32	2,424			64	4,988	1		2	170	315	24,545			9	719	236	17,826
90 to 99 per cent.....	4	349			10	914			1	105	27	2,292			2	175	25	2,060
Total.....	1,517	55,574	998	27,010	6,068	173,090	20	559	648	16,997	13,347	471,674			428	18,133	6,096	267,934
Permanent partial:																		
10 to 19 per cent.....	609	7,385	372	5,021	10,470	147,433	15	174	2,156	30,987	1,865	26,585	4	\$47	29	332	205	3,054
20 to 29 per cent.....	270	6,763	467	11,868	6,373	151,603	9	300	1,831	43,031	2,793	68,488	2	45	48	1,200	437	11,011
30 to 39 per cent.....	125	4,316	308	11,052	2,432	82,755	1	35	625	20,997	1,555	53,996	1	33	13	517	194	7,027
40 to 49 per cent.....	375	15,456	142	6,301	1,473	64,223			246	10,658	1,235	53,496	1	45	12	536	238	10,448
50 to 59 per cent.....	174	9,060	73	3,825	1,030	54,104	5	255	145	7,614	1,293	67,926	2	100	30	1,505	241	12,674
60 to 69 per cent.....	65	4,057	14	889	595	37,664			86	5,466	720	45,552			7	429	105	6,645
70 to 79 per cent.....	46	3,434	13	958	411	30,497			44	3,215	713	52,904			9	673	173	12,774
80 to 89 per cent.....	13	1,075	2	165	175	14,562			15	1,248	293	24,403					59	4,912
90 to 99 per cent.....	4	360			33	3,065			4	366	48	4,422			1	91	4	366
Total.....	1,681	51,906	1,391	40,079	22,992	585,906	30	764	5,152	123,582	10,515	397,772	10	270	149	5,283	1,656	68,911
Temporary total (100 per cent).....	244	22,423	46	4,048	794	72,599	9	865	51	4,657	739	66,241			70	6,377	2,563	199,710
Permanent total (100 per cent).....	325	32,860	50	5,020	825	91,834	2	250	37	3,870	2,855	304,983			24	2,500	13,995	987,468
Double permanent total (200 per cent).....					16	3,820					9	2,250					4	720
Grand total.....	3,767	162,763	2,485	76,157	30,695	927,249	61	2,438	5,888	149,106	27,465	1,242,920	10	270	671	32,293	24,314	1,524,743

TABLE No. 34.—*Compensation—Active disability awards; degree of impairment and extent of disability correlated with classification of major disability, showing number of disabled veterans and amount of monthly payments, as of June 30, 1928—Continued*

Extent and degree of impairment	Respiratory diseases		Skin and its appendages		Tuberculosis		Tumors		Venereal diseases		Miscellaneous		Amputations		Fractures		Total	
	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment	Number	Monthly payment
Temporary partial:																		
10 to 19 per cent	3, 187	\$35, 654	416	\$4, 841	312	\$11, 658	23	\$276	3	\$42	80	\$960	10	\$151	32	\$387	13, 977	\$180, 929
20 to 29 per cent	2, 281	48, 433	296	5, 750	356	14, 963	20	428	1	27	68	1, 556	15	339	36	789	18, 966	437, 680
30 to 39 per cent	1, 086	33, 428	105	3, 300	182	8, 275	7	240	1	33	33	1, 055	15	484	19	607	8, 488	276, 797
40 to 49 per cent	281	11, 706	44	1, 776	124	5, 977	2	80			38	1, 524	8	341	15	603	5, 568	225, 443
50 to 59 per cent	620	29, 612	93	4, 290	245	12, 017	14	660	2	111	39	1, 957	13	656	23	1, 111	7, 452	359, 480
60 to 69 per cent	129	7, 674	21	1, 197	253	14, 757	5	272	3	163	12	724	13	783	12	694	3, 275	190, 462
70 to 79 per cent	673	47, 640	29	2, 023	2, 598	180, 845	6	403	1	68	15	1, 030	19	1, 331	10	671	6, 955	481, 659
80 to 89 per cent	98	7, 546	6	429	390	29, 860	2	158			4	314	13	1, 018	7	539	1, 529	117, 964
90 to 99 per cent	11	968			56	4, 840					1	77	13	1, 227	1	87	235	20, 422
Total	8, 366	222, 670	980	23, 606	4, 516	283, 192	79	2, 517	11	444	290	9, 197	119	6, 330	155	5, 498	66, 445	2, 290, 856
Permanent partial:																		
10 to 19 per cent	3, 357	43, 279	4, 402	61, 600	27, 112	1, 331, 040	78	1, 079			2, 072	28, 269	1, 682	22, 575	2, 568	34, 711	66, 649	1, 875, 775
20 to 29 per cent	1, 809	43, 934	2, 299	53, 678	9, 446	463, 202	49	1, 118		22	1, 218	26, 563	1, 102	26, 313	1, 638	38, 913	37, 361	1, 132, 490
30 to 39 per cent	582	20, 190	571	19, 412	1, 346	65, 681	21	709	1	31	311	10, 480	545	18, 623	697	23, 307	13, 897	493, 899
40 to 49 per cent	202	8, 818	158	6, 831	304	14, 793	11	472			101	4, 406	489	21, 897	362	15, 531	8, 156	354, 463
50 to 59 per cent	273	13, 902	90	4, 628	291	14, 920	6	308	5	250	99	5, 134	531	28, 784	279	14, 397	6, 691	349, 592
60 to 69 per cent	59	3, 655	34	2, 137	67	4, 231	4	240			38	2, 413	933	59, 555	189	12, 016	4, 818	302, 418
70 to 79 per cent	255	18, 974	20	1, 471	93	6, 940	3	225			28	2, 032	739	54, 262	125	9, 102	3, 498	258, 399
80 to 89 per cent	42	3, 449	6	472	32	2, 635	1	89	1	88	9	757	977	82, 524	55	4, 630	2, 085	174, 884
90 to 99 per cent	4	370			10	937	1	91					296	27, 468	18	1, 666	566	52, 405
Total	6, 583	156, 571	7, 580	150, 229	38, 701	1, 904, 379	174	4, 331	8	391	3, 876	80, 054	7, 294	342, 001	5, 931	154, 273	143, 721	4, 994, 335
Temporary total (100 per cent)	581	52, 956	90	8, 145	6, 642	604, 809	46	4, 073	12	1, 060	40	3, 555	53	4, 749	42	3, 774	14, 063	1, 247, 004
Permanent total (100 per cent)	426	42, 656	26	2, 625	10, 822	1, 111, 375	97	10, 475	17	1, 855	72	7, 280	560	61, 125	43	4, 250	33, 249	3, 028, 406
Double permanent total (200 per cent)					9	2, 067							3	750			58	13, 707
Grand total	15, 956	474, 853	8, 670	184, 605	60, 690	3, 905, 822	396	21, 396	48	3, 750	4, 278	100, 096	8, 029	414, 955	6, 171	167, 785	257, 536	11, 574, 308

TABLE No. 35.—*Compensation.—Active disability awards; number of disabled veterans showing relationship of dependents and amount of monthly payments, as of June 30, 1928*

Beneficiary relationship	Number	Monthly payment	Beneficiary relationship	Number	Monthly payment
Self.....	199,750	\$8,945,464	Self, parent or parents, and 3 children.....	4	\$163
Self and child.....	989	42,685	Self, parent or parents, and 4 children.....	4	383
Self and 2 children.....	427	19,942	Self, parent or parents, and 5 children.....	1	22
Self and 3 children.....	167	7,703	Self, wife, and parent or parents, and child.....	821	43,386
Self and 4 children.....	52	2,422	Self, wife, parent or parents, and 2 children.....	634	35,499
Self and 5 children.....	17	818	Self, wife, parent or parents, and 3 children.....	415	23,772
Self and 6 children.....	5	296	Self, wife, parent or parents, and 4 children.....	224	13,906
Self and wife.....	15,024	634,925	Self, wife, parent or parents, and 5 children.....	64	3,799
Self, wife, and child.....	13,606	590,672	Self, wife, parent or parents, and 6 children.....	23	1,435
Self, wife, and 2 children.....	11,804	533,272	Self, wife, parent or parents, and 7 children.....	9	731
Self, wife, and 3 children.....	6,187	296,101	Self, wife, parent or parents, and 8 children.....	1	145
Self, wife, and 4 children.....	2,697	134,372	Self, wife, parent or parents, and 9 children.....	1	145
Self, wife, and 5 children.....	865	44,870	Self, wife, parent or parents, and 10 children.....	1	145
Self, wife, and 6 children.....	269	15,493	Self, wife, parent or parents, and 11 children.....	1	145
Self, wife, and 7 children.....	79	4,761	Self, wife, parent or parents, and 12 children.....	1	145
Self, wife, and 8 children.....	17	1,041	Self, wife, parent or parents, and 13 children.....	1	145
Self, wife, and 9 children.....	7	464	Self, wife, parent or parents, and 14 children.....	1	145
Self, wife, and 10 children.....	2	51	Self, wife, parent or parents, and 15 children.....	1	145
Self and parent or parents.....	3,269	169,467	Self, wife, parent or parents, and 16 children.....	1	145
Self, parent or parents, and child.....	76	4,626	Self, wife, parent or parents, and 17 children.....	1	145
Self, parent or parents, and 2 children.....	27	1,622	Self, wife, parent or parents, and 18 children.....	1	145
			Total.....	257,536	11,574,308

TABLE No. 36.—*Compensation.—Active death awards; number of deceased veterans, showing relationship of beneficiaries to deceased veteran and amount of monthly payments, as of June 30, 1928*

Beneficiary relationship	Number	Monthly payment	Beneficiary relationship	Number	Monthly payment
Widow.....	7,454	\$222,900	Parent or parents and 3 children.....	67	\$4,126
Widow and child.....	5,006	199,510	Parent or parents and 4 children.....	18	1,175
Widow and 2 children.....	2,310	103,750	Parent or parents and 5 children.....	3	210
Widow and 3 children.....	749	37,929	Parent or parents and 6 children.....	1	75
Widow and 4 children.....	257	14,906	Widow and parent or parents.....	1,887	98,545
Widow and 5 children.....	80	5,120	Widow, parent or parents, and child.....	993	62,135
Widow and 6 children.....	18	1,205	Widow, parent or parents, and 2 children.....	341	22,865
Widow and 7 children.....	7	480	Widow, parent or parents, and 3 children.....	110	7,785
Widow and 8 children.....	1	75	Widow, parent or parents, and 4 children.....	33	2,475
Widow and 9 children.....	1	40	Widow, parent or parents, and 5 children.....	11	800
Child.....	4,882	97,640	Widow, parent or parents, and 6 children.....	2	150
2 children.....	1,354	40,510	Total.....	85,634	2,340,040
3 children.....	372	14,875			
4 children.....	70	3,135			
5 children.....	12	600			
6 children.....	4	220			
Parent or parents.....	57,647	1,310,090			
Parent or parents and child.....	1,617	68,710			
Parent or parents and 2 children.....	327	18,005			

TABLE No. 37.—*Compensation.—Active death awards; number of deceased veterans whose beneficiaries are receiving compensation or compensation and insurance payments, with amount of monthly payments, as of June 30, 1928*

Kind of claim	Number	Monthly payment
Compensation only.....	21,975	\$678,230
Compensation and contract (term) insurance.....	58,787	1,530,265
Compensation and automatic insurance.....	3,567	89,615
Compensation and United States Government life insurance.....	1,139	36,535
Compensation and contract (term) insurance and United States Government life insurance.....	166	5,395
Total.....	85,634	2,840,040

INSURANCE TABLES

TABLE No. 38.—Number of United States Government term and converted insurance claims received by fiscal years from October, 1917, to June 30, 1928

Date	Term insurance claims	Converted insurance claims	Total
Total to June 30, 1918.....	13,318	-----	13,318
Fiscal year ended June 30—			
1919.....	105,382	-----	105,382
1920.....	20,302	220	20,522
1921.....	21,868	1,224	23,092
1922.....	15,610	1,252	16,862
1923.....	14,804	1,630	16,234
1924.....	13,086	1,598	14,684
1925.....	15,788	1,795	17,583
1926.....	20,842	2,298	23,140
1927.....	13,072	2,454	15,526
1928.....	446	3,710	4,156
Grand total.....	254,318	16,181	270,499

TABLE No. 39.—Number of United States Government term and converted insurance death and disability awards, by fiscal years, from October, 1917, to June 30, 1928

Date	Insurance awards					
	Term insurance				Converted insurance	
	Original death	Original disability	Disability changed to death	Total original awards	Original death	Original disability
To June 30, 1918.....	5,722	-----	-----	5,722	-----	-----
Fiscal year ended June 30—						
1919.....	98,695	226	-----	98,921	-----	-----
1920.....	21,912	4,897	1,867	26,809	104	1
1921.....	4,965	7,310	2,655	12,275	506	79
1922.....	2,868	5,723	2,633	8,591	902	345
1923.....	1,676	3,594	2,456	5,270	883	436
1924.....	998	2,671	1,808	3,669	842	504
1925.....	1,166	2,830	1,578	3,996	970	494
1926.....	1,254	3,092	1,538	4,346	1,014	836
1927.....	688	1,303	852	1,991	1,199	758
1928.....	488	507	680	995	1,822	1,092
Total.....	140,432	32,153	16,067	172,585	8,242	4,545

Date	Converted insurance		Total			
	Disability changed to death	Total original awards	Original death	Original disability	Disability changed to death	Grand total original awards
To June 30, 1918.....	-----	-----	5,722	-----	-----	5,722
Fiscal year ended June 30—						
1919.....	-----	-----	98,695	226	-----	98,921
1920.....	-----	105	22,016	4,898	1,867	26,914
1921.....	3	585	5,471	7,389	2,658	12,860
1922.....	35	1,247	3,770	6,068	2,668	9,838
1923.....	100	1,319	2,559	4,030	2,556	6,589
1924.....	126	1,346	1,840	3,175	1,934	5,015
1925.....	149	1,464	2,136	3,324	1,727	5,460
1926.....	173	1,850	2,268	3,928	1,711	6,196
1927.....	190	1,957	1,887	2,061	1,042	3,948
1928.....	218	2,914	2,310	1,599	898	3,909
Total.....	994	12,787	148,674	36,698	17,061	185,372

TABLE NO. 40.—*Term insurance, active disability and death awards; classification of major disability causing permanent total disability or death of veteran, as of June 30, 1928*

Classifications	Disability		Death		Total	
	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance
Abnormalities and congenital malformations.....	2	\$7,000	1	\$3,000	3	\$10,000
Blood and blood-forming organs.....	12	101,228	236	1,908,041	248	2,009,269
Bones and cartilages.....	68	570,509	57	456,113	125	1,026,622
Circulatory system.....	566	4,059,632	3,087	25,107,881	3,653	29,167,513
Communicable and infectious diseases.....	75	585,288	3,897	33,484,121	3,882	34,069,409
Digestive system.....	91	727,770	2,174	18,178,588	2,265	18,906,358
Ear, nose, and throat.....	95	645,257	248	2,107,174	343	2,752,431
Endocrines.....	90	669,138	546	4,686,046	636	5,355,784
Eye and annexa.....	349	2,899,588	13	107,657	362	3,007,245
Genito-urinary system.....	157	1,297,374	1,438	11,841,496	1,595	13,138,870
Hernia.....	12	94,910	37	345,793	49	440,703
Joints and bursae.....	346	2,617,084	47	351,098	393	2,968,182
Lymphatic system.....	1	10,000	110	901,833	111	911,833
Muscles, fasciae, tendons, and tendon sheaths.....	7	62,000	5	34,838	12	96,838
Nervous system.....	1,013	7,733,672	2,441	21,021,695	3,454	28,755,367
Obstetric and gynecological conditions.....	1	10,000	5	40,000	6	50,000
Parasitic diseases.....	13	68,653	33	226,972	46	295,625
Poisonings and intoxications.....	2	15,000	525	4,233,904	527	4,248,904
Psychiatric diseases.....	3,995	32,149,390	547	4,128,281	4,542	36,277,671
Respiratory system.....	148	977,948	49,052	449,280,303	49,200	450,258,251
Skin and its appendages.....	7	46,408	47	395,255	54	441,663
Tuberculosis.....	3,879	30,258,107	15,290	120,716,988	19,169	150,975,095
Tumors.....	48	407,684	878	7,222,145	926	7,629,829
Venereal diseases.....	67	516,704	153	1,241,218	220	1,757,922
Miscellaneous ¹	166	1,433,607	57,927	520,769,133	58,093	522,202,740
Amputations.....	493	4,490,158	41	354,988	534	4,845,146
Fractures.....	58	490,516	667	5,440,929	725	5,931,445
Total.....	11,761	92,944,625	139,412	1,234,586,090	151,173	1,327,530,715

¹ Includes battle deaths, accidents, and injuries.

TABLE No. 41.—Term insurance, terminated disability and death awards; classification of major disability of veterans and reasons for termination, as of June 30, 1928

Classification	Disability awards						Death awards	
	Terminated by recovery		Terminated by death		Total		Terminated by lump-sum payments	
	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance
Abnormalities and congenital malformations.....	2	\$20,000			2	\$20,000		
Blood and blood-forming organs.....	2	13,000	115	\$946,626	117	959,626	22	\$134,197
Bones and cartilages.....	136	1,232,682	29	251,932	165	1,484,614	7	36,904
Circulatory system.....	81	673,038	796	6,720,555	877	7,393,593	235	1,217,092
Communicable and infectious diseases.....	12	95,000	81	705,558	93	800,558	314	1,692,018
Digestive system.....	20	189,000	234	2,035,762	254	2,224,762	146	745,273
Ear, nose, and throat.....	43	400,000	34	314,512	77	714,512	15	65,620
Endocrines.....	18	165,000	340	3,037,333	358	3,202,333	23	157,402
Eye and annexa.....	42	375,546	46	398,406	88	773,952	3	21,878
Genito-urinary system.....	51	438,149	543	4,607,645	594	5,045,794	105	633,422
Hernia.....	2	20,000	12	110,000	14	130,000	6	19,958
Joints and bursae.....	108	1,004,828	82	690,129	190	1,694,957	5	29,322
Lymphatic system.....	1	10,000	64	516,851	65	526,851	5	32,572
Muscles, fasciae, tendons, and tendon sheaths.....	4	37,000	5	30,000	9	67,000		
Nervous system.....	152	1,296,659	466	3,910,698	618	5,207,357	194	1,005,433
Parasitic diseases.....	3	30,000	5	30,930	8	60,930	4	21,940
Poisonings and intoxications.....	1	10,000	6	60,000	7	70,000	31	162,592
Psychiatric diseases.....	303	2,512,532	818	6,919,588	1,121	9,432,120	70	422,659
Respiratory system.....	78	641,751	312	2,747,851	390	3,389,602	4,227	22,626,663
Skin and its appendages.....	2	20,000	7	42,205	9	62,205		
Tuberculosis.....	2,036	17,198,910	11,273	93,889,283	13,309	111,088,193	1,272	7,838,662
Tumors.....	17	150,000	367	3,092,203	384	3,242,203	66	354,925
Venereal diseases.....	19	159,000	94	807,281	113	966,281	14	73,857
Miscellaneous ¹	148	1,364,000	95	823,442	243	2,187,442	4,570	23,673,180
Amputations.....	127	1,203,500	54	500,201	181	1,703,701	7	48,828
Fractures.....	153	1,401,963	17	127,557	170	1,529,520	49	260,932
Total.....	3,561	30,661,558	15,895	133,316,548	19,456	163,978,106	11,390	61,275,329

¹ Includes battle deaths, accidents, and injuries.

TABLE No. 42.—Automatic insurance, active disability and death awards; classification of major disability causing permanent total disability or death of veteran, as of June 30, 1928

Classifications	Disability		Death		Total	
	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance
Blood and blood-forming organs.....			8	\$34,752	8	\$34,752
Bones and cartilages.....			2	8,688	2	8,688
Circulatory system.....	3	\$13,032	237	1,024,957	240	1,037,989
Communicable and infectious diseases.....	2	8,688	456	1,980,356	458	1,989,044
Digestive system.....			182	790,571	182	790,571
Ear, nose, and throat.....	4	17,376	26	112,090	30	129,466
Endocrines.....			39	163,710	39	163,710
Eye and annexa.....	8	34,752			8	34,752
Genito-urinary system.....	2	8,688	85	372,164	87	380,852
Hernia.....			3	13,032	3	13,032
Joints and bursae.....	3	13,032	5	21,720	8	34,752
Lymphatic system.....			3	13,032	3	13,032
Muscles, fasciae, tendons and tendon sheaths.....			1	4,344	1	4,344
Nervous system.....	14	60,816	429	1,863,576	443	1,924,392
Parasitic diseases.....			2	8,688	2	8,688
Poisonings and intoxications.....			92	399,648	92	399,648
Psychiatric diseases.....	173	751,512	58	250,401	231	1,001,913
Respiratory system.....			3,563	15,474,878	3,563	15,474,878
Skin and its appendages.....			4	17,376	4	17,376
Tuberculosis.....	64	278,016	719	3,053,031	783	3,331,047
Tumors.....	1	4,344	30	128,896	31	133,240
Veneral diseases.....	1	4,344	16	69,504	17	73,848
Miscellaneous ¹	1	4,344	1,423	6,180,220	1,424	6,184,564
Amputations.....	11	47,784	8	34,404	19	82,188
Fractures.....			86	373,584	86	373,584
Total.....	287	1,246,728	7,477	32,373,622	7,764	33,620,350

¹ Includes battle deaths, accidents, and injuries.

TABLE No. 43.—Automatic insurance, terminated disability and death awards; classification of major disability of veteran and reasons for termination, as of June 30, 1928

Classification	Disability awards						Death awards; no beneficiary in permitted class	
	Terminated by recovery		Terminated by death		Total		Number of veterans	Amount of insurance
	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance	Number of veterans	Amount of insurance		
Blood and blood-forming organs.....						1	\$4,344	
Circulatory system.....	2	\$8,688	8	\$34,752	10	\$43,440	34	147,696
Communicable and infectious diseases.....			1	4,344	1	4,344	42	182,081
Digestive system.....	1	4,344	2	8,688	3	13,032	17	73,848
Ear, nose and throat.....	2	8,688			2	8,688		
Endocrines.....	1	4,344	2	8,688	3	13,032	6	24,587
Eye and annexa.....			1	4,344	1	4,344		
Genito-urinary system.....			3	13,032	3	13,032	12	52,128
Hernia.....							1	4,344
Joints and bursae.....							2	8,688
Lymphatic system.....							1	4,344
Nervous system.....	1	4,344	3	13,032	4	17,376	44	191,136
Poisonings and intoxications.....							16	69,504
Psychiatric diseases.....	9	39,096	18	78,192	27	117,288	5	21,130
Respiratory system.....			2	8,688	2	8,688	361	1,567,804
Tuberculosis.....	36	162,040	181	786,920	217	948,960	81	342,642
Tumors.....							1	4,344
Veneral diseases.....			1	4,344	1	4,344	2	8,688
Miscellaneous ¹							140	608,150
Amputations.....			2	8,688	2	8,688		
Fractures.....			1	4,344	1	4,344	4	17,376
Total.....	52	231,544	225	978,056	277	1,209,600	770	3,332,844

¹ Includes battle deaths, accidents, and injuries.

TABLE NO. 44.—Converted insurance death claims awarded during calendar year 1927, classified by plan of insurance

Plan of insurance	Effective date of award																					Total			Per cent of total							
	1920		1921			1922			1923			1924			1925			1926			1927			Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount
	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives									
Ordinary life.....	0	0	0	0	0	0	0	0	0	0	2	2	\$12,750	4	4	\$12,500	149	137	\$823,433	363	325	\$2,183,414	518	468	\$3,032,097	30.03	30.73	36.83				
20-payment life.....	0	0	0	0	0	3	3	\$17,000	0	0	0	0	0	0	0	1,000	4	3	12,500	90	78	404,842	309	249	1,416,825	406	333	1,852,167	23.54	21.86	22.50	
30-payment life.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	226	16	13	83,488	44	34	259,757	60	47	343,471	3.48	3.09	4.17	
20-year endowment.....	1	1	\$1,000	1	1	\$3,000	0	0	0	0	0	0	3	3	4,500	1	1	3,000	96	87	260,223	280	254	942,331	382	347	1,214,054	22.14	22.78	14.75		
30-year endowment.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1,000	16	16	72,998	53	46	249,098	70	63	323,696	4.06	4.14	3.92		
Endowment at 62.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	6,000	35	26	148,422	63	57	327,282	101	83	482,671	5.85	5.65	5.85		
5-year convertible term.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	10,000	82	78	648,999	83	79	658,999	1.81	1.19	8.00		
Extended insurance.....	0	0	0	0	0	0	0	0	2	2	\$1,931	3	3	6,500	2	2	4,437	32	31	97,669	66	62	216,537	105	100	527,074	6.09	6.56	3.97			
Total.....	2	2	1,967	1	1	3,060	3	3	17,000	2	2	1,931	8	8	24,750	14	13	39,663	435	389	1,901,075	1,260	1,105	6,244,243	1,725	1,523	8,233,629	100.00	100.00	100.00		

TABLE No. 45.—Converted insurance disability claims awarded during calendar year 1927, classified by plan of insurance

Plan of insurance	Effective date of award																		Total			Per cent of total								
	1920			1921			1922			1923			1924			1925									1926			1927		
	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount			
Ordinary life.....	0	0	0	1	1	\$5,000	2	2	\$19,376	0	0	0	4	4	\$26,000	8	7	\$56,000	99	91	\$616,935	216	180	\$1,276,983	330	285	\$2,000,294	36.34	35.85	43.42
20-payment life.....	1	1	\$2,000	1	1	3,000	0	0	0	2	2	\$1,294	2	2	11,879	7	6	21,000	66	58	259,500	95	82	410,257	174	152	708,930	19.16	19.12	15.39
30-payment life.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2,000	12	8	62,000	17	11	85,463	30	20	149,463	3.30	2.52	3.25
20-year endowment.....	0	0	0	1	1	1,000	1	1	1,000	1	1	1,000	1	1	1,000	6	6	27,497	67	62	159,555	83	76	226,968	160	148	418,020	17.62	18.62	9.07
30-year endowment.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	7,000	13	12	59,500	20	16	87,491	35	30	153,991	3.86	3.77	3.34
Endowment at 62.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	13	73,500	19	15	75,500	34	28	149,000	3.75	3.52	3.23
5-year convertible term.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	50,000	112	101	911,226	117	106	961,226	12.89	13.33	20.87			
Extended insurance.....	0	0	0	0	0	0	0	0	0	1	1	1,000	3	3	8,725	13	11	31,000	11	11	25,204	28	26	65,929	3.08	3.27	1.43			
Total.....	1	1	2,000	3	3	9,000	3	3	20,376	3	3	2,294	8	8	39,879	27	25	122,222	290	260	1,311,990	573	492	3,099,092	908	795	4,606,853	100.00	100.00	100.00

TABLE No. 46.—*Converted insurance disability claims terminated during calendar year 1927 on account of death of insured, classified by plan of insurance*

Plan of insurance	Duration of disability																			
	One-half year				1 year				2 years				3 years				4 years			
	Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance	Com-mut-ed value at death
Ordinary life.....	13	10	\$74,000	\$72,427	16	15	\$82,972	\$80,322	12	10	\$52,963	\$48,950	4	4	\$23,000	\$19,838	3	3	\$20,000	\$16,852
20-payment life.....	7	5	26,000	24,554	18	14	93,000	88,679	6	5	25,000	22,893	5	5	12,000	10,438	5	5	19,000	16,306
30-payment life.....	0	0	0	0	2	0	7,000	6,809	0	0	0	0	0	0	0	0	1	1	3,000	2,511
20-year endowment.....	5	5	18,500	15,929	14	13	40,994	39,173	10	9	53,000	47,867	6	5	16,000	14,009	1	0	1,000	850
30-year endowment.....	1	1	5,000	4,893	1	1	3,000	2,882	1	1	5,000	4,511	1	1	4,000	3,519	0	0	0	0
Endowment at 62.....	1	1	3,000	2,945	0	0	0	0	3	3	16,000	14,750	1	1	2,500	2,134	0	0	0	0
5-year convertible term.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2,000	1,671
Extended insurance.....	1	1	1,000	988	2	2	5,967	5,733	4	4	6,855	6,352	1	1	4,803	4,147	0	0	0	0
Total.....	28	23	127,500	121,736	53	45	232,933	223,598	36	32	158,818	145,353	18	17	62,303	54,085	12	11	45,000	38,190

Plan of insurance	Duration of disability												Total		Per cent of total				
	5 years				6 years				7 years				Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance
	Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance	Com-mut-ed value at death	Number	Lives	Amount of insurance	Com-mut-ed value at death							
Ordinary life.....	2	2	\$6,000	\$4,817	4	4	\$23,000	\$17,378	0	0	0	0	54	48	\$281,935	\$260,584	32.53	32.66	41.79
20-payment life.....	2	2	4,000	3,301	2	2	4,000	2,994	0	0	0	0	45	38	183,000	169,165	27.11	25.85	27.13
30-payment life.....	0	0	0	0	0	0	0	0	0	0	0	0	3	1	10,000	9,320	1.81	.68	1.48
20-year endowment.....	4	4	6,000	4,307	2	2	2,000	1,564	2	2	\$2,000	\$1,492	44	40	139,464	125,191	26.50	27.21	20.68
30-year endowment.....	0	0	0	0	0	0	0	0	0	0	0	0	4	4	17,000	15,805	2.41	2.72	2.52
Endowment at 62.....	0	0	0	0	0	0	0	0	0	0	0	0	5	5	21,500	19,859	3.01	3.40	3.19
5-year convertible term.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Extended insurance.....	1	1	1,000	994	0	0	0	0	0	0	0	0	11	11	21,625	19,885	6.53	7.48	3.21
Total.....	9	9	17,000	13,419	8	8	29,000	21,936	2	2	2,000	1,492	166	147	674,554	619,809	100.00	100.00	100.00

TABLE NO. 47.—*Converted insurance disability claims terminated during calendar year 1927, on account of recovery, classified by plan of insurance*

18119—28—7

Plan of insurance	Duration of disability																			
	One-half year				1 year				2 years				3 years				4 years			
	Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance	Com-mputed value at recovery
Ordinary life	2	2	\$7,000	\$6,819	1	1	\$5,000	\$4,713	5	5	\$31,000	\$28,816	2	2	\$6,000	\$5,438	4	4	\$26,000	\$21,900
20-payment life	0	0	0	0	1	0	5,000	4,774	0	0	0	0	2	2	3,879	3,653	1	1	5,000	4,218
30-payment life	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2,000	1,766	1	1	5,000	4,334
20-year endowment	0	0	0	0	2	2	2,000	1,910	5	5	6,000	5,641	0	0	0	0	2	2	5,000	4,349
30-year endowment	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1,000	946	0	0	0	0
Endowment at 62	0	0	0	0	1	1	5,000	4,759	1	1	10,000	9,241	0	0	0	0	0	0	0	0
5-year convertible term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Extended insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2,000	1,707
Total	2	2	7,000	6,819	5	4	17,000	16,156	11	11	47,000	43,698	6	6	12,879	11,803	9	9	43,000	36,508

Plan of insurance	Duration of disability—Continued												Total		Per cent of total				
	5 years				6 years				7 years				Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance
	Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance	Com-mputed value at recovery	Number	Lives	Amount of insurance	Com-mputed value at recovery							
Ordinary life	1	1	\$5,000	\$4,031	0	0	0	0	1	1	\$5,000	\$3,529	16	16	\$85,000	\$75,246	33.33	34.78	46.23
20-payment life	2	2	5,000	4,072	0	0	0	0	2	2	10,000	7,131	8	7	28,879	23,848	16.67	15.22	15.71
30-payment life	0	0	0	0	0	0	0	0	0	0	0	0	2	2	7,000	6,100	4.17	4.35	3.81
20-year endowment	2	2	2,994	2,414	3	3	\$17,000	\$12,854	2	2	3,000	2,199	16	16	35,994	29,367	33.33	34.78	19.57
30-year endowment	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1,000	946	2.08	2.17	.54
Endowment at 62	1	0	8,000	6,422	1	1	1,000	761	0	0	0	0	4	3	24,000	21,183	8.34	6.53	13.05
5-year convertible term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Extended insurance	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2,000	1,707	2.08	2.17	1.09
Total	6	5	20,994	16,939	4	4	18,000	13,615	5	5	18,000	12,859	48	46	183,873	158,397	100.00	100.00	100.00

TABLE No. 48.—Converted insurance death claims awarded during calendar year 1927, by class of disability causing death

Classification	Effective date of award																					Total			Per cent of total					
	1920		1921		1922		1923		1924		1925		1926			1927														
	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount	Number	Lives	Amount									
Blood and blood-forming organs.....	0	0	0	0	0	0	0	0	0	0	0	0	5	5	\$19,313	8	8	\$51,343	13	13	\$70,656	0.75	0.85	0.86						
Bones and cartilages.....	0	0	0	0	0	0	0	0	0	1	1	\$2,000	0	0	0	19	16	73,460	66	57	314,561	3.83	3.74	3.82						
Circulatory system.....	1	1	\$967	0	0	1	1	\$5,000	0	0	0	0	2	2	\$5,000	96	82	453,213	344	304	1,833,772	19.94	19.96	22.27						
Communicable and infectious diseases.....	0	0	0	0	0	0	0	0	0	2	2	3,750	0	0	0	24	20	114,403	58	49	249,985	4.87	4.66	4.47						
Digestive system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	18	106,285	91	79	460,672	111	97	566,957	6.44	6.37	6.89				
Ear, nose, and throat.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	11,000	8	5	40,000	10	7	51,000	.58	.46	.62				
Endocrines.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	12,725	8	7	53,787	11	10	66,512	.64	.66	.81				
Genito-urinary system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	15	91,099	62	56	322,228	78	71	413,327	4.52	4.66	5.02				
Hernia.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2,000	1	1	2,000	.06	.06	.02						
Joints and bursae.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	870	1	1	870	.06	.06	.01						
Lymphatic system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	22,994	5	5	30,346	10	10	53,340	.58	.66	.65				
Nervous system.....	0	0	0	0	0	0	1	\$1,000	0	0	0	0	1	1	3,000	20	17	78,593	42	37	201,339	64	56	296,932	3.71	3.68	3.45			
Obstetric and gynecological.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	8,000	3	3	8,000	.17	.20	.10				
Poisonings and intoxications.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	16	100,504	36	26	172,394	55	42	272,898	3.19	2.76	3.31				
Psychiatric.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	20,000	4	4	21,000	6	6	41,000	.35	.39	.50				
Respiratory system.....	1	1	1,000	0	0	0	0	0	0	3	3	7,000	1	1	5,000	32	29	111,676	119	98	570,506	156	132	695,182	9.04	8.67	8.44			
Skin and its appendages.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	6,029	7	7	42,967	9	9	48,996	.52	.59	.60				
Tuberculosis.....	0	0	0	0	1	1	2,000	1	1	931	0	0	0	0	6	6	14,663	20	63	239,583	172	151	644,829	250	222	902,006	14.49	14.58	10.95	
Tumors.....	0	0	0	0	0	0	0	0	0	0	1	1,000	0	0	0	0	0	18	17	102,879	76	72	383,188	95	90	487,067	5.51	5.91	5.92	
Veneral.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	4,771	1	1	6,771	3	3	6,771	.17	.20	.08				
Miscellaneous ¹	0	0	1	1	\$3,000	1	1	10,000	0	0	1	11,000	4	3	12,000	80	75	332,548	268	237	1,378,096	355	318	1,746,644	20.58	20.88	21.21			
Total.....	2	2	1,967	1	1	3,000	3	3	17,000	2	2	1,931	8	8	24,750	14	13	39,663	435	389	1,901,075	1,260	1,105	6,244,243	1,725	1,523	8,233,629	100.00	100.00	100.00

¹ Includes certain accidents and injuries.

TABLE No. 49.—Converted insurance disability claims awarded during calendar year 1927, classified by cause of disability

Classification	Effective date of award																		Total			Per cent of total				
	1920		1921		1922		1923		1924		1925		1926		1927		Number	Lives	Amount	Number	Lives	Amount				
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount										
Blood and blood-forming organs.....	0	0	0	0	0	0	0	0	0	0	0	1	1	\$10,000	1	1	\$10,000	2	2	\$20,000	0.22	0.25	0.43			
Bones and cartilages.....	0	0	0	0	0	0	0	0	0	0	0	0	0	16,000	6	6	34,000	9	9	50,000	1.13	1.08	1.08			
Circulatory system.....	0	0	0	0	0	0	0	0	1	\$10,000	0	23	20	132,000	57	49	373,238	81	69	515,238	8.92	8.68	11.18			
Communicable and infectious diseases.....	0	0	0	0	0	0	0	0	0	0	1	1	\$1,000	36,000	22	17	112,500	32	27	149,500	3.53	3.40	3.24			
Digestive system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	21,000	2	2	11,500	5	5	32,500	.55	.63	.70			
Ear, nose, and throat.....	0	0	0	0	0	0	0	0	0	0	0	1	1	1,000	9	9	45,983	10	10	46,983	1.10	1.23	1.02			
Endocrines.....	0	0	0	0	0	0	0	0	0	0	0	0	0	25,000	12	9	38,500	17	14	63,500	1.67	1.76	1.84			
Eye and annexa.....	0	0	0	0	0	0	0	0	0	0	0	0	0	14,000	4	3	26,766	7	6	40,766	.77	.75	.86			
Genito-urinary system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	14,000	13	12	72,453	16	15	86,453	1.75	1.80	1.88			
Joints and bursae.....	1	\$2,000	0	0	0	0	0	0	0	0	1	1	10,000	13	12	78,000	23	19	114,860	3.19	4.15	4.45				
Lymphatic system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	10,000	0	0	0	1	1	10,000	.11	.13	.22			
Muscles, fasciae, tendons, and tendon sheaths.....	0	0	0	0	0	0	0	0	0	0	0	32	31	143,055	1	1	5,000	33	32	148,055	3.64	4.02	3.21			
Nervous system.....	0	0	0	0	0	0	1	\$1,000	1	1,000	5	4	16,500	0	0	0	58	52	352,872	65	58	371,372	7.16	7.29	8.06	
Obstetric and gynecological.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,000	1	1	5,000	.11	.13	.11			
Parasitic.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,000	5	3	21,000	.55	.38	.46			
Psychiatric.....	0	0	1	\$1,000	2	\$19,376	1	1,000	10	9	54,997	57	52	201,959	73	65	285,792	145	131	565,124	15.97	16.48	12.37			
Respiratory system.....	0	0	0	0	0	0	0	0	1	10,000	0	0	0	0	4	4	17,000	9	9	35,500	14	11	62,500	1.54	1.76	1.86
Skin and its appendages.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,000	1	1	10,000	.11	.13	.11			
Tuberculosis.....	0	0	2	\$,000	1	1,000	1	294	4	17,879	5	5	25,000	123	103	538,476	251	212	1,397,488	357	328	1,988,137	42.62	41.26	43.16	
Tumors.....	0	0	0	0	0	0	0	0	0	0	3	3	11,000	3	3	19,000	11	10	68,000	17	16	98,000	1.87	2.01	2.13	
Veneral.....	0	0	0	0	0	0	0	0	0	0	1	1	1,000	0	0	14,500	0	4	15,500	4	4	15,500	.44	.50	.44	
Miscellaneous.....	0	0	0	0	0	0	0	0	0	0	1	1	2,725	3	3	21,000	14	12	78,640	18	16	102,365	1.98	2.01	2.22	
Total.....	1	2,000	3	9,000	3	20,376	3	2,294	8	39,879	27	25	122,222	290	260	1,311,990	573	492	3,099,092	908	795	4,606,853	100.00	100.00	100.00	

TABLE NO. 50.—Converted insurance disability claims terminated during calendar year 1927 on account of death of insured, by class of disability

Classification	Duration of disability claim																			
	One-half year				1 year				2 years				3 years				4 years			
	Number	Lives	Amount of insurance	Committed value at death	Number	Lives	Amount of insurance	Committed value at death	Number	Lives	Amount of insurance	Committed value at death	Number	Lives	Amount of insurance	Committed value at death	Number	Lives	Amount of insurance	Committed value at death
Blood and blood-forming organs.....	2	2	\$15,000	\$13,334	1	1	\$10,000	\$9,846	0	0	0	0	0	0	0	0	0	0	0	0
Circulatory system.....	6	4	29,000	27,423	5	4	32,000	31,032	1	1	\$10,000	\$9,396	1	1	\$10,000	\$8,569	3	2	\$6,000	\$5,115
Communicable and infectious diseases.....	1	1	3,000	2,945	0	0	0	0	0	0	0	0	0	1	1	4,803	4,147	0	0	0
Digestive system.....	0	0	0	0	0	0	0	0	1	1	10,000	9,426	0	0	0	0	0	0	0	0
Endocrines.....	0	0	0	0	1	1	10,000	9,787	0	0	0	0	0	0	0	0	0	0	0	0
Genito-urinary system.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joints and bursae.....	0	0	0	0	0	0	0	0	1	1	10,000	9,487	1	1	1,000	870	0	0	0	0
Lymphatic system.....	0	0	0	0	1	1	10,000	9,846	1	1	5,000	4,051	0	0	0	0	0	0	0	0
Nervous system.....	0	0	0	0	4	3	17,500	16,372	2	2	11,866	10,982	0	0	0	0	0	0	0	0
Psychiatric.....	1	1	1,000	988	1	1	2,000	1,891	0	0	0	0	0	0	0	0	1	1	1,000	837
Respiratory system.....	0	0	0	0	2	2	12,000	11,403	1	1	1,000	955	0	0	0	0	1	1	10,000	8,469
Tuberculosis.....	18	13	69,500	67,274	32	26	107,433	102,619	28	24	108,952	99,093	14	13	44,500	38,727	7	7	28,000	23,769
Tumors.....	1	1	5,000	4,879	1	1	4,000	3,891	1	1	2,000	1,963	0	0	0	0	0	0	0	0
Veneral.....	0	0	0	0	1	1	4,000	3,771	0	0	0	0	1	1	2,000	1,772	0	0	0	0
Miscellaneous.....	1	1	5,000	4,893	4	4	24,000	23,140	0	0	0	0	0	0	0	0	0	0	0	0
Total.....	28	23	127,500	121,736	53	45	232,933	223,598	36	32	158,818	145,353	18	17	62,303	54,085	12	11	45,000	38,190

Classification	Duration of disability claim												Total				Per cent of total		
	5 years				6 years				7 years										
	Number	Lives	Amount of in- surance	Commu- ted value at death	Number	Lives	Amount of in- surance	Commu- ted value at death	Number	Lives	Amount of in- surance	Commu- ted value at death	Number	Lives	Amount of in- surance	Commu- ted value at death	Number	Lives	Amount of in- insurance
Blood and blood-forming organs.....	0	0	0	0	0	0	0	0	0	0	0	0	3	3	\$25,000	\$23,180	1.81	2.04	3.71
Circulatory system.....	2	2	\$7,000	\$5,685	0	0	0	0	0	0	0	0	18	14	94,000	87,220	10.84	9.53	13.93
Communicable and infectious diseases.....	0	0	0	0	0	0	0	0	0	0	0	0	2	2	7,803	7,092	1.20	1.36	1.16
Digestive system.....	0	0	0	0	0	0	0	0	0	0	0	0	1	1	10,000	9,426	.60	.68	1.48
Endocrines.....	0	0	0	0	0	0	0	0	0	0	0	0	1	1	10,000	9,787	.60	.68	1.48
Genito-urinary system.....	1	1	1,000	803	0	0	0	0	0	0	0	0	1	1	1,000	803	.60	.68	.15
Joints and bursae.....	0	0	0	0	0	0	0	0	0	0	0	0	2	2	11,000	10,357	1.20	1.36	1.63
Lymphatic system.....	0	0	0	0	0	0	0	0	0	0	0	0	2	2	15,000	13,897	1.20	1.36	2.22
Nervous system.....	2	2	4,000	3,082	0	0	0	0	0	0	0	0	9	8	34,366	31,273	5.42	5.44	5.09
Psychiatric.....	1	1	1,000	994	0	0	0	0	0	0	0	0	4	4	14,000	12,342	2.41	2.72	2.08
Respiratory system.....	0	0	0	0	0	0	0	0	0	0	0	0	3	3	13,000	12,358	1.81	2.04	1.93
Tuberculosis.....	3	3	4,000	2,855	8	8	\$29,000	\$21,936	2	2	\$2,000	\$1,492	110	96	393,385	357,765	66.29	65.31	58.32
Tumors.....	0	0	0	0	0	0	0	0	0	0	0	0	3	3	11,000	10,733	1.81	2.04	1.63
Veneral.....	0	0	0	0	0	0	0	0	0	0	0	0	2	2	6,000	5,543	1.20	1.36	.89
Miscellaneous.....	0	0	0	0	0	0	0	0	0	0	0	0	5	5	29,000	28,033	3.01	3.40	4.30
Total.....	9	9	17,000	13,419	8	8	29,000	21,936	2	2	2,000	1,492	166	147	674,554	619,809	100.00	100.00	100.00

TABLE No. 51.—*Converted insurance disability claims terminated during calendar year 1927 on account of recovery, classified by cause of disability*

Classification	Duration of disability																			
	One-half year				1 year				2 years				3 years				4 years			
	Number	Lives	Amount of insurance	Committed value at recovery	Number	Lives	Amount of insurance	Committed value at recovery	Number	Lives	Amount of insurance	Committed value at recovery	Number	Lives	Amount of insurance	Committed value at recovery	Number	Lives	Amount of insurance	Committed value at recovery
Blood and blood-forming organs.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	\$10,000	\$8,535
Circulatory system.....	0	0	0	0	1	1	\$1,000	\$955	0	0	0	0	0	0	0	0	0	0	0	0
Genito-urinary system.....	1	1	\$2,000	\$1,940	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nervous system.....	0	0	0	0	0	0	0	0	1	1	\$1,000	\$937	2	2	\$4,000	\$3,608	1	1	2,000	1,707
Psychiatric.....	0	0	0	0	3	2	11,000	10,488	0	0	0	0	0	0	0	0	0	0	0	0
Tuberculosis.....	1	1	5,000	4,879	1	1	5,000	4,713	10	10	46,000	42,761	4	4	8,879	8,195	7	7	31,000	26,266
Total.....	2	2	7,000	6,819	5	4	17,000	16,156	11	11	47,000	43,698	6	6	12,879	11,803	9	9	43,000	36,508

Classification	Duration of disability												Total				Per cent of total		
	5 years				6 years				7 years										
	Number	Lives	Amount of insurance	Commuted value at recovery	Number	Lives	Amount of insurance	Commuted value at recovery	Number	Lives	Amount of insurance	Commuted value at recovery	Number	Lives	Amount of insurance	Commuted value at recovery	Number	Lives	Amount of insurance
Blood and blood-forming organs.....	0	0	0	0	0	0	0	0	0	0	0	0	1	1	\$10,000	\$8,535	2.08	2.17	5.44
Circulatory system.....	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1,000	955	2.08	2.17	.54
Genito-urinary system.....	0	0	0	0	1	1	\$1,000	\$761	0	0	0	0	2	2	3,000	2,701	4.17	4.35	1.63
Nervous system.....	0	0	0	0	0	0	0	0	0	0	0	0	4	4	7,000	6,252	8.33	8.73	3.81
Psychiatric.....	0	0	0	0	1	1	5,000	3,585	1	1	\$5,000	\$3,510	5	4	21,000	17,583	10.42	8.70	11.42
Tuberculosis.....	6	5	\$20,994	\$16,939	2	2	12,000	9,269	4	4	13,000	9,349	35	34	141,873	122,371	72.92	73.91	77.16
Total.....	6	5	20,994	16,939	4	4	18,000	13,615	5	5	18,000	12,859	48	46	183,873	158,397	100.00	100.00	100.00

TABLE NO. 52.—*Report of United States Government life insurance in force December 31, 1927*

TOTAL—ALL PLANS

	Num-ber	Amount	Num-ber	Amount
Insurance in force Dec. 31, 1926.....	463, 526	\$1, 977, 959, 452. 45		
Issued during 1927.....	224, 687	1, 274, 496, 047. 00		
Total.....			688, 213	\$3, 252, 455, 499. 45
Terminations:				
Death claims awarded.....	1, 755	8, 357, 083. 06		
Disability claims awarded.....	705	3, 787, 926. 69		
Matured endowments.....	1	10, 000. 00		
Surrendered for cash.....	4, 140	14, 304, 413. 00		
Surrendered for paid-up insurance.....	70	402, 000. 00		
Lapsed.....	11, 297	46, 728, 408. 00		
Dishonorable discharges.....	1	5, 000. 00		
Reduced.....	0	1, 100, 135. 00		
Canceled.....	221	1, 369, 067. 00		
Expired.....	3, 454	9, 887, 909. 00		
Change in data.....	4, 736	21, 361, 355. 00		
Total terminations.....	26, 380	107, 313, 296. 75		
Additions:				
Rerated disability claims.....	53	181, 566. 00		
Paid-up insurance issued.....	70	98, 581. 00		
Revived.....	3, 678	16, 017, 218. 00		
Continued under extended insurance.....	4, 989	17, 066, 442. 00		
Change in data.....	4, 766	21, 494, 175. 00		
Total additions.....	13, 556	54, 857, 982. 00		
Net terminations.....			12, 824	52, 455, 314. 75
Insurance in force Dec. 31, 1927.....			675, 389	3, 200, 000, 184. 70

TABLE NO. 53.—*Report of United States Government life insurance in force, by plan, as of December 31, 1927*

Plan	Number	Amount
Ordinary life.....	139, 390	\$753, 240, 352. 45
20-payment life.....	172, 869	759, 411, 389. 07
30-payment life.....	29, 138	150, 005, 339. 57
20-year endowment.....	134, 423	402, 667, 563. 75
30-year endowment.....	35, 930	154, 352, 466. 08
Endowment at age 62.....	35, 577	173, 701, 502. 95
5-year convertible term.....	111, 165	760, 527, 496. 00
Extended insurance.....	16, 897	46, 094, 074. 83
Total.....	675, 389	3, 200, 000, 184. 70

TABLE NO. 54.—Policy loans, United States Government life-insurance fund

Month	Loans outstanding at beginning of month	New loans issued during month	Repayments						Net increase for month	Loans outstanding at end of month
			By cash	By deduction from—				Total repayments		
				Loans	Surrenders	Claims	Dividend deposits and payments			
1927										
July.....	\$24,613,239.23	\$1,793,279.90	\$86,776.28	\$936,939.03	\$41,410.47	\$8,273.36	\$40.15	\$1,073,439.29	\$719,840.61	\$25,333,079.84
August.....	25,333,079.84	1,850,085.39	134,070.45	972,501.81	58,699.78	13,142.44	208.73	1,178,623.21	671,462.18	26,004,542.02
September.....	26,004,542.02	1,834,198.75	102,487.16	978,061.50	55,206.14	16,492.44	147.65	1,152,394.89	681,803.86	26,686,345.88
October.....	26,686,345.88	1,890,048.07	159,129.19	1,035,739.85	68,662.85	6,840.49	100.90	1,270,473.28	619,574.79	27,305,920.67
November.....	27,305,920.67	1,695,471.97	121,578.94	940,521.87	197,600.01	13,836.38	227.43	1,273,764.63	421,707.34	27,727,628.01
December.....	27,727,628.01	2,029,197.29	136,977.01	1,101,788.15	288,239.57	11,595.56	123.27	1,538,723.56	490,473.73	28,218,101.74
1928										
January.....	28,218,101.74	1,954,250.51	130,532.93	1,073,973.28	178,183.68	11,290.34	99.98	1,394,080.21	560,170.30	28,778,272.04
February.....	28,778,272.04	2,158,962.06	181,208.17	1,208,660.40	140,854.16	12,577.77	193.49	1,543,493.99	615,468.07	29,393,740.11
March.....	29,393,740.11	2,545,325.53	166,339.57	1,347,838.24	291,122.84	15,393.83	304.97	1,820,969.45	724,326.08	30,118,066.19
April.....	30,118,066.19	2,409,356.19	153,163.15	1,262,565.24	353,126.65	10,664.82	259.28	1,779,779.14	629,577.05	30,747,643.24
May.....	30,747,643.24	2,476,355.68	144,553.53	1,371,798.97	193,226.76	7,970.99	256.16	1,717,806.41	758,549.27	31,506,192.51
June.....	31,506,192.51	2,300,804.60	118,140.63	1,249,497.92	83,217.83	20,425.42	152.05	1,474,433.85	826,370.75	32,332,563.26
Total.....		24,937,335.94	1,634,957.01	13,479,886.26	1,949,550.74	148,503.84	2,114.06	17,218,011.91	7,719,324.03	

¹ Includes repayments from matured endowments, \$3,000.

SUMMARY FOR FISCAL YEAR 1928

Total amount of policy loans issued to date.....	\$82,125,079.24
Outstanding policy loans July 1, 1927.....	24,613,239.23
New loans issued during fiscal year.....	\$24,937,335.94
Less:	
Repayments in cash.....	\$1,634,957.01
Repayments by deductions—	
(a) From new loans.....	\$13,479,886.26
(b) From surrenders.....	1,949,550.74
(c) From claims.....	148,503.84
(d) From dividend deposits and dividend payments.....	2,114.06
(e) From matured endowments.....	3,000.00
Total collections by deduction.....	15,583,054.90
Total repayments.....	17,218,011.91
Net increase in outstanding loans.....	7,719,324.03
Outstanding policy loans June 30, 1928.....	32,332,563.26

TABLE No. 55.—Financial statement of the United States Government life-insurance fund by calendar years from origin of fund to December 31, 1927

	From origin to Dec. 31, 1920	1921	1922	1923	1924	1925	1926	1927
Ledger assets Dec. 31.....	\$0.00	\$20,227,973.36	\$43,926,875.50	\$71,428,561.66	\$103,731,836.63	\$137,564,186.64	\$178,294,158.80	\$227,192,167.62
INCOME								
Premiums.....	20,534,883.59	24,971,180.25	28,966,134.47	33,594,279.66	36,775,206.74	40,978,147.22	49,544,202.37	64,409,927.59
Interest.....	561,649.71	1,561,423.28	2,661,703.80	3,883,286.25	5,154,961.72	6,608,550.63	8,498,358.76	10,728,639.83
Increase by amortization of bonds.....	37,543.55	127,514.88	172,829.40	182,562.67	191,990.54	199,162.21	203,237.45	47,153.24
Dividends deposited by policyholders.....	0.00	1,830.46	4,925.99	9,908.23	18,960.70	26,440.34	33,790.04	46,778.00
Received from United States on account of the extra hazards of military and naval service.....	0.00	2,257,923.97	3,362,019.92	3,196,628.93	2,355,102.20	4,343,604.07	4,342,278.66	5,192,274.40
Consideration for supplementary installment contracts under claims.....	0.00	0.00	0.00	6,442,498.55	2,386,853.50	3,316,978.84	3,971,672.63	4,901,770.88
Other income.....	668.60	21,978.58	24,401.51	47,192.41	96,673.27	79,776.96	89,154.48	2,658,194.30
Total income.....	21,134,745.45	28,971,871.42	35,192,015.09	47,356,358.70	46,979,748.67	55,552,660.27	66,682,694.39	87,984,738.34
Total.....	21,134,745.45	49,199,844.78	79,118,890.59	118,784,918.36	150,711,585.30	193,116,846.91	244,976,853.19	315,176,905.96
DISBURSEMENTS								
Claims (death and total permanent disability).....	492,964.58	2,962,500.45	3,913,414.07	9,494,042.19	6,201,436.22	7,350,917.72	8,968,967.04	11,954,185.75
Surrender values.....	48,274.88	711,167.93	1,595,221.36	1,898,454.07	2,583,236.82	2,733,629.50	3,303,056.13	3,571,953.68
Accrued interest on bonds purchased.....	237,809.72	260,020.81	250,737.23	272,329.85	306,406.50	357,693.75	430,557.93	493,636.00
Premiums refunded, disapproved applications, and premiums paid in advance.....	55,481.04	213,926.14	164,041.61	209,369.87	196,054.69	154,285.91	214,897.25	369,961.11
Dividends paid policyholders.....	0.00	993,706.92	1,631,103.46	2,058,615.97	2,587,932.85	2,798,258.95	3,068,667.51	3,848,752.29
Paid on supplementary installment contracts under claims.....	0.00	0.00	0.00	1,107,999.58	1,196,648.58	1,337,504.06	1,556,298.30	1,755,842.24
Other disbursements.....	72,221.87	81,647.03	135,811.20	12,271.20	75,683.00	90,298.20	222,241.51	174,755.86
Total disbursements.....	906,772.09	5,272,960.28	7,690,328.63	15,053,081.73	13,147,398.66	14,822,688.11	17,784,685.57	22,169,066.93
Balance.....	20,227,973.36	43,926,875.50	71,428,561.66	103,731,836.63	137,564,186.64	178,294,158.80	227,192,167.62	293,007,839.03
ASSETS								
<i>Ledger assets</i>								
Book value of bonds amortized.....	19,904,051.36	42,182,264.87	67,978,169.69	96,885,767.06	127,147,236.13	161,274,835.84	204,563,400.22	223,924,734.06
Policy loans.....	58,906.44	751,788.11	2,677,931.40	5,721,787.68	9,875,242.64	14,849,466.11	20,934,731.40	29,218,101.74
Adjusted service certificate loans.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,363,964.55
Cash on hand in United States Treasury.....	265,015.56	992,822.52	772,461.17	1,124,281.89	541,707.87	2,169,856.85	1,694,036.00	5,501,038.68
Total ledger assets as per "Balance" under income and disbursements.....	20,227,973.36	43,926,875.50	71,428,561.66	103,731,836.63	137,564,186.64	178,294,158.80	227,192,167.62	293,007,839.03

<i>Nonledger assets</i>									
Interest accrued on bonds and policy loans.....	176,736.29	355,431.41	602,424.57	938,815.32	1,532,230.07	2,435,017.51	3,555,810.99	5,201,769.82	
Premiums due (grace period).....	114,157.24	123,978.49	207,142.47	233,281.58	90,355.82	202,328.90	382,298.85	114,663.74	
Premiums in course of collection through Government departments.....	252,476.76	376,049.67	333,929.20	275,813.09	278,238.04	150,769.14	406,889.64	463,215.61	
Due from United States on account of the extra hazards of military and naval service.....	0.00	703,070.50	570,526.39	57,660.98	724,472.28	320,182.28	221,441.62	0.00	
Policy liens.....	0.00	29,956.55	31,018.73	17,495.63	21,782.56	25,368.80	35,168.28	73,285.25	
Total nonledger assets.....	543,370.29	1,588,486.62	1,745,041.36	1,523,066.60	2,647,078.77	3,133,666.63	4,601,609.38	5,852,934.42	
Total assets.....	20,771,343.65	45,515,362.12	73,173,603.02	105,254,903.23	140,211,265.41	181,427,825.43	231,793,777.00	298,860,773.45	
LIABILITIES									
Reserves.....	13,804,215.27	33,392,635.84	58,459,958.89	88,237,459.94	120,608,656.68	158,322,309.00	203,501,689.00	257,527,752.00	
Present value of future installments on claims.....	564,883.54	2,133,487.00	3,439,764.30	5,086,789.21	6,563,408.16	8,908,167.00	11,590,627.65	15,238,281.55	
Claims in process of settlement.....	1,498,975.73	1,822,689.00	2,106,323.17	1,156,107.00	1,033,567.80	1,250,551.07	1,653,713.82	4,467,150.51	
Premiums paid in advance.....	3,210,669.56	3,949,351.90	4,462,531.96	5,089,227.74	5,955,875.36	6,384,818.88	7,041,466.03	10,198,727.16	
Dividends deposited with interest.....	0.00	1,905.16	6,867.88	17,323.67	35,219.43	57,858.82	88,867.56	133,112.12	
Advance payments from War Department.....	0.00	339,518.51	323,252.52	253,428.40	254,111.12	132,477.54	362,009.73	430,833.58	
Apportioned for payment of dividends.....	1,030,016.69	1,750,000.00	2,357,000.00	2,759,732.00	2,950,000.00	3,300,000.00	4,200,000.00	6,250,000.00	
Other liabilities.....	404,402.00	436,275.31	200,162.15	142,478.82	111,175.28	132,484.07	196,331.63	1,084,866.06	
Unassigned funds.....	258,180.86	1,689,499.40	1,817,742.15	2,512,356.45	2,699,251.58	2,939,159.05	3,159,071.58	3,530,050.47	
Total liabilities.....	20,771,343.65	45,515,362.12	73,173,603.02	105,254,903.23	140,211,265.41	181,427,825.43	231,793,777.00	298,860,773.45	

TABLE NO. 56.—Bond investments of United States Government life-insurance fund as of June 30, 1928

Description	First Liberty loan bonds, 4½ per cent	Fourth Liberty loan bonds, 4½ per cent	1952 Treasury, 4½ per cent	Farm loan bonds, 4½ per cent	Farm loan bonds, 4½ per cent	Treasury notes, 3½ per cent	Grand total
Par value.....	\$6,639,900.00	\$60,247,900.00	\$49,173,200.00	\$69,200,000.00	\$32,550,000.00	\$500,000.00	\$218,311,000.00
Purchase price.....	6,318,206.21	60,438,455.03	49,201,905.28	69,742,644.40	32,477,590.04	498,750.00	218,675,553.96
Market value.....	6,727,048.69	61,302,238.25	55,965,248.25	69,373,000.00	32,265,187.50	494,687.50	226,127,410.19
Book value.....	6,367,246.31	60,601,042.84	49,200,966.90	69,718,615.04	32,479,679.94	498,750.00	218,866,301.03
Annual interest.....	282,198.75	2,560,535.75	2,089,861.00	3,114,000.00	1,383,375.00	17,500.00	9,447,467.50
Interest accrued to date, not paid.....	11,758.16	533,444.95	435,387.71	1,557,000.00	691,687.50	5,088.32	3,234,366.64

Average effective rate (all holdings), 4.26 per cent.
 Average price paid per \$100 (all holdings), \$100.17.

ADJUSTED COMPENSATION TABLES

TABLE No. 57.—Number of applications for adjusted compensation received by fiscal years from September, 1924, to June 30, 1928

Fiscal year	Applications received
1925.....	2,845,180
1926.....	397,008
1927.....	183,316
1928.....	124,175
Total.....	3,549,679

TABLE No. 58.—Action taken on applications for adjusted compensation to June 30, 1928

Branch of service	Claim	Number	Amount
Army.....	Cash:		
	(a) Veterans.....	106,993	\$3,812,664.01
	(b) Dependents.....	4,972	136,470.25
	Dependents (over \$50).....	76,205	26,995,033.21
	Certificates.....	2,827,446	2,858,456,872.00
	\$60 lump-sum payments.....		1,114,330.00
Total.....	3,015,616	2,890,515,369.47	
Navy.....	Cash:		
	(a) Veterans.....	7,593	208,024.44
	(b) Dependents.....	377	9,365.50
	Dependents (over \$50).....	7,743	3,212,148.02
	Certificates.....	412,754	446,191,063.00
	\$60 lump-sum payments.....		75,300.00
Total.....	428,467	449,695,900.96	
Marine Corps.....	Cash:		
	(a) Veterans.....	430	14,306.67
	(b) Dependents.....	49	1,427.49
	Dependents (over \$50).....	2,120	858,359.35
	Certificates.....	61,867	67,518,343.00
	\$60 lump-sum payments.....		39,960.00
Total.....	64,466	68,432,396.51	
Grand total.....	3,508,549	3,408,643,666.94	

TABLE No. 59.—Death claims awarded on account of adjusted service certificates, arranged by beneficiary, as of June 30, 1928

Beneficiary	Deaths		Payments to dependents, over \$50		Payments to dependents, \$50 or less		\$60 bonus	Total	
	Number	Amount	Number	Amount	Number	Amount		Number	Amount
Parent or parents and others.....	18	\$13,847						18	\$13,847
Estate.....	2,896	2,998,200						2,896	2,998,200
Wife or husband.....	24,274	24,857,607	23,407	\$8,806,783	1,405	\$40,770	\$109,140	49,086	33,814,300
Child or children.....	1,135	1,105,486	5,583	1,924,229	508	13,726	110,460	7,226	3,153,901
Mother.....	10,628	10,691,246	46,663	16,492,693	2,945	79,479	832,320	60,236	28,095,738
Father.....	2,237	2,316,884	7,683	2,731,033	508	13,341	159,900	10,428	5,221,158
Other relatives.....	7,372	7,579,497	369	146,091	18	491	4,080	7,759	7,730,159
No relative.....	999	1,047,476						999	1,047,476
Orphanage, hospital, etc.....	32	30,749						32	30,749
No relationship shown.....	489	498,864						489	498,864
Total.....	50,080	51,139,856	83,705	30,100,829	5,384	147,807	1,215,900	139,169	82,604,392

CENTRAL BOARD OF APPEALS TABLE

TABLE NO. 60.—*Appeal cases disposed of by sections of central board of appeals and appeal group on central office cases for fiscal year 1928*

Reasons for cases appealed	Section B			Section C			Section D			Section E			Total for central board of appeals			Appeal group on central office cases			Grand total		
	Al- lowed	Dis- al- lowed	Total	Al- lowed	Dis- al- lowed	Total	Al- lowed	Dis- al- lowed	Total	Al- lowed	Dis- al- lowed	Total	Al- lowed	Dis- al- lowed	Total	Al- lowed	Dis- al- lowed	Total	Al- lowed	Dis- al- lowed	Total
	Increased rating.....	52	393	445	52	359	411	75	401	476	31	116	147	210	1,269	1,479	61	234	295	271	1,503
Service connection.....	85	737	822	20	675	695	146	1,035	1,181	99	399	498	350	2,846	3,196	135	263	398	485	3,109	3,594
Permanent total rating.....	16	34	50	5	47	52	4	47	51	8	53	61	33	181	214	12	91	103	45	272	317
Retroactive rating.....	32	101	133	10	33	43	18	97	115	39	112	151	99	343	442	17	51	68	116	394	510
Further training.....	2	2	4		2	2		2	2		2	2	2	8	10				2	8	10
Compensation for dependency allowance.....		2	2		2	2		2	2		2	2	1	8	9				1	8	9
Change of occupational variant.....		11	11					1	4	5		1	2	8	9				2	24	26
Rating for insurance purposes.....									5			10	2	24	26				1	24	26
T. B. cases rerated under Circular 255.....										2	9	11	2	9	11	280	1,045	1,325	282	1,054	1,336
Question of competency.....																	19	19		19	19
Rating under Regulation 165.....	7	37	44	5	97	102	36	181	217	6	62	68	54	377	431	3	1	4	3	1	4
Reduction in compensation.....	4	3	7							1		1	5	3	8				55	377	432
Allowance for attendant.....		1	1		1	1	2	3	5	4	9	13	6	14	20				6	14	20
Total.....	198	1,321	1,519	92	1,216	1,308	282	1,772	2,054	192	773	965	764	5,082	5,846	509	1,704	2,213	1,273	6,786	8,059
Per cent.....	13.0	87.0	100.0	7.0	93.0	100.0	13.7	86.3	100.0	19.9	80.1	100.0	13.1	86.9	100.0	23.0	77.0	100.0	15.8	84.2	100.0
Service connection, Regulation 74.....	216	160	376	247	176	423	407	257	664	433	229	662	1,303	822	2,125				1,303	822	2,125
Total decisions.....	414	1,481	1,895	339	1,392	1,731	689	2,029	2,718	625	1,002	1,627	2,067	5,904	7,971	509	1,704	2,213	2,576	7,608	10,184
Bureau employee cases handled.....			268			169			204			212			853						853
Cases returned without action.....			336						118			108			562				67		629
Action other than decisions.....			49						277			5			506			1,028			1,534
Cases under sec. 205.....					23							2			25						25
Total cases released.....			2,548			2,098			3,317			1,954			9,917			3,308			13,225

ADVISORY GROUP ON APPEALS TABLE

TABLE No. 61.—Action by advisory group on appeals for the fiscal year 1928

Cases on hand at beginning of year	533
Cases received during the year	5,595
Cases acted upon:	
<i>a.</i> Decisions rendered	4,471
<i>b.</i> Action other than decisions	992
<i>c.</i> Returned, no action	2
<i>d.</i> Total	5,465
Cases on hand at end of year	663
Daily average for group during year	18.3

	Source of appeals							Total
	Sections					Appeal group on central office cases	Appeals from other sources	
	A ¹	B	C	D	E			
Decisions reversed:								
Increased rating		12	9	9	2	5	7	44
Permanent total rating		2	3		4	10	8	27
Service connection	1	58	64	51	26	25	57	282
Retroactive rating	3	23	24	28	22	34	86	220
Protesting rating	4	19	16	66	15	52	60	232
Reimbursement for medical treatment				1		1	3	5
Question of competency							1	1
Rating for insurance purposes			1	2	1	2	2	8
Change of occupational status							2	2
Dependency allowance		1						1
Question of suspension of compensation							1	1
Protesting forfeiture of rights						1		1
Total	8	115	117	157	70	130	227	824
Decisions sustained:								
Increased rating	2	75	64	83	48	7	25	304
Permanent total rating	1	25	17	27	27	77	56	230
Service connection	6	359	405	533	267	125	358	2,053
Retroactive rating	13	68	42	80	110	200	201	714
Rating for insurance purposes		2	1	2		10	8	23
Protesting rating	1	25	20	47	25	31	113	262
Reimbursement medical treatment				3		1	13	17
Further training			1			2	2	5
Ratings under section 213						2	1	3
Change of occupational status		4	2					6
Protesting recovery of overpayment							13	13
Attendant allowance							1	1
Protesting forfeiture of rights			1				1	2
Question of competency					1	3	1	5
Protesting decisions				1	1	1	3	6
Dependency allowance				3				3
Total	23	558	553	779	479	459	796	3,647
Grand total	31	673	670	936	549	589	1,023	4,471
Per cent reversed	25.81	17.09	17.46	16.77	12.75	22.07	22.19	18.43
Per cent sustained	74.19	82.91	82.54	83.23	87.25	77.93	77.81	81.57
Number of hearings during the year								1,127
Number of discussions during the year								900

¹ Represents cases on which previous decision was made by section A, which was consolidated with section B on May 15, 1927.

TABLE No. 61.—Action by advisory group on appeals for the fiscal year 1928—Con.

	A ¹	B	C	D	E	Central office board of appeals	Appeal group on central office cases	Total
Cases received on appeal by advisory group from various sections.....	15	996	889	1,308	717	220	413	4,558
Cases returned for further consideration.....								1,037
Total.....								5,595

¹ Represents cases on which previous decision was made by section A, which was consolidated with Section B on May 15, 1927.

FINANCE TABLES

TABLE No. 62.—Appropriations versus disbursements to June 30, 1928

Purpose	Receipts			Disbursements		Covered into Treasury	Balance
	Appropriation	Other than appropriation	Total	Fiscal year	To date		
Salaries and expenses, 1918	\$3,387,800.00		\$3,387,800.00		\$3,316,993.93	\$70,806.07	
Salaries and expenses, 1919	16,468,500.00		16,468,500.00		15,842,397.42	626,102.58	
Salaries and expenses, 1920	15,862,806.00		15,862,806.00		15,343,403.61	519,402.39	
Salaries and expenses, 1921	10,324,400.00		10,324,400.00	¹ 26.05	9,241,519.79	1,082,880.21	
Salaries and expenses, 1922	7,400,400.00		7,400,400.00	¹ 11.09	6,181,807.41	1,188,775.35	\$29,817.24
Salaries and expenses, 1923	34,970,974.65	\$1,086.52	34,972,061.17	¹ 236.30	33,785,067.34	1,187,003.83	
Salaries and expenses, 1924	49,984,063.00	8,505.80	49,992,568.80	¹ 22,140.26	42,639,880.70	7,352,738.10	
Salaries and expenses, 1925	48,015,000.00		48,015,000.00	¹ 3,275.15	44,976,984.86	2,828,397.51	
Salaries and expenses, 1926	42,364,000.00		42,364,000.00	¹ 25,250.24	41,976,818.79		209,617.63
Salaries and expenses, 1927	38,483,000.00		38,483,000.00	1,146,818.88	37,246,807.45		1,236,192.55
Salaries and expenses, 1928	42,500,000.00		42,500,000.00	36,719,244.74	36,719,244.74		5,780,755.26
Printing and binding, 1924	300,000.00		300,000.00		140,408.48	159,591.52	
Printing and binding, 1925	275,000.00		275,000.00	¹ 285.30	163,273.51	76,457.48	35,269.01
Printing and binding, 1926	117,000.00		117,000.00		114,066.65		2,333.35
Printing and binding, 1927	165,000.00		165,000.00	49,424.56	159,476.04		5,523.96
Printing and binding, 1928	125,000.00		125,000.00	84,987.21	84,987.21		40,012.79
Administrative expenses adjusted compensation, 1924-25	1,188,500.00		1,188,500.00		885,069.73	267,475.53	85,954.74
Adjusted service and dependent pay	38,629,398.00		38,629,398.00	10,152,767.74	28,777,048.19		9,852,349.81
Adjusted service certificate fund	448,000,000.00	24,043,602.86	472,043,602.86	35,254,794.80	69,624,565.73		402,419,097.13
Increase of compensation, 1920	1,515,000.00		1,515,000.00	¹ 3.00	1,286,694.81	228,305.19	
Increase of compensation, 1921	780,000.00		780,000.00	¹ 34	726,779.55	53,220.45	
Increase of compensation, 1922	2,923,024.00		2,923,024.00	¹ 93.33	2,044,585.93	878,438.07	
Increase of compensation, 1923	4,013,480.00		4,013,480.00		2,730,494.56	1,279,189.60	3,795.84
Increase of compensation, 1924	3,353,280.00		3,353,280.00		1,909,876.29	1,443,189.04	214.67
Vocational rehabilitation	8,000,000.00	28.30	8,000,028.30	¹ 43.90	7,998,667.96	103.33	1,257.01
Vocational rehabilitation, 1920	31,000,000.00		31,000,000.00	¹ 137.33	30,936,290.19	63,709.81	
Vocational rehabilitation, 1921	105,000,000.00		105,000,000.00	¹ 1,844.45	102,397,490.07	2,602,509.93	
Vocational rehabilitation, 1922	178,214,182.00	654.27	178,214,836.27	¹ 7,560.58	165,768,201.43	12,446,544.84	
Vocational rehabilitation, 1923	148,209,188.80	58,424.63	148,267,623.43	¹ 4,108.79	147,746,144.89	381,499.76	139,978.78
Vocational rehabilitation, 1924	120,743,080.00	786,177.42	121,529,257.42	¹ 5,645.16	103,924,589.69	17,604,887.73	
Vocational rehabilitation, 1925	89,000,000.00		89,000,000.00	¹ 2,252.34	58,991,822.67	29,617,481.22	590,686.11
Vocational rehabilitation, 1926	24,805,173.31		24,805,173.31	¹ 80.56	24,804,613.39		559.92
Vocational rehabilitation, 1927-7-2-1928	2,888,826.69		2,888,826.69	255,397.60	2,350,420.31		538,406.38
Vocational rehabilitation revolving fund	500,000.00		500,000.00		11,059.04		488,940.96
Vocational rehabilitation special fund		78,144.50	78,144.50		78,060.98		83.52
Medical and hospital services, 1921	54,710,272.00		54,710,272.00		54,268,429.25	435,543.04	
Medical and hospital services, 1922	78,278,930.00		78,278,930.00	¹ 4,765.05	68,789,880.52	9,489,049.48	6,299.71
Medical and hospital services, 1923	64,658,680.00	44,709.99	64,703,389.99	¹ 1,628.39	46,480,967.73	18,222,422.26	
Medical and hospital services, 1924	45,883,710.00	852,786.13	46,736,496.13	¹ 1,775.40	29,185,598.64	17,550,897.49	

Medical and hospital services, 1925.....	43,980,515.59		43,980,515.59	1 2,185.22	33,966,524.30	9,730,314.68	283,676.61
Medical and hospital services, 1926.....	24,671,484.41		34,671,484.41	300,790.50	33,424,345.08		1,247,139.33
Medical and hospital services, 1927.....	30,501,000.00		30,501,000.00	5,029,979.91	30,306,015.81		194,984.19
Medical and hospital services, 1928.....	35,275,000.00		35,275,000.00	24,846,447.33	24,846,447.33		10,428,552.67
Hospital facilities and services.....	22,000,000.00		22,000,000.00	2,042,873.54	19,321,996.90		2,678,003.10
Hospital facilities and services, 1924-1926.....	3,850,000.00		3,850,000.00	172,929.79	3,846,117.20		3,882.80
Hospital facilities and services, 1926-27.....	8,000,000.00		8,000,000.00	3,005,766.39	7,834,366.80		165,633.20
Soldiers' and sailors' civil relief claims, 1923.....	25,000.00		25,000.00		19,383.65	5,616.35	
Compensation.....	675,600,000.00		675,600,000.00		674,862,149.14	714,171.20	23,679.66
Compensation, 1925 and prior years.....	65,230,000.00		65,230,000.00	1 2,514.92	65,140,252.92	79,267.86	10,479.22
Compensation, 1926 and prior years.....	154,288,000.00		154,288,000.00	1 101,159.86	154,187,428.21		100,571.79
Compensation, 1927 and prior years.....	140,541,000.00		140,541,000.00	1 169,895.19	140,423,782.97		117,217.03
Compensation, 1928 and prior years.....	223,500,000.00		223,500,000.00	182,073,235.79	215,207,894.68		8,292,105.32
Military and naval insurance.....	23,000,000.00	451,549,858.08	474,549,858.08	4,080,989.13	467,940,571.12		6,609,286.96
Military and naval insurance, 1923.....	13,235,000.00		13,235,000.00	1 880.20	13,233,786.84	1,213.16	
Military and naval insurance, 1924.....	90,000,000.00		90,000,000.00		89,990,322.64	9,433.97	243.39
Military and naval insurance, 1925.....	88,000,000.00		88,000,000.00	1 279.70	87,960,349.14	33,138.00	6,512.86
Military and naval insurance, 1926.....	116,080,000.00		116,080,000.00	1 112,901.32	116,061,532.06		18,467.94
Military and naval insurance, 1927.....	123,000,000.00		123,000,000.00	2,812,889.46	122,884,969.64		115,030.36
Military and naval insurance, 1928.....	114,000,000.00		114,000,000.00	113,890,984.87	113,890,984.87		109,015.13
U. S. Government life insurance.....		397,355,939.91	397,355,939.91	17,664,329.21	70,744,506.80		326,611,433.11
Allotment trust fund.....		320,526,000.00	320,526,000.00	1 36,064.28	300,844,133.18		19,681,866.82
Military and naval family allowances.....	298,615,000.00		298,615,000.00	1 24,887.93	282,083,393.81	15,900,000.00	631,606.19
Marine and seamen's insurance.....	50,000,000.00	53,148,319.94	103,148,319.94		35,074,818.69	67,000,000.00	1,073,501.25
Claims for damages act, Dec. 28, 1922, Veterans' Bureau.....	3,718.37		3,718.37	333.62	2,957.28		761.09
Payments to Edith W. Peacock, treasurer Peacock.....							
Military College.....	12,000.00		12,000.00		12,000.00		
Relief of John T. Wilson.....	12,153.00		12,153.00		12,153.00		
Judgments, Court of Claims.....	13,531.91		13,531.91	2,144.19	13,531.91		
Judgments, United States courts.....	2,042.50		2,042.50				2,042.50
Relief of Immaculato Carlino, widow of Alexander Carlino.....	5,000.00		5,000.00		5,000.00		
Relief of Albert J. Hosley.....	4,000.00		4,000.00		4,000.00		
Relief of Lois Wilson.....	2,000.00		2,000.00	2,000.00	2,000.00		
Relief of Louise M. Cambouris.....	251.26		251.26				251.26
Relief of Lula Lewis.....	320.00		320.00				320.00
Total.....	4,116,484,605.49	1,248,454,248.35	5,364,938,853.84	439,157,199.63	4,343,748,775.45	221,129,477.03	800,060,601.36

1 Credit.

TABLE No. 63.—*Analysis of obligations from all appropriations, fiscal year 1928*

Classification	Total
Personal services:	
Salaries.....	\$35,962,431.52
Special and miscellaneous payments.....	3,642,171.82
Supplies and materials:	
Stationery and office supplies.....	439,353.35
Medical and hospital supplies.....	1,050,078.12
Scientific and educational supplies.....	44,273.86
Fuel.....	807,819.63
Wearing apparel and sewing supplies.....	141,051.97
Forage.....	95,685.54
Provisions.....	7,587,566.95
Sundry supplies.....	297,010.71
Communication service:	
Telegraph service.....	23,478.00
Telephone service.....	124,226.19
Other communication service.....	26,408.85
Travel expenses:	
Transportation.....	1,932,395.79
Subsistence.....	830,125.95
Special and miscellaneous expenses incident to travel.....	261,294.24
Transportation of things.....	841,361.36
Printing and binding, engraving, lithographing, photographing, and typewriting (service) (job work): Printing and binding.....	122,938.30
Furnishing of heat, light, power, etc.....	764,369.37
Rents.....	1,082,744.13
Repairs and alterations.....	3,680,355.95
Special and miscellaneous current expenses.....	224,127.08
Pension retirement salaries, annuities, World War allowances, and insurances losses:	
Training allowances.....	189,551.77
Military and Naval compensation for death and disability.....	182,156,239.56
Other World War allowances (adjusted compensation).....	10,160,249.68
Insurance losses (converted insurance).....	20,200,069.00
Military and naval insurances.....	120,803,258.34
Grants, subsidies, and contributions:	
Burials.....	1,700,000.00
Tuition.....	24,904.51
Equipment:	
Furniture, furnishings, and fixtures.....	1,133,967.96
Educational, scientific, and recreational equipment.....	105,974.59
Other equipment.....	369,625.58
Structures and parts and nonstructural improvements to land (including fixed equipment)	6,969,076.62
Investments (includes working-capital funds):	
Investment of trust funds—	
1. Government life insurance trust fund.....	71,363,303.00
2. Adjusted service certificate fund.....	112,000,000.00
Total	587,157,489.29

TABLE NO. 64.—Disbursements made from all appropriations, by fiscal years

Date	Salaries and expenses								Increased compensation, 1920-1924
	1918-1925		1926		1927		1928		
	Direct	Allotment	Direct	Allotment	Direct	Allotment	Direct	Allotment	
To June 30, 1918.....	\$2,828,929.49								
Fiscal year:									
1919.....	16,270,257.38								
1920.....	15,341,125.31								\$1,286,698.81
1921.....	9,405,474.86								731,794.89
1922.....	6,013,726.37								1,996,326.40
1923.....	33,003,791.50								2,751,180.02
1924.....	40,218,667.43	\$2,961,450.00							1,929,637.67
1925.....	45,142,056.23	17,368.23							6,093.68
1926.....	753,758.76		\$41,540,060.33	\$6,247.67					13,183.66
1927.....	168,060.77	1230,893.59	570,627.68	1200.00	\$36,210,040.05				120.00
1928.....	124,622.18	11,351.97	125,250.24		1,196,243.44			\$36,804,231.95	196.67
Total.....	\$168,885,104.38	2,746,572.67	\$42,085,437.77	6,047.67	\$37,406,283.49			\$36,804,231.95	8,698,431.14

Date	Adjusted compensation			Allotments and allowances	Vocational rehabilitation					
	Administrative expense	Certificate fund	Dependent pay		No date	1920-1924	1925	1926	1926-July 2, 1928	Special fund
To June 30, 1918.....				\$108,240,494.84						
Fiscal year:										
1919.....				392,882,494.33						
1920.....				53,598,637.08	\$6,549,549.15	\$28,102,424.38				
1921.....				23,774,032.06	220,372.65	98,844,620.56				
1922.....				4,982,113.22	424,021.19	165,627,120.03				
1923.....				1273,582.36	30,837.78	149,401,923.42				\$67,088.33
1924.....				13,082.95	774,137.90	106,180,311.97				7,437.19
1925.....	\$809,001.22	\$4,607,401.00	\$3,038,456.65	10,045.26	1124.40	2,625,628.75	\$57,856,974.49			3,606.09
1926.....	26,060.38	15,354,526.61	5,626,193.46	121,200.66	1164.34	4,249.54	1,127,466.30	\$24,709,000.73		170.63
1927.....	8.13	14,407,783.32	9,959,630.34	1187,637.52	81.93	5,823.93	9,634.22	95,693.22	\$2,095,022.71	
1928.....		35,254,794.80	10,152,767.74	100,932.21	143.90	119,296.31	12,252.34	180.56	255,397.60	
Total.....	835,069.73	69,624,505.73	28,777,048.19	582,927,526.99	7,998,667.96	550,772,806.27	58,991,822.67	24,804,613.39	2,350,420.31	78,060.98

¹ Credits.

² Includes printing and binding, 1924 and 1925, \$303,967.29.

³ Includes printing and binding, 1926, \$114,666.65.

⁴ Includes printing and binding, 1927, \$159,476.04.

⁵ Includes printing and binding, 1928, \$84,987.21.

TABLE NO. 64.—Disbursements made from all appropriations, by fiscal years—Continued

Date	Medical and hospital services								
	1921-1925		1926		1927		1928		
	Direct	Allotment	Direct	Allotment	Direct	Allotment	Direct	Allotment	
To June 30, 1918									
Fiscal year:									
1919									
1920									
1921	\$2,930,196.62	\$24,347,668.00							
1922	35,654,904.52	33,315,663.90							
1923	40,190,347.29	11,257,517.34							
1924	24,214,238.91	5,404,508.37							
1925	26,678,528.59	6,354,845.05							
1926	5,204,790.25	1,692,562.31	\$21,536,417.08	\$5,149,302.18					
1927	151,911.23	1,310,803.26	5,804,709.64	633,125.68	\$20,876,786.36	\$4,399,249.54			
1928	18,754.63	1,597.43	300,790.50		4,528,316.89	501,663.02	\$20,495,679.41	\$4,350,767.92	
Total	135,016,160.78	97,675,239.66	27,641,917.22	5,782,427.86	25,405,103.25	4,900,912.56	20,495,679.41	4,350,767.92	

Date	Hospital facilities and services		Military and naval compensation	Military and naval insurance	U. S. Government life insurance	Marine and seamen's insurance	Soldiers' and sailors' civil relief claims	Total
	Direct	Allotment						
To June 30, 1918			\$341,365.27	\$840,388.88		\$26,565,511.38		\$138,816,689.86
Fiscal year:								
1919			11,301,342.65	43,798,357.93		7,706,896.37		471,959,348.66
1920			103,122,714.92	85,926,099.99	\$47,868.32	514,881.79		294,459,999.75
1921			121,305,053.43	94,904,353.38	2,056,695.47	56,911.56		396,577,173.48
1922	\$871,500.00	\$45,000.00	123,350,542.45	102,988,870.13	6,084,931.08	249,075.78		481,693,795.07
1923	2,582,559.60	61,420.87	125,594,269.62	99,418,389.29	6,700,194.79	9,525.50	\$19,769.56	470,815,632.55
1924	9,216,649.86	11,724.89	115,494,961.41	101,239,648.19	7,481,512.37	4,100.00	1,251.16	415,138,398.17
1925	3,903,925.86	19,250.00	129,597,457.54	104,136,493.50	8,962,316.34	1,500.00	1,24.11	393,755,857.18
1926	4,511,491.97	1,319.93	164,437,139.42	136,975,113.97	9,882,287.93	133,583.69		436,105,174.36
1927	4,539,257.84		173,476,965.39	120,963,998.81	11,864,371.29		1,110.64	405,348,447.70
1928	5,221,599.72		181,799,665.82	120,770,802.24	17,664,329.21			439,157,199.63
Total	30,407,354.85	95,126.05	1,249,821,507.92	1,011,962,516.31	70,744,506.80	35,074,818.69	19,383.65	4,343,748,775.45

¹ Credits

² Includes \$12,000 paid to Edith W. Peacock, treasurer Peacock Military College; \$1,559.21 claims for damages, act Dec. 28, 1922.

³ Includes \$12,153 relief of John T. Wilson.

⁴ Includes \$1,064.45 claims for damages, act Dec. 28, 1922; \$11,387.72 judgment, Court of Claims; \$5,000 relief of Immaculato Carlino; \$4,000 relief of Albert Hosley.

⁵ Includes \$2,000 relief of Lois Wilson; \$2,144.19 judgment, Court of Claims; \$333.62, claims for damages, act Dec. 28, 1922.

¹⁰ Includes \$11,059.04 revolving fund loans outstanding July 1, 1928; also amounts carried in notes 6, 7, 8, and 9.

CONSTRUCTION TABLE

TABLE NO. 65.—Statement showing Veterans' Bureau hospitals, existing facilities and development of facilities under present appropriations or authorization only

[The construction and evacuation program as outlined by this table is tentative, and is subject to such changes as may be indicated by future development in the hospital load]

Hospital, number, and location	Type for which principally used	Fiscal year 1928		Fiscal year 1929		Fiscal year 1930			Fiscal year 1931		Total beds available June 30, 1931	Estimated Government properties ultimately to be abandoned	Estimated ultimate permanent Government-owned beds			
		Total beds available June 30, 1927	Additions	Reductions	Total beds available June 30, 1928	Additions	Reductions	Total beds available June 30, 1929	Additions	Reductions				Total beds available June 30, 1930	Additions	Reductions
		24. Palo Alto, Calif.	Neuropsychiatric	575	435		1,010			1,010						1,010
27. Alexandria, La.	Tuberculosis	400		400				400			400			400		
32. Washington, D. C.	General	205	30		235			235		60	235			235		
37. Waukesha, Wis.	do.	250			250			250			250			250		
42. Perry Point, Md.	Neuropsychiatric	906	62		968			968			968			968		
44. West Roxbury, Mass.	do.	270			270		270									
48. Atlanta, Ga.	General	85			85			85		200	85			200		
49. Philadelphia, Pa.	Neuropsychiatric	445		29	416			416			416		416			
50. Whipple, Ariz.	Tuberculosis	600			600			600			600			600		
51. Tucson, Ariz.	do.	252			252	261	252	261			261			261		
52. Boise, Idaho	General	235			235			235			235			235		
53. Dwight, Ill.	do.	225			225			225			225			225		
55. Fort Bayard, N. Mex.	Tuberculosis	450			450			450			450			450		
57. Knoxville, Iowa	Neuropsychiatric	585			585			585			585			585		
59. Tacoma, Wash.	General	296	4		300		300									
60. Oteen, N. C.	Tuberculosis	865		123	742			742	200	200	742			742		
62. Augusta, Ga.	Neuropsychiatric	574	19		593			593			593			593		
63. Lake City, Fla.	General	252			252			252			252			252		
67. Kansas City, Mo.	do.	200			200			200		300	200			300		
68. Minneapolis, Minn.	Tuberculosis	308			308			308						308		

¹ Facilities are structurally unsuitable for indefinite use. Necessity for replacement dependent upon future demand.

² Old hospital of temporary cantonment type facilities closed May 1, 1928.

³ New hospital to replace temporary facilities. (Public 587, 68th Cong., Mar. 2, 1925, and Public 480, 70th Cong., May 23, 1928.)

⁴ Building for women veterans at or near this hospital. (Public 480, 70th Cong., May 23, 1928.)

⁵ New hospital to replace present one. (Public 480, 70th Cong., May 23, 1928.)

⁶ New hospital to replace temporary facilities. (Public 587, 68th Cong., Mar. 2, 1925.)

⁷ Permanent facilities to replace temporary ones. (Public 480, 70th Cong., May 23, 1928.)

⁸ New hospital for the Kansas City area to replace the present leased one at Kansas City. (Public 480, 70th Cong., May 23, 1928.)

TABLE No. 65.—Statement showing Veterans' Bureau hospitals, existing facilities and development of facilities under present appropriations or authorization only—Continued

Hospital, number, and location	Type for which principally used	Total beds available June 30, 1927	Fiscal year 1928		Total beds available June 30, 1928	Fiscal year 1929		Total beds available June 30, 1929	Fiscal year 1930		Total beds available June 30, 1930	Fiscal year 1931		Total beds available June 30, 1931	Estimated Government properties ultimately to be abandoned	Estimated ultimate permanent Government-owned beds
			Additions	Reductions												
72. Fort Harrison, Mont.	General	325			325			325			325			325		325
74. Gulfport, Miss.	Neuropsychiatric	425			425			425			425			425		425
Edward Hines Junior, Maywood, Ill.	General	985	22		1,007			1,007	430		1,437			1,437		1,437
77. Portland, Oreg.	do	145			145	300	145	300			300			300		300
78. North Little Rock, Ark.	Neuropsychiatric	648			648			648	130		778			778		778
79. Outwood, Ky.	Tuberculosis	374	1		375			375			375			375		375
80. Fort Lyon, Colo.	do	500			500			500			500			500		500
81. Bronx, N. Y.	Neuropsychiatric	970		70	900			900			900			900		900
84. Algiers, La.	General	200	183		383			383	383		766			766		766
85. Walla Walla, Wash.	Tuberculosis	250			250			250	100	100	350			350		350
86. Sheridan, Wyo.	Neuropsychiatric	431	7		438			438			438			438		438
88. Memphis, Tenn.	General	325			325			325			325			325		325
89. Rutland Heights, Mass.	Tuberculosis	420			420			420			420			420		420
90. Muskogee, Okla.	General	450		95	355			355			355			355		355
91. Tuskegee, Ala.	Neuropsychiatric	642	16		658			658	100		758			758		758
92. Jefferson Barracks, Mo.	General	343			343			343			343			343		343
93. Legion, Tex.	Tuberculosis	480			480			480			480			480		480
94. American Lake, Wash.	Neuropsychiatric	400		8	392			392	100		492			492		492
95. Northampton, Mass.	do	452	63		515			515			515			515		515
96. Summit, N. Y.	Tuberculosis	365			365			365			365			365		365
97. Chillicothe, Ohio.	Neuropsychiatric	460	4		464			464	130		594			594		594
98. Castle Point, N. Y.	Tuberculosis	393	13		406			406			406			406		406
99. Excelsior Springs, Mo.	General	125			125			125	175		300			300		300
100. Camp Custer, Mich.	Neuropsychiatric	575			575			575			575			575		575
101. St. Cloud, Minn.	do	325	15		340			340	100		440			440		440
102. Livermore, Calif.	Tuberculosis	302	4		306			306			306			306		306
103. Aspinwall, Pa.	do	226	2		228			228			228			228		228
104. San Fernando, Calif.	do	202	28		230			230			230			230		230
105. North Chicago, Ill.	Neuropsychiatric	536	164		700			700	300		1,000			1,000		1,000
106. Minneapolis, Minn.	General	558		1	557			557			557			557		557
107. Bedford, Mass.	Neuropsychiatric					363		363	138		501			501		501
108. Northport, Long Island, N. Y.	do		1,000		1,000			1,000			1,000			1,000		1,000
Fargo, N. Dak.	General					57		57			57			57		57
Pennsylvania	Neuropsychiatric								400		400			400		400
New Jersey	do								400		400			400		400

PERSONNEL TABLE

TABLE No. 66.—Comparative statement showing by location the total personnel and aggregate annual salaries paid from all appropriations, together with the net increase or decrease, fiscal year 1927-28

[Includes daily and hourly employees, but does not include the estimated annual salaries]

Location	June 30, 1927				June 30, 1928				Net increase or decrease			
	Number of employees	Annual salaries			Number of employees	Annual salaries			Employees		Aggregate annual salaries	
		Annual salaries	Allowances	Aggregate annual salaries		Annual salaries	Allowances	Aggregate annual salaries	Increase	Decrease	Increase	Decrease
Central office.....	4,338	\$7,592,988	\$540	\$7,593,528	4,508	\$8,061,545	\$540	\$8,062,085	170		\$468,557	
Field:												
Regional offices.....	6,013	11,602,877		11,602,877	5,648	11,064,543		11,064,543		365		\$538,334
Veterans' Bureau hospitals.....	13,079	16,336,920	2,843,544	19,180,464	13,542	16,184,290	3,942,470	20,126,760	463		946,296	
Areas.....	34	129,272		129,272	8	35,160		35,160		26		94,112
Central board of appeals.....	81	212,453		212,453	71	192,133		192,133		10		20,320
Supply depots.....	151	220,460		220,460	156	219,780	7,080	226,860	5		6,400	
Total.....	23,696	36,094,970	2,844,084	38,939,054	23,933	35,757,451	3,950,090	39,707,541	237		768,487	

[Number of daily and hourly employees included above together with their estimated annual salaries]

Location	Per diem and per hour				Net increase or decrease			
	June 30, 1927		June 30, 1928		Employees		Aggregate annual salaries	
	Number of employees	Estimated annual salaries	Number of employees	Estimated annual salaries	Increase	Decrease	Increase	Decrease
Central office.....	47	\$30,625	48	\$31,105	1		\$480	
Field:								
Regional offices.....	2	3,849	1	1,440		1		\$2,409
Hospitals.....	497	742,629	445	645,690		52		96,939
Total.....	546	777,094	494	678,235		52		98,859

APPENDIX

PUBLIC ACTS

[EXTRACT FROM PUBLIC LAW NO. 2, 70TH CONGRESS]

[H. R. 5800]

An Act Making appropriations to supply deficiencies in certain appropriations for the fiscal year ending June 30, 1928, and prior fiscal years, to provide supplemental appropriations for the fiscal year ending June 30, 1928, and for other purposes.

UNITED STATES VETERANS' BUREAU

Military and naval compensation: For an additional amount for the payment of military and naval compensation accruing during the fiscal year 1928 or in prior fiscal years, \$19,400,000, and in addition thereto unexpended balances of the appropriations of the United States Veterans' Bureau are hereby reappropriated and made available under the appropriation "Military and naval compensation, Veterans' Bureau, fiscal year 1928 and prior years," as follows: Military and naval compensation, fiscal year 1926, \$1,732,000; military and naval compensation, fiscal year 1927, \$259,000; salaries and expenses, fiscal year 1926, \$3,136,000; salaries and expenses, fiscal year 1927, \$5,517,000; medical and hospital services, fiscal year 1926, \$1,148,000; medical and hospital services, fiscal year 1927, \$4,499,000; vocational rehabilitation, fiscal year 1926, \$166,000; vocational rehabilitation, fiscal year 1926, \$10,140,000; printing and binding, fiscal year 1926, \$83,000; military and naval insurance, fiscal year 1926, \$8,920,000.

Damage claims: To pay claims for damages to or losses of privately owned property adjusted and determined by the United States Veterans' Bureau under the provisions of the Act entitled "An Act to provide a method for the settlement of claims arising against the Government of the United States in sums not exceeding \$1,000 in any one case," approved December 28, 1922, as fully set forth in House Document Numbered 731, Sixty-ninth Congress, \$477.02.

Approved, December 22, 1927.

[EXTRACT FROM PUBLIC LAW NO. 400, 70TH CONGRESS]

[H. R. 9481]

An Act Making appropriations for the Executive Office and sundry independent executive bureaus, boards, commissions, and offices, for the fiscal year ending June 30, 1929, and for other purposes.

UNITED STATES VETERANS' BUREAU

For carrying out the provisions of an Act entitled "An Act to establish a Veterans' Bureau and to improve the facilities and services of such bureau and to further amend and modify the War Risk Insurance Act approved August 9, 1921," and to carry out the provisions of the Act entitled "World War Veterans' Act, 1924," approved June 7, 1924, as amended, and for administrative expenses in carrying out the provisions of the World War Adjusted Compensation Act of May 19, 1924, including salaries of personnel in the District of Columbia and elsewhere in accordance with the Classification Act of 1923, and expenses of the central office at Washington, District of Columbia, and regional offices and sub-offices, and including salaries, stationery, and minor office supplies, furniture, equipment and supplies, rentals, and alterations, heat, light, and water, miscellaneous expenses, including telephones, telegrams, freight, express, law books, books of reference, periodicals, ambulance service, towel service, laundry service, repairs to equipment, storage, ice, taxi service, car fare, stamps and box rent, traveling and subsistence, including not to exceed \$4,000 for the expenses, except membership fees, of employees detailed by the director to attend meetings

of associations for the promotion of medical science and annual national conventions of such organizations as may be recognized by the director in the presentation or adjudication of claims under authority of section 500 of the World War Veterans' Act as amended, and traveling expenses of employees transferred from one official station to another when incurred on the written order of the director, salaries and expenses of employees engaged in field investigation and supervision, passenger-carrying and other motor vehicles, including purchase, maintenance, repairs, and operation of same, salaries and operating expenses of the Arlington Building and annex, including repairs and mechanical equipment, fuel, electric current, ice, ash removal, and miscellaneous items; and including the salaries and allowances, where applicable, wages, travel and subsistence of civil employees at the United States veterans' hospitals, supply depots, dispensaries, and clinics, including the furnishing and laundering of white duck suits, and white canvas shoes to employees whose duties make necessary the wearing of same, \$40,000,000: *Provided*, That physicians, dentists, and nurses of the medical service of the United States Veterans' Bureau, in addition to their compensation, when transferred from one official station to another for permanent duty, may be allowed, within the discretion and under written order of the director, the expenses incurred for packing, crating, drayage, and transportation of their household effects and other personal property not exceeding in all 5,000 pounds.

Such portion of this appropriation as may be necessary shall be allotted from time to time by the United States Veterans' Bureau to the Public Health Service and shall be available for expenditure by the Public Health Service for necessary personnel, the pay, allowances, and travel of commissioned officers of the Public Health Service detailed to the United States Veterans' Bureau for duty.

For printing and binding for the United States Veterans' Bureau, including all of its bureaus, offices, institutions, and services located in Washington, District of Columbia, and elsewhere, \$135,000.

Compensation: For the payment of military and naval compensation accruing during the fiscal year 1929 or in prior fiscal years for death or disability provided by the Act approved October 6, 1917, as amended, and the World War Veterans' Act 1924, approved June 7, 1924, as amended, \$195,000,000.

Medical and hospital services: For medical, surgical, dental, dispensary, and hospital services and facilities, convalescent care, necessary and reasonable after care, welfare of, nursing, prosthetic appliances (including special clothing made necessary by the wearing of prosthetic appliances prescribed by the bureau), medical examinations, funeral, burial, and other incidental expenses (including preparation for shipment and transportation of remains) accruing during the fiscal year 1929, or in prior fiscal years, traveling expenses, and supplies, and not exceeding \$100,000 for library books, magazines, and papers for beneficiaries of the United States Veterans' Bureau, court or other expenses incident to any investigation or court proceeding for the appointment or removal of any guardian, curator, conservator, or other person legally vested with the care of the claimant, or his estate, or in connection with the administration of such estate by such fiduciaries, including court costs and other expenses incident to proceedings heretofore or hereafter taken for commitment of mentally incompetent persons to hospitals for the care and treatment of the insane, \$31,675,000.

This appropriation shall be disbursed by the United States Veterans' Bureau, and such portion thereof as may be necessary shall be allotted from time to time to the Public Health Service, and the War, Navy, and Interior Departments, and transferred to their credit for disbursement by them for the purposes set forth in the foregoing paragraph.

No part of this appropriation shall be expended for the purchase of any site for a new hospital, for or toward the construction of any new hospital, or for the purchase of any hospital; and not more than \$3,309,384 of this appropriation may be used to alter, improve, or provide facilities in the several hospitals under the jurisdiction of the United States Veterans' Bureau so as to furnish adequate accommodations for its beneficiaries either by contract or by the hire of temporary employees and the purchase of materials.

The allotments made to the Public Health Service, War, Navy, and Interior Departments shall be available for expenditure for care and treatment of beneficiaries of the United States Veterans' Bureau, and for necessary minor repairs and improvements of existing facilities, under the various headings of appropriations made to said departments as may be necessary.

Adjusted service certificate fund: For an amount necessary under section 505 of the World War Adjusted Compensation Act of May 19, 1924, to provide for the payment of the face value of each adjusted service certificate in twenty years

from its date or on the prior death of the veteran, \$112,000,000, to remain available until expended.

For military and naval insurance accruing during the fiscal year 1929 or in prior fiscal years, \$106,750,000.

Total, United States Veterans' Bureau, \$485,560,000.

Approved, May 16, 1928.

[PUBLIC—No. 480—70TH CONGRESS]

[H. R. 12821]

An Act To authorize an appropriation to provide additional hospital, domiciliary, and out-patient dispensary facilities for persons entitled to hospitalization under the World War Veterans' Act, 1924, as amended, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That in order to provide sufficient hospital, domiciliary, and out-patient dispensary facilities to care for the increasing load of mentally afflicted World War veterans and to enable the United States Veterans' Bureau to care for its beneficiaries in Veterans' Bureau hospitals rather than in contract temporary facilities and other institutions, the Director of the United States Veterans' Bureau, subject to the approval of the President, is hereby authorized to provide additional hospital, domiciliary, and out-patient dispensary facilities for persons entitled to hospitalization under the World War Veterans' Act, 1924, as amended, by purchase, replacement, and remodeling, or extension of existing plants, and by construction on sites now owned by the Government or on sites to be acquired by purchase, condemnation, gift, or otherwise, of such hospitals, domiciliary, and out-patient dispensary facilities, to include the necessary buildings and auxiliary structures, mechanical equipment, approach work, roads, and trackage facilities leading thereto; vehicles, livestock, furniture, equipment, and accessories; and also to provide accommodations for officers, nurses, and attending personnel; and also to provide proper and suitable recreational centers; and the Director of the United States Veterans' Bureau is authorized to accept gifts or donations for any of the purposes named herein. Such hospital and domiciliary plants to be constructed shall be of fireproof construction, and existing plants purchased shall be remodeled to be fireproof, and the location and nature thereof, whether for domiciliary care or the treatment of tuberculosis, neuropsychiatric, or general medical and surgical cases, shall be in the discretion of the Director of the United States Veterans' Bureau, subject to the approval of the President.

SEC. 2. The construction of new hospitals, domiciliary facilities or dispensaries, or the replacement, extension, alteration, remodeling, or repair of all hospitals, domiciliary facilities or dispensaries heretofore or hereafter constructed shall be done in such manner as the President may determine, and he is authorized to require the architectural, engineering, constructing, or other forces of any of the departments of the Government to do or assist in such work, and to employ individuals and agencies not now connected with the Government, if in his opinion desirable, at such compensation as he may consider reasonable.

SEC. 3. For carrying into effect the preceding sections relating to additional hospitals and domiciliary and out-patient dispensary facilities there is hereby authorized to be appropriated, out of any money in the Treasury not otherwise appropriated, the sum of \$15,000,000, to be immediately available and to remain available until expended. That not to exceed 3 per centum of this sum shall be available for the employment in the District of Columbia and in the field of necessary technical and clerical assistants at the customary rates of compensation, exclusively to aid in the preparation of the plans and specifications for the projects authorized herein and for the supervision of the execution thereof, and for traveling expenses, field-office equipment, and supplies in connection therewith.

SEC. 4. The President is further authorized to accept from any State or other political subdivision, or from any corporation, association, individual or individuals, any building, structure, equipment, or grounds suitable for the care of the disabled, with due regard to fire or other hazards, state of repair, and all other pertinent considerations, and to designate what department, bureau, board, commission, or other governmental agency shall have the control and management thereof.

SEC. 5. The director is hereby authorized to construct and maintain on hospital reservations of the bureau garages for the accommodation of privately

owned automobiles of employees at such hospitals. Employees using such garages shall make such reimbursement therefor as the director may deem reasonable. Money received from the use of such garages shall be covered into the Treasury of the United States as miscellaneous receipts.

SEC. 6. The Director of the United States Veterans' Bureau is hereby authorized to sell at private sale not more than fifty acres of the hospital reservation of the United States Veterans' Hospital Numbered 93, Legion, Texas, the size, price, and location thereof to be determined by the director.

SEC. 7. The Director of the United States Veterans' Bureau is hereby authorized to have appraised and, after advertisement, to sell to the highest bidder or bidders, as a whole or in parcels in his discretion and on such terms as he may deem proper, the United States Veterans' Bureau Hospital reservation in the county of Dekalb, State of Georgia, acquired by the United States by deed dated April 15, 1920, and to make, execute, and deliver all needful conveyances. The director shall have the right to reject any and all bids. The net proceeds of such sale or sales shall be covered into the Treasury of the United States as miscellaneous receipts.

SEC. 8. Section 4 of the Act entitled "An Act to authorize an appropriation to provide additional hospital and out-patient dispensary facilities for persons entitled to hospitalization under the World War Veterans' Act, 1924," approved March 3, 1925 (United States Code, title 38, section 438), is hereby repealed.

Approved, May 23, 1928.

[PUBLIC—No. 506—70TH CONGRESS]

[S. 777]

An Act Making eligible for retirement, under certain conditions, officers and former officers of the Army, Navy, and Marine Corps of the United States, other than officers of the Regular Army, Navy, or Marine Corps, who incurred physical disability in line of duty while in the service of the United States during the World War.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That all persons who have served as officers of the Army, Navy, or Marine Corps of the United States during the World War other than as officers of the Regular Army, Navy, or Marine Corps who during such service have incurred physical disability in line of duty, and who have been, or may hereafter, within one year, be, rated in accordance with law at not less than 30 per centum permanent disability by the United States Veterans' Bureau for disability resulting directly from such war service, shall, from date of receipt of application by the Director of the United States Veterans' Bureau, be placed upon, and thereafter continued on, separate retired lists, hereby created as part of the Army, Navy, and Marine Corps of the United States, to be known as the emergency officers' retired list of the Army, Navy, or Marine Corps of the United States, respectively, with the rank held by them when discharged from their commissioned service, and shall be entitled to the same privileges as are now or may hereafter be provided for by law or regulations for officers of the Regular Army, Navy, or Marine Corps who have been retired for physical disability incurred in line of duty, and shall be entitled to all hospitalization privileges and medical treatment as are now or may hereafter be authorized by the United States Veterans' Bureau, and shall receive from date of receipt of their application retired pay at the rate of 75 per centum of the pay to which they were entitled at the time of their discharge from their commissioned service, except pay under the Act of May 18, 1920: *Provided*, That all pay and allowances to which such persons or officers may be entitled under the provisions of this law shall be paid solely out of the military and naval compensation appropriation fund of the United States Veterans' Bureau, and shall be in lieu of all disability compensation benefits to such officers or persons provided in the World War Veterans' Act, 1924, and amendments thereto, except as otherwise authorized herein, and except as provided by the Act of December 18, 1922: *Provided further*, That all persons who have served as officers of the Army, Navy, or Marine Corps of the United States during the World War, other than as officers of the Regular Army, Navy, or Marine Corps, who during such service have incurred physical disability in line of duty, and who have heretofore or may hereafter be rated less than 30 per centum and more than 10 per centum permanent disability by the United States Veterans' Bureau, for disability resulting directly from such war service, shall, from date of receipt of application by the Director

of the United States Veterans' Bureau, be placed upon, and thereafter continued on, the appropriate emergency officers' retired list, created by this Act, with the rank held by them when discharged from their commissioned service, but without retired pay, and shall be entitled only to such compensation and other benefits as are now or may hereafter be provided by law or regulations of the United States Veterans' Bureau, together with all privileges as are now or may hereafter be provided by law or regulations for officers of the Regular Army, Navy, or Marine Corps who have been retired for physical disability incurred in line of duty: *And provided further*, That the retired list created by this Act of officers of the Army shall be published annually in the Army Register, and said retired lists of officers of the Navy and Marine Corps, respectively, shall be published annually in the Navy Register.

Sec. 2. No person shall be entitled to benefits under the provisions of this Act except he make application as hereinbefore provided and his application is received in the United States Veterans' Bureau within twelve months after the passage of this Act: *Provided*, That the said director shall establish a register, and applications made hereunder shall be entered therein as of the actual date of receipt, in the order of receipt in the Veterans' Bureau, and such register shall be conclusive as to date of receipt of any application filed under this Act. The term "World War," as used herein, is defined as including the period from April 6, 1917, to July 2, 1921.

NICHOLAS LONGWORTH
Speaker of the House of Representatives.

CHARLES G. DAWES
*Vice President of the United States and
President of the Senate.*

IN THE SENATE OF THE UNITED STATES

May 3 (calendar day May 24), 1928

The Senate having proceeded, in pursuance of the Constitution, to reconsider the bill (S. 777) entitled "An Act making eligible for retirement, under certain conditions, officers and former officers of the Army, Navy, and Marine Corps of the United States, other than officers of the Regular Army, Navy, or Marine Corps, who incurred physical disability in line of duty while in the service of the United States during the World War," returned to the Senate by the President of the United States, with his objections thereto, with the message of the President returning the bill; and

Resolved, That the bill do pass, two-thirds of the Senate agreeing to pass the same.

Attest:

EDWIN P. THAYER, *Secretary.*

IN THE HOUSE OF REPRESENTATIVES, UNITED STATES

May 24, 1928

The House having proceeded, in pursuance of the Constitution, to reconsider the bill (S. 777) entitled "An Act making eligible for retirement, under certain conditions, officers and former officers of the Army, Navy, and Marine Corps of the United States, other than officers of the Regular Army, Navy, or Marine Corps, who incurred physical disability in line of duty while in the service of the United States during the World War," returned by the President of the United States to the Senate, in which it originated, with his objections, and passed by the Senate on a reconsideration of the same, it was

Resolved, That the bill pass, two-thirds of the Representatives present having voted in the affirmative.

Attest:

WM. TYLER PAGE, *Clerk.*

[PUBLIC—No. 585—70TH CONGRESS]

[H. R. 13039]

An Act To amend the World War Veterans' Act, 1924

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That section 19 of the World War Veterans' Act, 1924, as amended (section 445, title 38, of the United States Code), be amended by adding the following:

"No suit shall be allowed under this section unless the same shall have been brought within six years after the right accrued for which the claim is made, or within one year from the date of the approval of this amendatory Act, whichever is the later date: *Provided*, That for the purposes of this section it shall be deemed that the right accrued on the happening of the contingency on which the claim is founded: *Provided further*, That this limitation is suspended for the period elapsing between the filing in the bureau of the claim sued upon and the denial of said claim by the director. Infants, insane persons, or persons under other legal disability, or persons rated as incompetent or insane by the bureau shall have three years in which to bring suit after the removal of their disabilities. If suit is seasonably begun and fails for defect in process, or for other reasons not affecting the merits, a new action, if one lies, may be brought within a year though the period of limitations has elapsed. Judgments heretofore rendered against the person or persons claiming under the contract of war-risk insurance on the ground that the claim was barred by the statute of limitations shall not be a bar to the institution of another suit on the same claim. No State or other statute of limitations shall be applicable to suits filed under this section. This section shall apply to all suits now pending against the United States under the provisions of this section."

SEC. 2. That section 21, subdivision (2), of the World War Veterans' Act, 1924, as amended (section 450, title 38, of the United States Code), be hereby amended to read as follows:

"(2) Whenever it appears that any guardian, curator, conservator, or other person is not, in the opinion of the director, properly executing the duties of his trust or has collected or is attempting to collect fees, commissions, or allowances that are inequitable or are in excess of those allowed by law for the duties performed or expenses incurred, or has failed to make such payments as may be necessary for the benefit of the ward or the dependents of the ward, then and in that event the director is hereby empowered by his duly authorized attorney to appear in the court which has appointed such fiduciary and make proper presentation of such matters to the court: *Provided*, That the director, in his discretion, may suspend payments to any such guardian, curator, conservator, or other person who shall neglect or refuse, after reasonable notice, to render an account to the director from time to time showing the application of such payments for the benefit of such minor or incompetent beneficiary.

"Authority is hereby granted for the payment of any court or other expenses incident to any investigation or court proceeding for the appointment of any guardian, curator, conservator, or other person legally vested with the care of the claimant or his estate or the removal of such fiduciary and appointment of another, and of expenses in connection with the administration of such estates by such fiduciaries, when such payment is authorized by the director."

SEC. 3. That section 28 of the World War Veterans' Act, as amended (section 453, title 38, of the United States Code), is hereby amended to read as follows:

"SEC. 28. There shall be no recovery of payments from any person, who, in the judgment of the director, is without fault on his part, and where, in the judgment of the director, such recovery would defeat the purpose of benefits otherwise authorized or would be against equity and good conscience. No disbursing officer shall be held liable for any amount paid by him to any person where the recovery of such amount is waived under this section.

"When under the provisions of this section the recovery of a payment made from the United States Government life-insurance fund is waived, the United States Government life-insurance fund shall be reimbursed for the amount involved from the current appropriation for military and naval insurance."

SEC. 4. That a new section be added to Title I of the World War Veterans' Act, 1924, as amended (title 38, United States Code), to be known as section 34 and to read as follows:

"SEC. 34. The director is hereby authorized to contract for the services of translators without regard to the provisions of the Act of August 5, 1882 (sec-

tions 39, 45, 46, 50, title 5, United States Code), and the Classification Act of 1923 (sections 43, 45, 46, title 5, United States Code). This section shall be deemed to be in effect as of June 7, 1924."

SEC. 5. That a new section be added to Title I of the World War Veterans' Act, 1924, as amended (title 38, United States Code), to be known as section 35 and to read as follows:

"SEC. 35. The director is hereby authorized to purchase transcripts of the record, including all evidence, of trial of litigated cases. This section shall be deemed to be in effect as of June 7, 1924."

SEC. 6. That a new section be added to Title I of the World War Veterans' Act, 1924, as amended (title 38, United States Code), to be known as section 36 and to read as follows:

"SEC. 36. Authority is hereby granted for the payment of expenses of medical examinations, and inspections when necessary, in connection with the reinstatement of insurance or the determination of the fact of permanent and total disability for insurance purposes, and the date of beginning or termination thereof. The expense of such examinations and inspections, and travel incident thereto, shall be borne by the United States and shall be paid from the appropriation for administrative expenses of the United States Veterans' Bureau."

SEC. 7. That section 201, paragraph (f) and subdivisions (1), (2), and (3), of the World War Veterans' Act, 1924, as amended (section 472, title 38, United States Code), be hereby amended to read as follows:

"(f) If there is a dependent mother (or dependent father), \$20, or both, \$30. The amount payable under this subdivision shall not exceed the difference between the total amount payable to the widow and children and the sum of \$75. Such compensation shall be payable, whether the dependency of the father or mother or both arises before or after the death of the person: *Provided*, That the status of dependency shall be determined as of the first day of each year, and the director is authorized to require a submission of such proof of dependency as he, in his discretion, may deem necessary: *Provided further*, That upon refusal or neglect of the claimant or claimants to supply such proof of dependency in a reasonable time, the payment of compensation shall be suspended or discontinued.

"(1) If death occur or shall have occurred subsequent to April 6, 1917, and before discharge or resignation from the service, the United States Veterans' Bureau shall pay for burial and funeral expenses and the return of body to his home a sum not to exceed \$100, as may be fixed by regulation. Where a veteran of any war, including those women who served as Army nurses under contracts between April 21, 1898, and February 2, 1901, who was not dishonorably discharged, dies after discharge or resignation from the service, the director, in his discretion and with due regard to the circumstances of each case, shall pay for burial and funeral expenses and the transportation of the body (including preparation of the body) to the place of burial, a sum not exceeding \$107 to cover such items and to be paid to such person or persons as may be fixed by regulations: *Provided*, That when such person dies while receiving from the bureau compensation or vocational training the above benefits shall be payable in all cases: *Provided further*, That where such person, while receiving from the bureau medical, surgical, or hospital treatment, or vocational training, dies away from home and at the place to which he was ordered by the bureau, or while traveling under orders of the bureau, the above benefits shall be payable in all cases and in addition thereto the actual and necessary cost of the transportation of the body of the person (including preparation of the body) to the place of burial, within the continental limits of the United States, its Territories, or possessions, and including also, in the discretion of the director, the actual and necessary cost of transportation of an attendant: *Provided further*, That no accrued pension, compensation, or insurance due at the time of death shall be deducted from the sum allowed: *Provided further*, That the director may, in his discretion, make contracts for burial and funeral services within the limits of the amounts allowed herein without regard to the laws prescribing advertisement for proposals for supplies and services for the United States Veterans' Bureau: *And provided further*, That section 5, title 41, of the United States Code, shall not be applied to contracts for burial and funeral expenses heretofore entered into by the director so as to deny payment for services rendered thereunder, and all suspensions of payment heretofore made in connection with such contracts are hereby removed, and any and all payments which are now or may hereafter become due on such contracts are hereby expressly authorized: *And provided further*, That no deduction shall be made from the sum allowed because of any contribution toward the burial

which shall be made by any State, county, or municipality, but the aggregate of the sum allowed plus such contribution or contributions shall not exceed the actual cost of the burial.

"(2) The payment of compensation to a widow shall continue until her death or remarriage.

"(3) The payment of compensation to or for a child shall continue until such child reaches the age of eighteen years or marries, or if such child be permanently incapable of self-support by reason of mental or physical defect, then during such incapacity: *Provided*, That the payment of compensation shall be further continued after the age of eighteen years and until completion of education or training (but not after such child reaches the age of twenty-one years), to any child who is or may hereafter be pursuing a course of instruction at a school, college, academy, seminary, technical institute, or university, particularly designated by him and approved by the director, which shall have agreed to report to the director the termination of attendance of such child, and if any such institution of learning fails to make such report promptly the approval shall be withdrawn."

SEC. 8. That section 202, subdivision (1), paragraph (c) of the World War Veterans' Act, 1924, as amended (section 475, title 38, United States Code), be hereby amended to read as follows:

"(e) If he has a mother or father, either or both dependent on him for support, then, in addition to the above amounts, \$10 for each parent so dependent: *Provided*, That the status of dependency shall be determined as of the first day of each year, and the director is authorized to require the submission of such proof of dependency as he, in his discretion, deems necessary: *Provided further*, That upon refusal or neglect of the claimant to supply such proof of dependency in a reasonable time, the payment of such additional compensation as herein provided shall be suspended or discontinued."

SEC. 9. That section 202, subdivision 12, of the World War Veterans' Act, 1924, as amended (section 486, title 38, United States Code), be hereby amended to read as follows:

"(12) Where the disabled person is a patient in a hospital, or where for any other reason the disabled person and his wife are not living together, or where the children are not in the custody of the disabled person, the amount of the compensation may be apportioned as may be prescribed by regulations."

SEC. 10. That section 206 of the World War Veterans' Act, 1924, as amended (section 495, title 38, United States Code), is amended to read as follows:

"SEC. 206. That no compensation shall be payable for death or disability which does not occur prior to or within one year after discharge or resignation from the service, except as provided in section 200 of this Act, and except where there is an official record of the injury during service or at the time of separation from active service, or where prior to April 6, 1930, satisfactory evidence is furnished the bureau to establish that the injury was suffered or aggravated during active service. Where there is official record of injury during service compensation shall be payable in accordance with the provisions of this title, for death or disability whenever occurring, proximately resulting from such injury."

SEC. 11. That the second paragraph of section 209 of the World War Veterans' Act, 1924, as amended (section 498, title 38, United States Code), is amended to read as follows:

"The time herein provided may be extended by the director up to April 6, 1930, for good cause shown. If at the time that any right accrues to any person under the provisions of this title such person is a minor, or is of unsound mind or physically unable to make a claim, the time herein provided shall not begin to run until such disability ceases."

SEC. 12. That section 212 of the World War Veterans' Act, 1924, as amended (section 422, title 38, United States Code), be amended by adding thereto the following proviso:

"*Provided further*, That where the widow, child, or children, of a deceased veteran are entitled to compensation by virtue of an accrued right under the War Risk Insurance Act, as amended, the rates of compensation shall be the same as those provided by section 201 of this Act."

SEC. 13. That section 300 of the World War Veterans' Act, 1924, as amended (section 511, title 38, of the United States Code), be hereby amended to read as follows:

"SEC. 300. In order to give to every commissioned officer and enlisted man and to every member of the Army Nurse Corps (female) and of the Navy Nurse Corps (female) when employed in active service under the War Department or Navy Department protection for themselves and their dependents, the United

States, upon application to the bureau and without medical examination, shall grant United States Government life insurance (converted insurance) against the death or total permanent disability of any such person in any multiple of \$500, and not less than \$1,000 or more than \$10,000 upon the payment of the premiums as hereinafter provided. Such insurance must be applied for within one hundred and twenty days after enlistment or after entrance into or employment in the active service and before discharge or resignation: *Provided*, That any member of the reserve forces whose application was accepted at a time when he was in attendance at a military or naval training camp or station, and from whom premiums were collected, and who becomes or has become totally and permanently disabled, or dies or has died, shall be deemed to have made valid application therefor. This proviso shall not authorize the granting of more than \$10,000 insurance to any one person: *Provided further*, That each officer and enlisted man of the Coast Guard who is serving on active duty at the time of the passage of this amendatory Act, or who subsequent thereto enters the Coast Guard service, shall be granted insurance in accordance with the terms of this section upon application within one hundred and twenty days of the passage of this amendatory Act, or date of enlistment or entry into the Coast Guard, whichever is the later date, and before retirement, discharge, or resignation.

"Yearly renewable term insurance shall be payable only to a spouse, child, grandchild, parent, brother, sister, uncle, aunt, nephew, niece, brother-in-law, or sister-in-law, or to any or all of them, and also during total and permanent disability to the injured person.

"Where the beneficiary for yearly renewable term insurance at the time of designation by the insured is within the permitted class of beneficiaries and is the designated beneficiary at the time of the maturity of the insurance because of the death of the insured, such beneficiary shall be deemed to be within the permitted class even though the status of such beneficiary shall have been changed.

"The United States shall bear the expenses of administration and the excess mortality and disability cost resulting from the hazards of war. The premium rates shall be the net rates based upon the American Experience Table of Mortality and interest at 3½ per centum per annum. This section, as amended, shall be deemed to be in effect as of June 7, 1924."

SEC. 14. That section 301 of the World War Veterans' Act, 1924, as amended (section 512, title 38, United States Code), be hereby amended to read as follows:

"SEC. 301. Except as provided in the second paragraph of this section, not later than July 2, 1927, all term yearly renewable insurance held by persons who were in the military service after April 6, 1917, shall be converted, without medical examination, into such form or forms of insurance as may be prescribed by regulations and as the insured may request. Regulations shall provide for the right to convert into ordinary life, twenty-payment life, endowment maturing at age sixty-two, five-year level premium term, and into other usual forms of insurance, and for reconversion of any such policies to a higher premium rate or, upon proof of good health satisfactory to the Director, to a lower premium rate, in accordance with regulations to be issued by the director, and shall prescribe the time and method of payment of the premiums thereon, but payments of premiums in advance shall not be required for periods of more than one month each, and may be deducted from the pay or deposit of the insured or be otherwise made at his election: *Provided*, That no reconversion shall be made to the five-year level premium form of policy.

"All yearly renewable term insurance shall cease on July 2, 1927, except when death or total permanent disability shall have occurred before July 2, 1927: *Provided, however*, That the director may by regulation extend the time for the continuing of yearly renewable term insurance and the conversion thereof in any case where on July 2, 1927, conversion of such yearly renewable term insurance is impracticable or impossible due to the mental condition or disappearance of the insured.

"In case where an insured whose yearly renewable term insurance has matured by reason of total permanent disability is found and declared to be no longer permanently and totally disabled, and where the insured is required under regulations to renew payment of premiums on said term insurance, and where this contingency is extended beyond the period during which said yearly renewable term insurance otherwise must be converted, there shall be given such insured an additional period of two years from the date on which he is required to renew payment of premiums in which to convert said term insurance as hereinbefore provided: *Provided*, That where the time for conversion has been extended under the second paragraph of this section because of the mental condition or disap-

pearance of the insured, there shall be allowed to the insured an additional period of two years from the date on which he recovers from his mental disability or reappears in which to convert.

"The insurance except as provided herein shall be payable in two hundred and forty equal monthly installments: *Provided*, That when the amount of an individual monthly payment is less than \$5, such amount may in the discretion of the director be allowed to accumulate without interest and be disbursed annually. Provisions for maturity at certain ages, for continuous installments during the life of the insured or beneficiaries, or both, for cash, loan, paid up and extended values, dividends from gains and savings, and such other provisions for the protection and advantage of and for alternative benefits to the insured and the beneficiaries as may be found to be reasonable and practicable, may be provided for in the contract of insurance, or from time to time by regulations. All calculations shall be based upon the American Experience Table of Mortality and interest at 3½ per centum per annum, except that no deduction shall be made for continuous installments during the life of the insured in case his total and permanent disability continues more than two hundred and forty months. Subject to regulations, the insured shall at all times have the right to change the beneficiary or beneficiaries without the consent of such beneficiary or beneficiaries, but only within the classes herein provided.

"If no beneficiary be designated by the insured as beneficiary for converted insurance granted under the provisions of Article IV of the War Risk Insurance Act, or Title III of this Act, either in his lifetime or by his last will and testament, or if the designated beneficiary does not survive the insured, then there shall be paid to the estate of the insured the present value of the remaining unpaid monthly installments; or if the designated beneficiary survives the insured and dies before receiving all of the installments of converted insurance payable and applicable, then there shall be paid to the estate of such beneficiary the present value of the remaining unpaid monthly installments: *Provided*, That no payments shall be made to any estate which under the laws of the residence of the insured or the beneficiary, as the case may be, would escheat, but same shall escheat to the United States and be credited to the United States Government life insurance fund.

"The bureau may make provision in the contract for converted insurance for optional settlements, to be selected by the insured, whereby such insurance may be made payable either in one sum or in installments for thirty-six months or more. The bureau may also include in said contract a provision authorizing the beneficiary to elect to receive payment of the insurance in installments for thirty-six months or more, but only if the insured has not exercised the right of election as hereinbefore provided; and even though the insured may have exercised his right of election the said contract may authorize the beneficiary to elect to receive such insurance in installments spread over a greater period of time than that selected by the insured. This section, as amended, shall be deemed to be in effect as of June 7, 1924."

SEC. 15. That a new section be added to the World War Veterans' Act, 1924, as amended (title 38, United States Code), to be known as section 310 and to read as follows:

"SEC. 310. Notwithstanding the provisions of sections 300 and 301 of the World War Veterans' Act, 1924, as amended (sections 511 and 512, title 38, United States Code), the United States, upon application to the bureau, shall grant United States Government life (converted) insurance against death or permanent total disability in any multiple of \$500 and not less than \$1,000 or more than \$10,000 to any person who has heretofore applied or been eligible to apply for yearly renewable term insurance or United States Government life (converted) insurance: *Provided*, That such person is in good health and furnishes evidence satisfactory to the director to this effect: *Provided further*, That no person may carry more than \$10,000 of United States Government life insurance at one time: *Provided further*, That no person who has surrendered his United States Government life (converted) insurance for its cash surrender value shall be entitled to apply for insurance under this section to the extent of the amount of the insurance so surrendered: *Provided further*, That the provisions of this section shall not apply to any person who did not serve in the military or naval forces of the United States in the course of the World War."

SEC. 16. That a new section be added to the World War Veterans' Act, 1924, as amended (title 38, United States Code), to be known as section 311 and to read as follows:

"SEC. 311. The director is hereby authorized and directed to include in the United States Government life (converted) insurance policy, provision whereby

an insured who is totally disabled for a period of twelve consecutive months, shall be paid disability benefits under the contract as though he or she were permanently and totally disabled. Such payments shall be effective as of the date of beginning of total disability, and shall be made monthly in accordance with the terms of the contract during the continuance of such total disability. Payments under this section shall be made independent of any other benefit provided in the contract, and during the period of such payments all premiums on such insurance shall be waived. Regulations shall provide for reexaminations of beneficiaries under this section; and, in the event it is found that an insured is no longer totally disabled, payment of benefits shall cease, and the provisions of the United States Government life (converted) insurance policy with reference to permanent total disability shall apply: *Provided*, That the benefits of this section shall not prejudice the right of any insured who is otherwise permanently and totally disabled: *Provided further*, That the benefits of this section shall only be granted upon application made by the insured at the time of the original application for United States Government life insurance, or after such application at any time during the life of the contract, upon proof of good health satisfactory to the director. The director shall determine the amount of the monthly premium necessary to cover the benefits of this section, and such monthly premium must be paid by the insured under the same terms and conditions as the regular monthly premium on his insurance contract."

SEC. 17. That section 305 of the World War Veterans' Act, 1924, as amended (section 516, title 38, United States Code), is amended by striking out the period at the end thereof and inserting a colon and the following: "*Provided further*, That compensation which is uncollectible by reason of the provisions of section 310 of the War Risk Insurance Act, as amended, or section 210 of the World War Veterans' Act, 1924, as amended, shall be considered as uncollected compensation for the purposes of this section."

Approved, May 29, 1928.

[PUBLIC—No. 570—70TH CONGRESS]

[H. R. 10487]

An Act To amend the World War Adjusted Compensation Act, as amended.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That subdivisions (b) and (c) of section 302 of the World War Adjusted Compensation Act, as amended, are amended, to take effect as of December 31, 1927, to read as follows:

"(b) Such application shall be made and filed on or before January 2, 1930, (1) personally by the veteran, or (2) in case physical or mental incapacity prevents the making or filing of a personal application, then by such representative of the veteran and in such manner as may be by regulations prescribed. An application made by a person other than the representative authorized by any such regulation, or not filed on or before January 2, 1930, shall be held void. If the veteran dies after the application is made and before it is filed it may be filed by any person: *Provided, however*, That if the veteran died between May 19, 1924, and July 1, 1924, without making the application, leaving a widow surviving him, the application may be made by the widow and shall be valid with the same force and effect in every respect as if the application had been made by the veteran.

"(c) If the veteran dies after the application is made, it shall be valid if the Secretary of War or the Secretary of the Navy, as the case may be, finds that it bears the bona fide signature of the applicant, discloses an intention to claim the benefits of this Act on behalf of the veteran, and is filed on or before January 2, 1930, whether or not the veteran is alive at the time it is filed. If the veteran dies and payments are made to his dependents under Title VI, and thereafter a valid application is filed under this section, then if the adjusted service credit of the veteran is more than \$50, payment shall be made in accordance with Title V, less any amounts already paid under Title VI.

SEC. 2. Section 602 of the World War Adjusted Compensation Act, as amended, is amended, to take effect as of December 31, 1927, to read as follows:

"SEC. 602. (a) No payment under section 601 shall be made to a widow if she has remarried before making and filing application, or if at the time of the death of the veteran was living apart from him by reason of her own willful act; nor unless dependent at the time of the death of the veteran or at any time thereafter

and before January 3, 1930. The widow shall be presumed to have been dependent at the time of the death of the veteran upon a showing of the marital cohabitation.

"(b) Payment under section 601 shall be made to a child if (1) under eighteen years of age at the time of the death of the veteran, or (2) at any time thereafter and before January 3, 1930, incapable of self-support by reason of mental or physical defect.

"(c) No payment under section 601 shall be made to a mother or father unless dependent at the time of the death of the veteran or at any time thereafter and before January 3, 1930. If at the time of the death of the veteran or at any time thereafter and before January 3, 1930, the mother is unmarried or over sixty years of age, or the father is over sixty years of age, such mother or father, respectively, shall be presumed to be dependent."

Sec. 3. Subdivision (b) and (c) of section 604 of such Act, as amended, are amended, to take effect as of December 31, 1927, to read as follows:

"(b) Applications for such benefits, whether vested or contingent, shall be made and filed by the dependents of the veteran on or before January 2, 1930; except that in the case of the death of the veteran during the six months immediately preceding such date the application shall be made and filed at any time within six months after the death of the veteran. Payments under this title shall be made only to dependents who have made and filed application in accordance with the provisions of this subdivision.

"(c) An application shall be made and filed (1) personally by the dependent if sixteen years of age or over, or (2) in case physical or mental incapacity or legal disability prevents the making or filing of a personal application, then by such representative of the dependent and in such manner as the Secretary of War and the Secretary of the Navy shall jointly by regulation prescribe. An application made or filed by a person other than the representative authorized by such regulation shall be held void."

Sec. 4. Title III of such Act, as amended, is amended, to take effect as of May 19, 1924, by adding at the end thereof new sections to read as follows:

"Sec. 311. Where the records of the War Department or the Navy Department show that an application, disclosing an intention to claim the benefits of any provision of this Act, has been filed on or before January 2, 1930, and the application can not be found, such application shall be presumed, in the absence of affirmative evidence to the contrary, to have been valid when originally filed. In such case the Secretary of War or the Secretary of the Navy, as the case may be, shall not be required to transmit to the Director the application (as provided in sections 303 and 605) unless a new application is filed, in which case the new application shall be considered to have been filed on the date of filing of the lost application.

"Sec. 312. (a) If satisfactory evidence is produced establishing the fact of the continued and unexplained absence of any individual from his home and family for a period of seven years, during which period no intelligence of his existence has been received, the death of such individual as of the date of the expiration of such period shall, for the purposes of this Act, be considered as sufficiently proved.

"(b) If in the case of any such individual who is a veteran it appears that his application was not made and filed prior to the beginning of such seven-year period, or that although entitled to receive adjusted service pay he did not receive it prior to the beginning of such seven-year period, then his dependents who have made and filed application before the date of the expiration of such seven-year period (if such period began before January 3, 1930) shall be entitled to receive the amount of his adjusted service credit in accordance with the provisions of Title VI.

"(c) For the purposes of subdivision (b) of this section—

"(1) The widow shall be considered to be dependent, within the meaning of section 602, if she was dependent at the beginning of such seven-year period or at any time thereafter and before the expiration of such period. The widow shall be presumed to have been dependent at the beginning of such seven-year period upon a showing of the marital cohabitation.

"(2) A child shall be considered incapable of self-support, within the meaning of section 602, if incapable of self-support by reason of mental or physical defect at the beginning of such seven-year period or at any time thereafter and before the expiration of such period.

"(3) The mother or father shall be considered to be dependent, within the meaning of section 602, if dependent at the beginning of such seven-year period or at any time thereafter and before the expiration of such period. If at the

expiration of such seven-year period the mother is unmarried or over sixty years of age, or the father is over sixty years of age, such mother or father, respectively, shall be presumed to be dependent.

"(d) In the case of a veteran, if it appears that he is still living, payments to dependents in respect of his death shall cease, and, if he has filed a valid application under the provisions of section 302, any payments already made shall be deducted from the face value of his adjusted service certificate, or from the amount of his adjusted service credit if such credit is not more than \$50. In the case of a dependent, if it appears that such dependent is still living, payments to dependents later in preference under this Act shall cease, and, if such dependent has filed a valid application under the provisions of section 604, the remainder of the payments shall be made in accordance with the provisions of Title VI.

"Sec. 313. That where any payment under this Act is to be made to a minor, other than a person in the military or naval forces of the United States, or to a person mentally incompetent, or under other legal disability adjudged by a court of competent jurisdiction, such payment may be made to the legally constituted guardian, curator, or conservator of the person entitled to payment, or to the person found by the Director to be otherwise legally vested with the care of the person entitled to payment or of his estate. Prior to the receipt of notice by the Bureau that any such person entitled to payment is under such legal disability, payment may be made to such person direct."

Sec. 5. Title V of such Act, as amended, is amended by adding at the end thereof a new section to read as follows:

"Sec. 508. Notwithstanding any other provision of this Act a veteran may, under regulations prescribed by the Director, name more than one beneficiary, and may from time to time, with the approval of the Director, change such beneficiaries. If the Director is unable to ascertain the beneficiary named by the veteran, payment shall be made to the estate of the veteran."

Sec. 6. Section 702 of such Act, as amended, is amended to read as follows:

"Sec. 702. Whoever knowingly makes any false or fraudulent statement of a material fact in any application, certificate, or document made under the provisions of Title III, IV, V, VI, or VII, or of any regulation made under any such title, shall, upon conviction thereof, be fined not more than \$1,000, or imprisoned not more than five years, or both."

Sec. 7. This Act shall not invalidate any payments made or applications received, before the enactment of this Act, under the World War Adjusted Compensation Act, as amended. Payments under awards heretofore or hereafter made shall be made to the dependent entitled thereto regardless of change in status, unless another dependent establishes to the satisfaction of the Director a priority of preference under such Act, as amended. Upon the establishment of such preference the remaining installments shall be paid to such dependent, but in no case shall the total payments under Title VI of such Act, as amended (except section 608), exceed the adjusted service credit of the veteran.

Approved, May 29, 1928.

[EXTRACT FROM PUBLIC LAW No. 563, 70TH CONGRESS]

[H. R. 13873]

An Act Making appropriations to supply deficiencies in certain appropriations for the fiscal year ending June 30, 1928, and prior fiscal years, to provide supplemental appropriations for the fiscal years ending June 30, 1928, and June 30, 1929, and for other purposes.

UNITED STATES VETERANS' BUREAU

Damage claims: To pay a claim for damages to or loss of privately owned property adjusted and determined by the United States Veterans' Bureau, under the provisions of the Act entitled "An Act to provide a method for the settlement of claims arising against the Government of the United States in sums not exceeding \$1,000 in any one case," approved December 28, 1922, as fully set forth in House Document numbered 271, Seventieth Congress, \$617.69.

Hospital facilities and services: For carrying out the provisions of the Act entitled "An Act to authorize an appropriation to provide additional hospital, domiciliary, and out-patient dispensary facilities for persons entitled to hospitalization under the World War Veterans' Act 1924, as amended, and for other purposes," approved May 23, 1928, fiscal years 1928 and 1929, \$7,000,000.

Approved, May 29, 1928.

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