



VA 167
The State of Wisconsin

ADDRESS ALL COMMUNICATIONS TO THE DEPARTMENT--NOT TO INDIVIDUALS

DEPARTMENT OF VETERANS AFFAIRS

STATE CAPITOL
MADISON 2, WISCONSIN

IN REPLY PLEASE REFER TO:

*Filed Jan 18, 1960
3:45 P.M.*

ORDER OF THE BOARD OF VETERANS AFFAIRS ADOPTING RULES

Pursuant to authority vested in the Board of Veterans Affairs, by section 45.35(4), Wisconsin Statutes, the present Veterans Affairs code consisting of Chapters 1, 2, 3, 4, 5, 6 and 7, are hereby repealed, and a new code consisting of corresponding chapters, is herewith adopted.

* * * * *

This is to certify, that the foregoing is a true and correct copy of a resolution duly and legally adopted by the Board of Veterans Affairs at a legal meeting held on the 15th day of January, 1960.

Gordon S. Husby
Director



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DEPARTMENT OF VETERANS AFFAIRS

STATE CAPITOL
MADISON 2, WISCONSIN

IN REPLY PLEASE REFER TO: _____

CERTIFICATE CERTIFYING RULES

STATE OF WISCONSIN)
DEPARTMENT OF VETERANS AFFAIRS) ss

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Gordon A. Huseby, Director of the Department of Veterans Affairs, and custodian of the official records of said department, do hereby certify that the annexed rules and regulations relating to the department were duly approved and adopted by the Board of Veterans Affairs on January 15, 1960.

I further certify that said copy has been compared by me with the original on file in this department and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have here-
unto set by hand and affixed the
official seal of the Department
at the Capitol, in the City of
Madison, this 15th day of January,
A. D., 1960.

Gordon A. Huseby
Director

Chapter VA 1

GENERAL

VA 1.01	Liberal statutory constructions	VA 1.08	Information required from out-of-state bonus applicants
VA 1.02	Benefits to those who qualify	VA 1.10	Strike relief not temporary aid
VA 1.03	Cooperation with other agencies	VA 1.11	Applicants false statement
VA 1.04	Supplement to federal benefits	VA 1.12	Reduced payments because of return to service
VA 1.05	Individual determination to be made	VA 1.13	Confidential records
VA 1.06	Scope of emergency aid	VA 1.15	Duties and responsibilities of director
VA 1.07	Departmental employes		

VA 1.01 Liberal statutory constructions.

(1) It shall be the policy of the board of veterans affairs to have the provisions of Chapter 45, Wisconsin statutes, administered in a most expeditious and liberal manner, resolving all reasonable doubt in favor of the claimant, to the end that the various benefits are made available to eligible veterans and/or their dependents as promptly and effectively as possible.

(2) Any veteran, who is an applicant for a benefit, in addition to making a supplemental written presentation, may appear in person, with or without counsel, to present the merit of his case or appeal from a decision of the department before the proper committee of the department at a time and place arranged by the county veterans service officer who processed the veteran's application.

VA 1.02 Benefits to those who qualify. It shall be the policy of the board to give assistance to all qualified Wisconsin veterans and their dependents in all matters connected with the securing of any aid or benefit that may be due them under federal or state law by reason of their service in the armed forces of the United States. Financial aid or benefits under the law will not be extended to veterans or dependents where need for such aid or benefit arises or results from the misconduct of the veteran or the beneficiary.

VA 1.03 Cooperation with other agencies. In addition to coordinating the activities of all state agencies performing functions relating to the medical, hospital, placement and training, educational, economic or vocational rehabilitation of Wisconsin veterans and/or their dependents, the department shall cooperate with all federal, state, county or other agencies whose functions include rehabilitation of Wisconsin war veterans.

VA 1.04 Supplement to federal benefits. It shall be the policy of the board to supplement federal benefits only in the form of rehabilitation and only when in the opinion of the department such additional grants are necessary to prevent want or distress and to otherwise assist in the veteran's successful rehabilitation.

VA 1.05 Individual determination to be made. The extent of grants to prevent want or distress is delegated to the director or his accredited representative who shall base his determination on the facts as they exist in each individual case.

VA 1.06 Scope of emergency aid. Emergency aid to prevent want or distress shall be construed to include medical, dental, glasses, subsistence, (food and clothing) funds to meet insurance payments, travel or moving expense and such other incidentals as may be deemed necessary for the veteran's successful rehabilitation or which will enable him to successfully pursue his course of instruction.

VA 1.07 Departmental employees. All employees of the department of veterans affairs shall, insofar as possible, be war veterans.

VA 1.08 Information required from out-of-state bonus applicants.

(1) It shall be the policy of the board that applications of veterans who have lived continuously in Wisconsin for ten years at time of application, who have received bonuses from other states as set forth in the statutes, be handled as other Wisconsin veteran applications. The department shall be authorized to reject such applications if not meeting general requirements.

(2) To expedite action on this type of application, the veteran must show:

(a) Amount of bonus, date received, and name of state.

(b) Sworn statement verifying proof of date establishing 10 years of continuous living in Wisconsin. Such applications will be examined in the light of the veteran's present need, the progress he has made in his rehabilitation, and will take into consideration the amount of bonus received from his former state of residence.

(c) A complete statement as to all other available facts will be required to assist the department in expediting action on applications of this nature.

(d) Where a veteran has received a bonus from a former home state and now qualifies under the provisions of our statutes, before an application for a grant is presented to the board for a decision, all possibility of handling the request as a rehabilitation loan will be exhausted.

VA 1.10 Strike relief not temporary aid. It shall be the policy of the board that strike relief cases shall be handled and considered within the framework of the policy of emergency aid previously adopted by the board, that aid for direct strike relief does not fall within the definition of temporary aid.

VA 1.11 Applicant's false statement. When a veteran makes a false statement on his application form, the facts will be referred back to the county veterans service officer, together with the local loan committee, for a report on the case. In any case, where the department shall find after investigation that any applicant has made or caused to be made or conspired, combined, aided or assisted in, arranged for or in any wise procured the making or presentation of false affidavit, statement or paper concerning any application or claim for veteran's benefits, the department may suspend all benefits granted to such veteran under Wisconsin Statutes, provided, however, that before such suspension is made effective, the veteran may within 30 days request that he be permitted to appear before the board in person with or without counsel to present reasons why such action should not be taken. In proper cases the facts in possession of the department shall be forwarded to the local district attorney for necessary action.

VA 1.12 Reduced payments because of return to service. When a veteran has returned to military service and desires either a reduction in monthly payments or a deferment of payments, the department can properly act upon such applications when the following are received:

- (1) A statement from the veteran which discloses his present income and his statement that his income has been materially decreased by virtue of his military service, and
- (2) A statement of approval from the county veterans service officer concerned based upon his investigation.

VA 1.13 Confidential records. Records pertaining to individual veterans are confidential (See Chapter 289, Laws of 1959).

VA 1.15 Duties and responsibilities of the director. The administrative functions of the department shall be in charge of the director who shall carry out the provisions of law and the policy and code of the board. He shall employ a Commandant for the Grand Army Home, and with the approval of the board shall appoint a custodian and superintendent of memorial hall.

(1) The director shall administer and supervise all programs of the department, and he shall serve as an ex-officio member of all advisory, standing and special committees appointed by the board, unless specifically exempted.

(2) He shall coordinate the activities with all state agencies performing functions relating to services available to veterans to make the benefits available as promptly and effectively as possible.

(3) He shall administer the program for temporary emergency assistance to prevent want and distress of World War II and Korean veterans.

(4) He shall administer the rehabilitation and housing loan programs for World War II and Korean veterans.

(5) He shall administer the medical and hospital treatment program for World War I veterans, and with the advice and approval of the board shall make such rules as are deemed necessary.

(6) He shall administer the compilation of veterans' graves records within the state, and obtain all available information required for such records.

(7) He shall direct the operation of the Grand Army Home for Veterans at King through the Commandant to insure that members receive proper care as required by statutes and the policy of the board.

(8) He and/or his designated agent or agents shall present the department's budget to the legislature.

(9) He and/or his designated agent or agents shall present to the legislature all proposed legislation recommended by the board. He shall make such reports to and appearances before the legislature on other matters when requested to do so.

(10) He shall supervise all funds of the department and he shall see that proper records are kept, and shall account for all funds disbursed for any reason whatsoever.

(11) He shall make regular reports to the board, as the board directs.

(12) He shall supervise all public relations of the department, shall designate personnel to participate in any and all meetings, conferences, requests for speakers, requests for programs from various veterans organizations, and shall determine the employes' method of travel for the most economical and efficient operation of the department.

(13) He shall report any flagrant violations of his authority to the board.

(14) He shall manage the appropriated funds and supervise expenditures for the best interest of efficiency and strict economy.

Chapter VA 2

MEDICAL GRANTS

VA 2.01	Grants, not medical relief	VA 2.08	Transfer to nursing home
VA 2.02	Veteran to use available agencies	VA 2.09	University hospitals to be used first
VA 2.03	State facilities to be used first	VA 2.10	Prior authorization
VA 2.04	Limitation, congenital and chronic conditions	VA 2.11	Payment of medical bills
VA 2.05	Accident cases	VA 2.12	Grant based on medical evidence
VA 2.06	Maternity cases	VA 2.13	Authorized rate of payment
VA 2.07	Dental cases		

VA 2.01 Grants, not medical relief. The law, not being intended to operate as a phase of medical relief, has the emergency problem as its prime concern, and the integrity of the postwar rehabilitation trust fund is to be preserved for the alleviation of want and distress.

VA 2.02 Veteran to use available agencies. A veteran or his dependent requiring medical treatment or hospitalization will be asked to obtain medical treatment from federal or state agencies or other facilities available if possible. If such treatment is not available, the department may authorize such treatment as will prevent want or distress.

VA 2.03 State facilities to be used first. Hospital and medical grants shall not be authorized for care or treatment received outside the boundaries of the state of Wisconsin except in case of emergencies or upon recommendation of the medical advisory committee.

VA 2.04 Limitation, congenital and chronic conditions. Unless there are extenuating circumstances, and to prevent want and distress, aid for congenital and chronic conditions will be limited generally to a one-month period, thus providing ample time for other arrangements to be made if necessary.

VA 2.05 Accident cases. Aid in meeting medical or hospital bills incidental to accident cases, will be considered only on a temporary emergency basis for a period of not exceeding one month and, when deemed necessary by the director, personal investigation of such cases will be made, and misconduct or lack of compliance with law will preclude favorable consideration of additional benefits.

VA 2.06 Maternity cases. Since the emergency feature in maternity cases is rarely present, assistance will not be granted unless there is actual necessity for funds based upon a detailed inventory of the assets and liabilities of the individual applying.

VA 2.07 Dental cases. Only emergency dental assistance will be considered and will be limited to extractions and temporary fillings with occasional plate accessories.

VA 2.08 Transfer to nursing home. Transfer of a patient from a hospital or a patient's home to a properly staffed and equipped nursing home will be made only upon the approval of the attending physician.

VA 2.09 University hospitals to be used first. Since university hospitals are a living memorial to Wisconsin's honored dead, use of such facilities will be given primary consideration under this statute.

VA 2.10 Prior authorization. Prior authorization must be obtained for assistance from the department, but in emergency cases a valid notice must be filed with the department within 5 days. The proper application must be forwarded without delay.

VA 2.11 Payment of medical bills. Where payment for medical or hospital bills has been approved by the department, final payment will be made only when medical or hospital statements are submitted in duplicate and completely itemized.

VA 2.12 Grant based on medical evidence. No grants will be made until the department has sufficient medical evidence in its files upon which to base such a grant.

VA 2.13 Authorized rate of payment. Payments will not be authorized for hospitalization in excess of the rate which could have been obtained from the University hospitals had the veteran been transferred to that institution.

Chapter VA 3

EDUCATIONAL GRANTS

VA 3.01	Expiration of federal benefits	VA 3.05	Eligibility for a grant
VA 3.02	Correspondence courses	VA 3.06	Emergency loan
VA 3.03	Prior approval for correspondence courses	VA 3.07	Out-of-state courses
VA 3.04	Out-of-state bonus cases need prior authorization	VA 3.08	Tutoring

VA 3.01 Expiration of federal benefits. Benefits under this act may accrue to veterans who exhaust their benefits under Public Law 550 only through the regular school credit period in which the termination of federal benefits occurred.

VA 3.02 Correspondence courses. Veterans desiring correspondence courses will apply first, to the veterans administration, and, if courses are not available from that source, the department may authorize and pay for such courses. No course may be authorized by the department for enrolled classroom study or direct correspondence unless the course is necessary to the veteran's vocational or educational rehabilitation and only when such course has direct relationship to his occupational, professional or educational objectives.

VA 3.03 Prior approval for correspondence course. Prior approval must be obtained before any correspondence course is begun. Application must be submitted for an enrolled classroom course two weeks prior to the date of registration for the semester. Upon approval of a correspondence course by the department, the cost of textbooks and fees will be authorized. A veteran may enroll in only one course at one time and such course must be satisfactorily completed before another course is approved.

VA 3.04 Out-of-state bonus cases need prior authorization. A veteran who has met the statutory 10-year continuous living requirement, but who has received a bonus from another state, may have a course authorized only upon specific authorization of the board after it has been determined that he is financially unable to pay for the course (fees and textbooks).

VA 3.05 Eligibility for a grant. The veteran's ability and opportunity to earn a supplemental income will be considered in determining eligibility for a grant. In any case, where a supplementary grant is deemed necessary, it shall be the policy of the board to allow a monthly grant which when added to veterans administration allowances, shall not give the veteran a combined monthly subsistence in excess of the following figures:

(1) PUBLIC LAW 550.

Single veteran	\$110.00
Married veteran	135.00
Married veteran with more than one dependent	160.00

(2) PUBLIC LAW 16 and 894. In cases of disability ratings of less than 30 per cent, applications for grants will be considered on the same basis as under public law 550.

(3) DISABILITY RATING. Disability ratings of 30 per cent or more will, ordinarily, preclude necessity of assistance from the department.

VA 3.06 Emergency loan. Prior to the time benefits are received under public law 16,550 or 894, loans may be made by the department.

VA 3.07 Out-of-state courses. Generally, educational grants shall not be authorized for courses of instruction pursued outside the boundaries of Wisconsin when such courses are available within the state and available to the individual, and no educational grants will be considered necessary in post-graduate or special professional courses since the veteran is deemed to have reached a stage of employability in his chosen profession.

VA 3.08 Tutoring. Generally, tutoring or other special educational services will be limited to first and second year students to overcome scholastic deficiencies in courses in which they are regularly enrolled.

Chapter VA 4

REHABILITATION LOANS

VA 4.01	Postwar rehabilitation trust fund not a bonus	VA 4.04	Applicant's personal qualifications
VA 4.02	Loan necessary to rehabilitation	VA 4.05	Creditors' claims
VA 4.03	Borrower informed of purpose	VA 4.06	Loan policy

VA 4.01 Postwar rehabilitation trust fund not a bonus. The postwar rehabilitation trust fund is not to be distributed as a bonus, but is to be administered for the rehabilitation of World War II and Korean veterans in conformity with the expressed intention of the law as defined by board policy.

VA 4.02 Loan necessary to rehabilitation. Consistent with the attorney general's broad interpretation of the word rehabilitation, loans may be made for all purposes as are deemed absolutely necessary to the veteran's successful rehabilitation.

VA 4.03 Borrower informed of purpose. Each borrower should be fully informed concerning the purpose of the fund so that he will appreciate the necessity of sound business principles in its administration.

VA 4.04 Applicant's personal qualifications. Proper weight should be given to the veteran's character, experience, and probable success of his business venture, when consideration is given to his formal loan application, and the department should take all necessary steps to ascertain all pertinent facts.

VA 4.05 Creditors' claims. It shall be the duty of the director to take such action as he deems necessary to protect the trust fund against dissipation by claims and interference of other creditors of the veteran, in accordance with board policy. The department will continue to reduce all claims to judgment, including claims based on cognovit notes where the whereabouts of the veteran is unknown, where other efforts to effect collection have been unsuccessful. The department shall attempt to obtain full settlement in all cases where possible, subject to the considered opinion of the director that a compromise settlement might be desired under the circumstances of a particular case.

VA 4.06 Loan policy. The basic loan policy will be as follows:

(1) ADMINISTRATIVE PROCEDURE. All administrative procedure will be held to a minimum, but such procedure cannot circumvent the necessity for adequate investigation, sound judgment and usual collection methods.

(a) Ordinary expenses incidental to making the loan will be borne by the department as administrative expenses.

(b) The department will maintain a strict policy to collect all loans. Where efforts to collect a loan in default have been unsuccessful and upon the department's referral, the attorney general's office will continue the collection procedure. The director may refer any particular loan to the loan advisory committee for advice.

(c) The loan will be paid in full, or a guarantor obtained, when the veteran moves out of the state. Wage assignments alone will be considered only when such procedures fail and the veteran's record is satisfactory for an assignment.

(d) In worthy cases a delinquent loan shall not bar a grant benefit from the department where, upon investigation, the circumstances show a good record on the part of the veteran and the emergency was incurred through no fault of the veteran, provided such grant shall not be made to retire a department loan.

(e) No employes of the department, no county veterans service officer and no other person in any way connected with the administrative duties or advisory capacity of the department shall be accepted as endorser or guarantor on any loan.

(2) FORMS. No forms will be used for loan purposes unless approved by the loan advisory committee and the board.

(3) APPLICATION. Application for loans shall be made only on approved departmental forms and shall carry the recommendation of the county loan advisory committee; further, it shall be the duty of the director to see that proper references have been obtained and that the following conditions are satisfied:

(a) Proceeds of the loan applied as outlined in the loan application.

(b) The purpose of the loan will further the rehabilitation of the veteran.

(c) The veteran will be reasonably certain of the success of his venture.

(d) The veteran conforms to the warranty in the application that he will pay no commission or expenses on a loan from the department and no agent will receive a commission or expenses out of loan proceeds.

(4) PERIOD. The initial period of all loans shall not exceed a maximum of 5 years for real estate and shall not exceed 3 years for chattel mortgages. Guaranteed notes shall not be made for a period in excess of 38 months.

(5) INVESTIGATION AND RECOMMENDATION. Where so established, county loan advisory committees will investigate and recommend acceptance or rejection of loan applications through the county veterans service officer; farm loans will be made in conjunction with the recommendation of the county agricultural agent of the county in which the veteran resides.

(6) RESTRICTIONS. Generally, the department will adhere to the following conditions: (a) Loans will be made to veterans for rehabilitation purposes only.

(b) All loans will be amortized on a monthly basis.

(c) Security or collateral will be required on all loans. Furniture will not be taken as security or collateral on loans for business purposes or the payment of debts.

(d) Purchase price chattel mortgage loans for furniture will not be made in excess of \$750. However, where circumstances warrant, loans of \$1,000 may be made on a guarantor basis.

(e) Loans will not be made in excess of the reasonable value of the property pledged as security or to be acquired from the proceeds of loans.

(f) Wives of veterans must sign notes with their husbands, and husbands of veterans must sign notes with their wives.

(g) Background information will be obtained whenever deemed advisable.

(h) No chattel mortgages will be accepted on merchandise stock.

(i) Loans will not be made to finance existing debts as long as the veteran's commitments remain within his capacity to pay, and applications for such loans will be accompanied by current statements from creditors. After one such loan has been made, no further loans will be made for the payment of debts. No loans will be made for the payments of debts to the members of the family of either the veteran, the veteran's wife, or the veteran's husband. No business transactions between the veteran and the members of a spouse's family will be financed through the department. Loans shall be made only where they will substantially consolidate all the veteran's debts, other than his home mortgage, and checks will be made payable to the veteran and the creditor concerned.

(j) A veteran making application under the rehabilitation law for the purpose of consolidating debts will furnish the department a statement from the finance company giving the date the account was entered into, the original amount, purpose and the exact amount which the finance company will accept to retire the account in one lump sum.

(k) Cars or trucks purchased must be necessary for the veteran's employment, investigation of necessity and recommendation to be made by the county veterans service officer and county loan committee concerned.

(l) No loans will be made to provide the down payment requirement of lending agencies on home purchases. Real estate loans shall be made for repairs and additions to a veteran's home or business property only where such total cost does not substantially exceed the statutory loan limit.

(m) In consolidation of loans, the new loan will be made in an amount to pay out the old loan.

(n) Where private financing is not available, purchase loans on automobiles not more than four years old may be made on the basis of one-third down and 18 months maximum to pay.

(o) No loans will be made for veterans to enter the vending machine business, to engage in mink farming and similar venturesome businesses, to enter the filling station business, the contract or common carrier trucking business, to purchase tractors for tractor trailers, or for the benefit of any corporation whatsoever.

(p) Loans on house trailers of medium price where the veteran prefers this type of dwelling will be favorably considered only on a guarantor basis.

(q) Upon the granting of a purchase price chattel mortgage the loan check will be issued to the veteran and seller as payees.

(r) No second chattel mortgages will be accepted.

(s) No loan will be considered for a female Wisconsin veteran who has married and has no independent income for loan repayment and no loans shall be considered for such veterans except those in which the benefits are immediate, direct, personal and tangible to the veteran concerned regardless of any indirect or secondary benefits.

(t) No loans will be made to pay off obligations for taxes.

(u) No loans shall be made where the guarantor receives any loan proceeds.

(v) In order to comply with the intent and specific provisions of the statutes pertaining to rehabilitation and housing loans, no loan will be made from the rehabilitation trust fund to complement a housing loan when the combination of such loans will exceed the statutory limit for a housing loan.

(7) SECURITY. Where real estate is to be offered as security, acceptance of such security is to be based on a warranty deed in existence or one to be issued, supported by an abstract, if there is one in existence; if not, proper consideration will be given to an attorney's brief opinion that the grantor has good and sufficient title to render the grantee. Abstracts will remain in the department until first mortgage loans on real estate are paid off.

(8) INSURANCE. All mortgage forms will contain a clause for insurance as follows:

Real estate and improvements: Fire and extended coverage; rental, for business property.

Farm machinery: Fire, lightning and windstorm,

Livestock: Fire, lightning and windstorm (our chattel form 525-A covers disease factor in herd.)

Motor vehicles: Fire and comprehensive coverage.

All other types of chattel mortgages: Fire and comprehensive coverage.

(a) Loans will not be made on motor vehicles, tractors, or house trailers unless insured in a company licensed to do business in Wisconsin.

(b) Applicants for a loan, other than an automobile loan, must furnish insurance policy with a standard mortgage endorsement (form 127b) to the department at the time the loan is made. Applicants for a loan on an automobile must furnish an insurance policy showing the interest of the mortgagee.

(9) REPAYMENT OF STUDENT LOANS.

(a) All student and on-the-job trainee loans will be made with the distinct provision that, upon receipt of veterans administration subsistence checks, the veteran concerned will promptly repay his loan to the department from the proceeds of his first veterans administration check. Loans to veterans in this category will be classified as character loans and generally will be limited as follows:

Single veterans: \$75 per month maximum
Married veterans: \$100 per month maximum

(b) Loans for students under public law 550 for books, fees and tuition will be made up to \$100 for first year students just entering school or college. These loans will be made upon a character basis. The application must have the recommendation of the school's veterans counselor. Repayments will be made monthly so that the loan is paid up by the end of the semester concerned. Loan checks will be made payable to the veteran and the interested parties (school or bookstore).

(c) Loans to assist students through their last year of schooling and in the case of medical students through their year of internship will be made with the understanding and notification to the veteran concerned that arrangements will then be made for monthly repayments on their loans.

(10) WISCONSIN STUDENTS IN OUT-OF-STATE SCHOOLS. All loans to students attending schools outside Wisconsin must be guaranteed by responsible parties as indicated above, and no such loans will be made when educational facilities are available in Wisconsin.

(11) COUNTY LOAN ADVISORY COMMITTEE. The director is authorized to appoint, with the county veterans service officer concerned, a county loan advisory committee to furnish information and recommend approval or denial of loan applications.

Chapter VA 5

HOUSING LOANS

VA 5.01 General
VA 5.05 Individual

VA 5.10 Veterans cooperative and non-profit
corporations
VA 5.15 Incentive grants

VA 5.01 General. (1) OBJECTIVE. The sole objective of the veterans' housing program is to aid veterans. The available funds are far too small to give aid to more than a small percentage of the more than four hundred sixty-one thousand veterans in the state. In order to spread the available funds to as many veterans as possible, it is imperative that an individual veteran receive only the amount sufficient to enable him to acquire a home.

(2) CONTROL EXERCISED TO PROTECT VETERAN. The board is fully cognizant of the facts that uncontrolled credits have resulted and can only result in unjust inflation of the price that veterans have to pay for their homes. The benefits of the veterans' housing program will be wholly lost to the veteran if the credits extended by the state are only reflected in increasing prices for homes. It is the policy of the board to exercise strict control in the granting of loans in an effort to protect the veteran and to insure that further inflation in existing prices for homes shall not result.

(3) TYPES OF AID. The veterans' housing statute provides three means of aiding veterans to obtain homes. These are: first, loans for home ownership, second, loans to non-profit corporations; third, grants to housing authorities for rental units. In the analysis of applications under each of the three methods, the program which will provide adequate housing at the lowest cost to the veteran will be considered as having the greatest merit.

(4) ALLOCATION OF FUNDS. The veterans' housing statute provides that funds, both for loans and grants, shall be allocated as nearly as practicable to the counties on the basis of their veteran population. The census of veterans, as of January 31, 1955, submitted to the department by state headquarters of selective service under date of June 27, 1955, will be used.

(5) AMOUNT AND PAYMENT. Housing loans will be made in multiples of \$100.

Monthly installments will be applied first to interest and then to principal.

(6) CONSTRUCTION LOANS. It will be the policy of the board that funds for construction or remodeling will be disbursed under the accepted practices of the building industries, but where there is no supervised lending institution involved in the transaction, funds shall be disbursed by the department on presentation of bills approved for payment by the veteran.

(7) APPLICATIONS UNDER OATH. All applications for loans must be under oath and sworn to by the applicants.

(8) APPLICATIONS PROCESSED AS RECEIVED. All housing loan applications coming within the provisions of the statute shall be regularly processed as received.

(9) LOANS NOT TO EXCEED STATUTORY LIMITS. In order to comply with the intent and specific provisions of the statutes pertaining to rehabilitation and housing loans, no loan will be made from the rehabilitation trust fund to complement a housing loan when the combination of such loans will exceed the statutory limit for a housing loan.

(10) DEFAULT ON REHABILITATION LOAN CONSIDERED. The department will not consider favorably applications for housing loans by veterans who are in default on a rehabilitation loan. However, such housing loan applications may be submitted to the loan advisory committee for consideration where such applications will reestablish the veteran on a sound financial footing.

(11) INTERPRETATION OF FUNDS. In order to construe the law liberally under the language thereof, the policy of the board will construe the word funds in this section of the statutes, either as cash on hand or liquid investments, the conversion of which would not mean a substantial loss to the veteran.

(12) APPRAISERS. The appraisers used by the veterans administration will be used by the department wherever possible. If no such appraiser is available, an equally competent appraiser may be used, provided he submits his appraisal on the department's form 347.

(13) AUTHORIZATION TO DESIGNATE APPRAISERS. The director is authorized to designate approved appraisers in any area where it is deemed necessary for the protection of the veteran. In counties where approved appraisers have been designated only their appraisals will be accepted.

(14) APPRAISAL FIGURE CONTROLS. Where the sales price exceeds the appraisal figure in any degree, then the loan application shall be initially denied, subject to review and reconsideration by the department upon request of the veteran. Appraisals submitted to the department are advisory, and the department may determine value under the provisions of the statutes.

(15) APPRAISAL STATEMENT. All appraisals received by the department shall include the following statement, or words of similar import: "This is the price which this property should sell for on the present market."

VA 5.05 Individual. (1) APPLICATION. The application for an individual loan shall describe the primary financing. Knowledge of the type of private financing available will aid the department in passing upon the soundness of the loan.

(2) MONTHLY SHELTER COST. It is considered that the department owes an obligation to a veteran to protect him from assuming a greater indebtedness than he can pay. It shall be the policy of the board that monthly payments on housing loans will be fixed at a figure which will cause total shelter cost of the veteran to approximate from 20 to 25 per cent of present income.

In an exceptional and meritorious case, and upon the request of the veteran, the department with the advice and consent of the loan advisory committee and the approval of the board may make a loan to such veteran at a shelter cost rate below 20 per cent of monthly income.

The amount of the veteran's present income shall be determined as the amount he is receiving for his regular work period computed on a monthly basis, and part-time or overtime income shall not be considered since it is unpredictable over a long term loan period unless sufficient proof is submitted by the veteran establishing such income as a permanent source. The income of the veteran's wife cannot be used in determining the shelter cost since such income is also unpredictable, but may be used

where sufficient evidence is submitted that the wife will be employed during the term of the loan. Applications which require rental income to meet the shelter cost requirement shall be closely scrutinized and may be denied where the total amount of rental is required, since it is generally recognized that considerable expense is involved in maintaining rental properties. In the case of self-employed veterans, the income tax return for the prior or current year shall be prima facie evidence of his income, and depreciation of property used in earning such income shall be considered in determining the net income.

(3) REQUEST FOR REDUCTION IN MONTHLY PAYMENTS AFTER CONTRACT IS COMPLETE. The terms of the contract must be complied with by the veteran after the contract is made with the department, and should there be any new circumstances which were not in existence at the time the loan was made, such circumstances will be considered independently of the original contract. Any changes in the schedule of repayments of a veteran's loan can only be considered if new circumstances and conditions are present which materially alter the facts on his application and therefore should be considered by the department. Consideration will be given to changing monthly payments only when the veteran submits a statement of such facts to his county veterans service officer and that officer recommends and approves a change based upon such facts after investigation.

(4) PARTIAL PAYMENT. In the instances where the veteran pays only part of his monthly scheduled payment, the department must necessarily take action to maintain the contract.

(5) RECORDING FEES. In conformity with usual practices, recording fees of the department's housing loans will be paid by the veteran concerned. All closing or other costs involved in a purchase, construction, or improvement transaction shall be paid by the veteran in cash at the time of said closing, and such expenses shall not be added to the amount of the primary mortgage nor shall the veteran execute a note or other evidence of obligation for such costs.

(6) PAYEES ON STATE CHECK. Upon approval of a construction loan, the department may make its check payable jointly to the veteran and to the lending institution which has the primary financing, upon the agreement of the lending institution to pay the monies to the contractor upon completion of the contract.

(7) STATEMENT ON LIENS. On closing an approved purchase loan, the department may make the check payable to the veteran and the vendor upon the agreement of the veteran to submit a statement of his attorney or the lending institution that the mortgage running to the department has been recorded and no liens have intervened between the first and the department's mortgage.

(8) CLOSING. In lieu of a final opinion, satisfactory evidence qualifying the loan as provided in form DVA No. 313, must be provided prior to the disbursement of the department's funds. (Note: Forms may be obtained from Wisconsin Department of Veterans Affairs, State Capitol, Madison 2, Wisconsin).

(9) OCCUPANCY DATES CONTROL PAYMENTS. Upon construction and purchase loans, the application should contain a statement by the veteran of the date upon which he will acquire occupancy, and loan payments will begin as of this date.

(10) TEMPORARY DWELLING. Application for a loan on a basement, garage or similar quarters, to be used for temporary dwelling purposes, will be closely scrutinized for the protection of the veteran.

(11) SUBORDINATION AGREEMENTS. Requests for subordination agreements for an increase in the primary mortgage may be executed by the department when it is proven to the satisfaction of the department that such funds will be used to remodel or improve the mortgage security only and that the original cost of the property plus subsequent improvements and the cost of the proposed improvements will not exceed \$15,000. The veteran must also show that his proposed housing payment is not excessive in view of his income. Requests for subordination agreements will not be approved for the purpose of building garages since garages do not qualify as necessary housing under the law. All requests for a subordination agreement for the application of siding to a dwelling will be closely scrutinized since it is questionable whether

the mortgage security is increased in proportion to the cost, and whether the department's mortgage has reasonable and adequate security. The department will further scrutinize carefully applications for subordination agreements involving luxury items such as recreation rooms, kitchen and bathroom modernization, and other similar items, and may reject applications if the improvement is deemed unnecessary, or too costly in view of the value of the home. In those cases where an advance in the first mortgage is requested for the purpose of improving the dwelling and the department is satisfied that its security position after such advance will remain satisfactory, the department is authorized to approve such applications administratively; all other applications will be submitted to the loan advisory committee for individual consideration and decision.

(12) **TWO FAMILY UNITS.** Under proper circumstances, loans may be made to two qualified veterans for the purchase or construction of a two-family unit to provide a home for each, but where more than two veterans desire to engage in joint operations, they will proceed under the section of the statutes pertaining to veterans' cooperatives and non-profit corporations.

(13) **BUSINESS PURPOSES.** Incidental use of a dwelling for business purposes will not disqualify an application. Applications which are principally for business purposes do not qualify under the housing law. In determining the business use of the dwelling, the area to be occupied as a business must be less than 50 per cent of the total, and the business portion must be occupied by the veteran in carrying on his own business. All applications for buildings which are classified as commercial, having living quarters, or to be converted to living quarters, will be closely scrutinized by the department. Applications for dwellings which include farmland and farm buildings will be analyzed to ascertain that the dwelling is adequate for the veteran's family, that the appraisal of the home with reasonable sized lot is fairly valued, and that the loan is not primarily for the business of farming since the law does not cover business operations. Likewise, the department will scrutinize applications involving a dwelling with large parcels of land to determine that the purpose of the loan is to acquire a

home rather than to invest in land for resale. Loan applications which involve land which will not be farmed because the veteran will continue his regular avocation will be considered where the veteran can satisfy the department of his need for such land acquisition.

(14) NORMAL DWELLING. If a dwelling unit is normal in the community, the fact that income from apartments in the building is in excess of the income which would be received from the portion occupied by the veteran will not bar favorable consideration of the loan application. Applications to purchase two bedroom homes by veterans who have two or more children of mixed sexes will be closely scrutinized and deemed inadequate unless to the satisfaction of the department the veteran can show the adequacy of such housing. All multiple unit homes to be converted to single family dwellings for adequacy purposes must be appraised as single family dwellings.

(15) DEPENDENTS. The department will recognize as dependents all persons who are normally members of the veteran's family group. The veteran must be the head of the family.

(16) PAYMENT ON SALE. The department will reserve the right to require that upon sale of the property by the veteran, its loan will be paid in full.

(17) REFINANCING. Loans for refinancing will be for the purpose of assisting a veteran when there is need for such action and the loan will aid him to establish a reasonable financial status concerning his housing needs. Need for such action is deemed to be present where the veteran is in danger of losing his home through legal action and documents have been served upon him.

(18) APPLICATION BY A SINGLE VETERAN. A loan application by a single veteran or a veteran without dependents will be considered at the time the veteran is married in order that loan papers are signed by both husband and wife.

(19) DENIAL OF OUT-OF-STATE BONUS APPLICATIONS. In view of the use which Wisconsin veterans are making of present available funds, and that there are not sufficient available funds to assist all Wisconsin veterans, all housing loan applications of veterans who have received a bonus from their former home state will be denied.

(20) CONSTRUCTIVE RECEIPT OF OUT-OF-STATE BONUS. The department will not consider favorably housing loan applications of veterans who have received a bonus from another state, including veterans who have applied for such bonus and have received notice that their applications have been approved, whether or not payment has as yet been received.

(21) NEED FOR LOAN. Since housing funds are limited, and to comply with the requirement of the statutes that the most necessitous cases shall be favored by establishing an order of preference:

- (a) Loans shall be made only to veterans who show need for such housing and who have exhausted their primary financing from local agencies. Need for housing shall also infer that the dwelling is adequate for the veteran's family needs.
- (b) Applications received from county veterans service officers shall contain such statements.

(22) SECOND APPLICATIONS. Favorable consideration will be given to cases of second applications for housing loans where the applications are based upon legitimate reasons, such as removal of the veteran to another city by his employer, need for a larger home due to increase in his family, and so forth.

(23) INSURANCE. The amount of insurance carried by the veteran should equal or exceed the total of the encumbrances or mortgages on the property to insure the veteran's complete protection in case of a loss. All department loans made after September 1, 1958, are protected by mortgage cancellation life insurance.

(24) VETERAN CHARGED ON FAILURE TO FILE DOCUMENTS. Where the veteran fails to provide evidence of adequate insurance coverage or fails to forward the department's note and mortgage, an attorney's final opinion of title or title insurance on the property, the department shall procure the necessary insurance or attorney's opinion and charge the cost to the veteran. The department is authorized to withhold \$100 of the loan proceeds until the necessary papers are returned to the department.

(25) MAXIMUM LOCAL FINANCING. The veteran must obtain maximum local financing. Where maximum primary local financing is not obtained, the veteran will submit statements from three local lending agencies stating the reason for refusing to make the loan. Maximum local financing by a lending institution is the loan amount made in its ordinary and regular business transactions, and within their laws and regulations. A primary loan made by an individual will be considered maximum local financing when it equals or exceeds 50 per cent of the cost of the property.

(26) SPLIT LOT LOANS. Loans on split lots will be scrutinized closely to ascertain that the need requirement of the law is fulfilled, that the property is in good repair and good condition, that it appears to have a reasonable resale value, and that it has proper access by means of easements or abuts on a street or lane or alley. The department recognizes that the value of such properties generally is doubtful security for a loan, and that the security decreases as the housing emergency diminishes.

(27) ACCELERATION UPON CHANGE OF TITLE OR POSSESSION. The intent of the law is to provide a home for the veteran and his family. The department will reserve the right to require that its loan be paid in full and will so provide in the note and mortgage. Transfer of possession of the property for any reason shall be interpreted to mean nonoccupancy of the mortgaged premises by the veteran or his family.

(28) ACCELERATION UPON FALSE STATEMENT. Whenever it is determined that an applicant has obtained a housing loan through fraud, misrepresentation, concealment of a material fact in his application or other violation of law, the note will be accelerated and full payment demanded.

(29) OUTSIDE APPLICATIONS TO CUT-OFF COUNTIES. Applications in cut-off counties by residents of other counties will not be favorably considered without approval of the local county veterans service officer.

(30) EXCHANGE OF HOUSING. The department may make a loan to a veteran who has previously owned a home and sold it. Such veteran must submit a valid reason for the sale of such home and must show that his equity from the sale is used to acquire his new dwelling.

(31) PARTIAL RELEASE OF MORTGAGE. The department when called upon to release a portion of its mortgage security is authorized to issue such release if it is determined that such release will not seriously devalue the remainder of the property. The department will require that the funds obtained from such released property be applied to the mortgages in their original proportion but if there is no primary mortgage on the property or the primary lender waives claim to the funds then such funds shall be applied as a principal reduction of the department's loan. If all or part of the funds are to be used to improve the property the expenditure of the funds must be supervised.

(32) VETERAN'S OUTSIDE DEBTS. The amount of the veteran's outside debts and the monthly payment thereon may seriously hamper the veteran's ability to make his housing payments. The department will carefully consider the reasons for the veteran's outside debts, the monthly payments in relation to his income, and his ability to meet his financial obligations. If the department determines that the indebtedness shows financial instability or if the monthly payment will affect the veteran's ability to make his housing payments, the loan application may not be favorably considered.

(33) GIFTS OF MONEY OR OTHER PROPERTY. The department will determine the value of property which the veteran has received as a gift when it is part of his loan application. No gift of money, personal property or real estate shall be considered unless the donor submits a statement that the value of such gift will not be repaid. In determining the value of such real estate the assessed value and the appraised value shall be considered and the higher value may be used by the department in determining either the 5 per cent equity required under the law or the total cost of the property. In cases involving a gift of either real or personal property to the veteran where the donor recently acquired such property, the actual cost to the donor shall determine the value of the gift.

(34) INCREASE IN PRIMARY MORTGAGE LOAN. Any increase in a primary mortgage loan over the amount indicated on the DVA form 318, unless approved by the department, shall be considered a third or subsequent lien on the property. The department may take whatever action it may deem advisable to protect its second mortgage interest and may request the return of its loan funds if necessary.

(35) LOAN COLLECTIONS. The department will maintain a strict policy to collect all loans. All loans in default and upon which the efforts of the department to collect have been of no avail, will be referred to the attorney general's office for collection, except such loans as the director may refer to the loan advisory committee for advice.

VA 5.10 Veterans cooperatives and nonprofit corporations.

(1) STOCKHOLDERS INTEREST. The department will require proof in the application or otherwise that no member or stockholder of the corporation will have any financial interest therein other than as a purchaser of a home and that no member or stockholder of the corporation will make any profit in dealing with the corporation, either through the sale of real estate or through contracting with that corporation.

(2) CONTRACTOR BOND. The contractor will furnish a bond for completion running to the department, in addition to the corporation and the first mortgagee.

(3) STOCK PURCHASE NOT ELIGIBLE. The statute clearly indicates that the department has no authority to make direct loans to veterans for the purpose of purchasing stock in such a corporation.

(4) DIRECT LOANS UNAUTHORIZED FOR STOCK PURCHASE. Under the housing program, the department has no authority to make direct loans to veterans for the purpose of purchasing stock in such a corporation.

(5) LOANS ON NON-PLATTED SUBDIVISIONS. Loans on property other than subdivisions already platted where municipal utilities are available, will be carefully scrutinized.

(6) DOCUMENTS REQUIRED. A certified copy of the articles of incorporation, and such other papers as may be required, will accompany the application.

VA 5.15 Incentive grants.

(1) QUALIFICATIONS. Housing authorities requesting incentive grants will be required to show that the completed project will provide housing to veterans at as low a monthly cost as may be achieved in any other manner. In this connection, the application will show the current monthly cost to the home owner of houses offered for construction or available for purchase in the community.

(2) BOND. The contractor will furnish a bond for completion and include the department as an obligee entitled to enforce the bond.

(3) PAYMENT. Payment to the housing authority may be made by the department upon approval of the project and the furnishing of the necessary bond.

(4) AUTHORITY. A copy of the resolution establishing the housing authority will accompany the application.

Chapter VA 6

MEMORIAL HALL

VA 6.01 Information available

VA 6.02 Preservation and display

VA 6.03 Duties and responsibilities of
custodian

VA 6.01 Information available. It shall be the policy of the board that the department administer the provisions of this section of the statutes, to the end that complete information of the museum is disseminated to all visitors.

VA 6.02 Preservation and display. The policy shall be to preserve carefully and to display attractively all war trophies and mementos of the memorial collection, and to acquire additions hereto whenever and wherever possible to make new acquisitions.

VA 6.03 Duties and responsibilities of custodian. The custodian or superintendent shall have charge and custody of the hall. He shall explain to visitors the various exhibits and their historical background. He shall register all visitors, by groups if he deems it proper, and shall report annually at the close of the fiscal year the number of people who have visited the hall, and submit such other reports as may be directed by the board. He shall report to the director any unwelcome visitors and may bar them from the hall when he has reason to believe, upon their repeated visitations, that their presence is not in the best interest of the department and the state.

Chapter VA 7

THE GRAND ARMY HOME FOR VETERANS,
KING, WISCONSIN

VA 7.01	Duties and responsibilities of the commandant	VA 7.04	Maintenance
VA 7.02	Admission of members	VA 7.05	Inspections
VA 7.03	Personal conduct and hygiene	VA 7.06	Discharges and leaves of absence
		VA 7.07	Discipline and control

VA 7.01 Duties and responsibilities of the commandant. (1) The commandant, under the supervision of the director of the department, shall operate and conduct the Grand Army Home for Veterans in accordance with the laws and the policies of the Board.

(2) He shall have charge and custody of the Home including all lands, buildings, furniture, tools, implements, stock and provisions and every other species of property pertaining thereto or within the precincts thereof, and shall reside at the Home.

(3) He shall place in full force and effect all orders, policies, and regulations of the board for the governance of the home.

(4) He shall employ such personnel as may be necessary and authorized for the proper conduct of the home; and neither he nor any employe shall, directly or indirectly, have any pecuniary interest or concern in any oral or written contract which may be entered into for any purpose connected with the business of the home. No employe shall buy from or sell to the home or to any member, materials, equipment or services, nor accept any remuneration from visitors, members, their relatives, friends, or any other person or organization.

(5) He shall keep a true and accurate account of all monies received and expended for the operation and improvement of the home. He shall make an annual financial report to the director as soon after the close of the fiscal year as is practicable.

(6) He shall keep a true and accurate record of each member of the home, including date of admission, period of occupancy, age, residence, the military organization in which each veteran or related veteran served, and evidence of marital status, residence at time of admission, health, financial and military eligibility.

(7) He shall keep a true and accurate account of the names and salaries of the operating personnel of the home, and the fund from which they are paid.

(8) He shall receive, disburse and account for funds, other than state funds, received from all sources to be expended on behalf of designated members, or for the benefit of the home.

(9) He shall at the appropriate time submit to the director an itemized estimate of the financial needs for operation, maintenance, and capital outlay of the home for the next fiscal period.

(10) He is authorized in an emergency to use his judgment in any matters not specifically covered by any order, regulation or policy of the board, reporting the matter and his action immediately to the director.

(11) He may be authorized in writing by the director to represent the department in official transactions between the home, other departments of state government and the veterans administration, except in matters which the board or an appropriate committee may have under consideration.

(12) He shall attend all regular meetings of the board, and such special meetings as are called to act on matters relating to the home, and shall at each meeting be prepared to make an oral report of activities, progress and problems of the home.

(13) He shall submit such other reports as the board or the director may require.

(14) The director and the commandant are authorized to make such changes in the charges for meals served to employes of the home on the basis of actual cost of the meals as well as conforming with the rise and drop in meal costs as reviewed with the executive department, such action to be reported at the next regular meeting of the board.

(15) Joint accounts may be held by members only with the written approval of the commandant. The commandant may require termination of any joint account which any member holds with any other person.

(16) The commandant is authorized to take the necessary steps to recover any property or funds transferred or assigned contrary to these rules.

(17) Supervisors, with the approval of the commandant, may employ such member help as is deemed necessary, and payment for member services will be made according to the statutory pay plan of the Bureau of Personnel.

(18) He is authorized to render to a person not connected with the home only emergency first-aid medical service where the delay in transportation to a local doctor or hospital, in the opinion of the supervising home physician, would endanger the life, and limb, or health of such person.

VA 7.02 Admission of members. (1) No person shall be admitted until he or she shall have submitted a formal application on approved printed forms furnished by the home. Each question must be fully and accurately answered and the completed application properly and correctly executed.

(2) An application of a veteran must be accompanied by a discharge certificate, or other satisfactory proof of service. Upon temporary admission, each applicant will be examined by the supervising physician of the home for medical acceptability and the decision of the physician for admittance shall be final.

(3) A wife of a veteran must furnish, with the application, a certified copy of her marriage certificate and a certified copy of the veteran's certificate of honorable discharge or suitable evidence of honorable service.

(4) A widow of a veteran must furnish, with the application, a certified copy of her marriage certificate, a certified copy of the veteran's certificate of honorable discharge or suitable evidence of honorable service and a certified copy of the death certificate of her husband.

(5) A widowed mother of a veteran must furnish, with the application, a certified copy of her marriage certificate and a certified copy of the certificate of honorable discharge or suitable evidence of honorable service of the veteran through whom eligibility is claimed. She must also furnish a verified copy of the public record of birth of the veteran through whom eligibility is claimed, together with a certified copy of the death certificate of her last husband.

(6) A complete and accurate financial statement of the applicant, physician's report of physical examination and two affidavits attesting Wisconsin residence will be filed with each application.

(7) All applications must be filed with the commandant. Any application in which questionable eligibility is involved will be presented to the board and approved before the applicant is admitted.

(8) The commandant is authorized in an emergency to temporarily domicile an applicant whose eligibility has not been fully determined. Payment of money due the state according to law shall begin as of the first day of temporary domicile.

(9) All members receiving pensions, compensation, social security, railroad retirement, or other benefits from any source are required to deposit evidence thereof with the commandant for safekeeping and information.

(10) All members, including those admitted temporarily, will pay to the state of Wisconsin from their income, such sum of money as is required by law, at such time and in such amounts as the board shall provide.

(11) Any member, who fails to pay within 10 days money due the state, shall be suspended by the commandant until the obligation is paid. If an obligation is not paid within 30 days, a member shall be given an undesirable discharge.

(12) Any member who marries without consent of the commandant will be given an undesirable discharge.

(13) No former member may be admitted until a regularly executed application for admission has been submitted, approved by the commandant in case the discharge had been honorable, or by the board in case the discharge had been undesirable or dishonorable. A veteran discharged to enter a veterans administration facility for treatment may be admitted if administratively determined by the commandant that eligibility requirements are fulfilled.

(14) Children of members will not be quartered or maintained at the home.

(15) Each member is required to file annually with the home a true and accurate financial statement.

VA 7.03 Personal conduct and hygiene. (1) All employes and members must be courteous and considerate and shall conduct themselves at all times in such a manner that there will be no reflection on the home or its management. They shall discharge such duties as may be assigned to them by the commandant or by his order.

(2) In case of alleged neglect or ill-treatment of a member by an employe other than the commandant, complaint shall be made in writing to the commandant; if against the commandant, the complaint shall be made in writing and forwarded to the board through the commandant and the director.

(3) At a scheduled hour, all ambulatory members shall rise, wash and dress themselves neatly. Admission to a dining room for meals shall be refused to anyone who is not neat and clean, or who is not in proper dress. No one shall enter a dining hall for meals until the scheduled time.

(4) Cleanliness of person and dress is required at all times. All members must bathe at least once each week.

(5) Haircuts may be obtained by all members as needed without charge by applying at the supply office for the necessary permit. Those members unable to shave due to their physical condition, will be furnished this service without charge.

(6) Profane, foul, or vulgar language by members, employes, or other persons is strictly forbidden.

(7) Any member found in an intoxicated condition shall be punished as provided for in section VA 7.07 below.

(8) Any employe, found in an intoxicated condition while on duty, or on the home grounds while off duty, shall be subject to discipline in accordance with established law, rules and procedure of the Bureau of Personnel. He may also be subject to immediate suspension or discharge.

(9) Any other person found in an intoxicated condition on the home grounds shall be subject to arrest and prosecution.

(10) Smoking in bed by members and employes is forbidden, except that bedridden patients in the hospital or infirmary may smoke under conditions prescribed by a home physician.

(11) Curfew shall be at 10:00 p.m. and all lights not needed must be extinguished. No unnecessary noise will be allowed thereafter.

(12) Members, employes, or other persons, shall not enter the garages, sheds, kitchens, laundry, work rooms, pump house, bakery, power house, hospital, dining room, or any other buildings, except on assignment and by written permission of the proper supervising employe.

(13) Marking on walls, defacing buildings, trees, fences, grass or grounds is strictly forbidden. An offender will be held responsible for any pecuniary damages, and may be subject to dismissal from the home or to arrest and prosecution.

(14) The possession of firearms by members, or the discharge of firearms within the limits of the home except by firing squads, is strictly forbidden.

(15) No furniture, equipment or food will be taken from a dining room or kitchen without a written order. In no cottage or dormitory building shall individual cooking be done, no electrical appliances used or laundry work done except by permission.

(16) Water, sweepings, or refuse shall not be thrown upon the grounds, but shall be disposed of as directed. The commandant will make such additional rules regarding cleanliness and care of rooms or buildings as he may deem necessary.

VA 7.04 Maintenance. (1) Complete maintenance will be furnished all members in accordance with their individual needs as authorized by the board. For information concerning individual items, see schedule at end of this section.

(2) All clothing issued remains the property of the state of Wisconsin and under department control. Issue of clothing will be on the basis of need. Sale or disposal of issue clothing shall subject a member to immediate dishonorable discharge.

(3) Items of members' comforts will be issued periodically in accordance with a schedule approved by the board. Any member who sells any item of such allowance will be subject to discipline.

(4) Articles of clothing will be replaced only when necessary.

MAINTENANCE ITEMSMENClothingSummer

Bathrobe *
 Belt
 Handkerchiefs
 Neckties
 Pajamas
 Rubbers
 Shirts (dress)
 Shirts (khaki)
 Shoes
 Slippers *
 Socks
 Suspenders
 Trousers (khaki)
 Underwear

Winter

Bathrobe *
 Belt
 Handkerchiefs
 Mackinaw
 Neckties
 Pajamas
 Rubbers
 Shirts (dress)
 Shirts (khaki)
 Shoes
 Slippers *
 Socks
 Suit
 Suspenders
 Trousers (khaki)
 Underwear

Comforts

Combs
 Denture or tooth brush
 Haircut
 Paper and envelopes
 Razor blades
 Shaving soap or cream
 Shoe laces
 Shoe polish
 Tobacco
 Tooth paste

WOMENClothingSummer

Bathrobe *
 Corset
 Dresses
 Dresses (house)
 Dress material**
 Handkerchiefs
 Nightgowns
 Panties
 Rubbers
 Shoes
 Slippers *
 Slips
 Stockings
 Vests

Winter

Bathrobe *
 Coat
 Corset
 Dresses
 Dresses (house)
 Dress material**
 Gloves or mittens
 Handkerchiefs
 Hat
 Nightgowns
 Overshoes or rubbers
 Panties
 Scarf
 Shoes
 Slippers *
 Slips
 Stockings
 Vests

Comforts

Combs
 Neck Trim
 Paper and envelopes
 Shoe laces
 Shoe polish
 Tooth or denture brush
 Toothpaste

* Hospital issue

** If dress not provided

VA 7.05 Inspections. (1) Supervising employes shall make informal inspections at frequent periods. Reports of any existing unfavorable conditions will be made to the commandant in writing. When formal inspections are scheduled, all members must remain in their quarters until the inspection is concluded. No member will be excused from this inspection, except by the commandant, or in case of sickness, upon recommendation of a home physician.

(2) Clothing, beds, quarters, dormitories and cottages must always present a neat and clean appearance.

(3) Cottages and rooms in the different buildings must be kept open for inspection by supervisors between the hours of 8 o'clock a.m. and 8 o'clock p.m.

(4) An inspection of fire apparatus once each week and a fire drill once each month shall be held under the supervision of the commandant.

VA 7.06 Discharges and leaves of absence. (1) The home shall issue three types of discharges: (a) Honorable, under conditions mentioned in 7.06(2), (b) Undesirable, when such action is deemed necessary under 7.02(11),(12), 7.03(4),(12), (c) Dishonorable, when such action is deemed necessary for violations under 7.03(6),(7), (10), (13), (14) and (15).

(2) A member may receive an honorable discharge upon application, provided such member is not in arrears for money due the state, has accounted for all property, and is not under sentence or charges of any kind. Demanding a discharge while under charges or disciplinary measures will be cause for an undesirable or dishonorable discharge.

(3) Leaves of absence may be granted by the commandant for a period of not to exceed 60 days during a calendar year but may be extended by the director if circumstances warrant. Payment to the state, as required by section VA 7.02(10) above, shall continue during period of such absence. On return, the absence card will be forwarded to the office. No absence without proper permission shall be allowed, except as provided for in section VA 7.07(6) below. Neither the state nor the home will be responsible for any expense incurred by members while absent from the home. Quarters will not be reserved during any absence unless authorized by the commandant.

(4) The baggage of any member, employe or other person leaving the home may be examined by the person in charge of any building or any person directed to do so by the commandant.

VA 7.07 Discipline and control. (1) The home shall maintain a complete record of every offense, showing the name of the offender, date and place of the offense, and the charge and findings. Each offender shall be furnished with a copy of the charge or charges placed against him, and the findings.

(2) No member shall be discharged, suspended, or disciplined in any way without a hearing at a time and place to be fixed by the commandant. A brief statement of evidence furnished by witnesses must be recorded in each case.

(3) All matters involving violations of the civil law shall be turned over to the proper authorities.

(4) The commandant shall dishonorably discharge a member for habitual intoxication, willful disobedience of proper orders, the use of insulting, violent or abusive language or scandalizing the home in any manner.

(5) For the violation of any rule, the commandant shall notify the offender to appear for a hearing. Upon finding of guilt, the commandant is authorized to impose such disciplinary measure as he may deem just and proper, subject, however, to an appeal through the director to the board. Any member desiring to appeal, may make a written application through the commandant and the director to the board.

(6) Members not under charges or disciplinary measure may leave the grounds and return at will between meals, providing they do not create a disturbance. Any absence from meals must be reported in advance to the dining hall.

(7) Any officer, employe or member having grievances or complaints of any kind against the home or its management, may present them in writing to the board through the commandant and the director.

(8) In meting out discipline, the commandant may compel the offender to perform duty, without pay, for such length of time as the nature of the offense merits. In his discretion, he may also suspend any member, or order an enforced leave of absence for a period of not to exceed 60 days, unless the offense warrants the imposition of more drastic discipline as herein provided. Members may be restricted to the home grounds, or designated portions thereof, for the violation of rules and regulations if, in the discretion of the commandant, this seems appropriate punishment.

(9) The commandant may prohibit any member from entering any tavern or establishment in the vicinity of the home. He may also declare any such establishment off limits to all members if such action is considered administratively appropriate for the maintenance of discipline and control.