SECTION IV

SOCIAL CONVENTIONS

INTRODUCTION

- 1. Social etiquette has altered quite considerably over the last twenty years or so, in the sense that the rather ponderous formalities of gracious living insisted on in years gone by have now very largely fallen out of use. Nevertheless, there is a correct way of introducing people, of replying to formal invitations and of knowing what is the right thing to do automatically and without thought.
- 2. This chapter is designed to give you a guide to certain social conventions which are generally accepted and agreed.

INVITATIONS

- 3. Invitations are either formal or informal and are answered in the form in which they are issued: that is, a formal invitation is answered formally, an informal one informally. Invitations should be answered at once to enable the host or hostess to make the necessary arrangements.
- 4. An invitation once accepted should not be declined subsequently except for reasons over which one has no control, such as illness or unavoidable absence on duty.

FORMAL INVITATIONS

- 5. Formal invitations would most certainly be issued for such occasions as a mess ball and dinner or guest night generally too for a cocktail party. There are, however, no hard and fast rules for when a formal invitation should be issued and this decision is left to the discretion of the host or organiser.
- 6. Formal invitations are couched in the third person, and may be written or printed. The following example is the most general in form:-

Group Captain and Mrs John Whitelock request the pleasure of the company of Wing Commander D J White DFC, at dinner on the 7 October 1966 at 7 o'clock.

RSVP

7. Such invitations are answered formally in the third person on a plain (ie. not headed) sheet of paper. For example:-

Wing Commander D J White thanks Group Captain and Mrs John
Whitelock for their kind invitation to dinner on the 7
October 1966, and has much pleasure in accepting. (Or: but
regrets that he is unable to accept owing to a previous
engagement).

- 8. The address of the officer replying to the invitations and the date should be written in the bottom left hand corner of the sheet.
 - 9. The decorations of individual officers issuing invitations should not appear, but those of the guests invited should be inserted (unless an officers wife is included in the invitation). In replying insert your host's decorations (unless the issued invitation includes his wife) but do not insert your own.

10. It is not necessary to explain why you cannot attend. 'Previous engagement' covers everything from just not wanting to go, to being on an Antarctic expedition.

INFORMAL INVITATIONS

11. Informal invitations vary in context according to the function and how well you know your guests. In general if you receive an informal invitation, reply in the same form. For example:

18 Cricklade Street Cirencester

20 October 1970

Dear Mrs Brown,

We are holding a small dinner party on Friday 28 October at 7 30pm and we would be very glad if you and you husband would dine with us.

Yours sincerely

Mary Jones

14 Trenchard Gardens Royal Air Force South Cerney Cirencester

22 October 1970

Dear Mrs Jones.

Thank you so much for your kind invitation to dinner on Friday 28 October at 7 30pm. My husband and I will be delighted to come.

Yours sincerely

Evelyn Brown

- 12. Informal card invitations are acceptable and are often used. Naturally if the prospective host or hostess knows the guests particularly well christian names rather than surnames would be used. It is not always necessary to use the 'previous engagement' cliche for informal letters. More often than not it is more appropriate to give the reason why you cannot accept.
- 13. One custom that may well one day bring you pleasure is that where married couples send and receive invitations, it is the task of the ladies to pen the letters. In the same vein, a single officer also sends invitations, replies, or thank you letters to the lady of the house.

ARRIVING AND DEPARTURE TIMES

14. You should never arrive before the time stated on an invitation nor

should you be too late. For cocktails or just a plain party with perhaps a buffet supper, arrive no later than 15 minutes after the time on the invitation but for dinner never be more than 10 minutes late. Usually hosts are more prepared for guests to arrive near to the time stated for dinner, but for cocktails if you arrive on the dot of the time stated you may well expect the host to be still mixing the cocktails.

- 15. Cocktail parties may well be expected to finish at the time stated on the invitation card. You should leave within ten minutes of this time. It is more difficult to specify a departure time for a dinner party. As a guide, if you do not know the host and hostess very well take your leave an hour to an hour and a half after the end of the meal. Learn to sense the right time to leave. Remember that a hostess will almost certainly say 'Oh do stay for a while longer' but this is only convention and you should not attach to this any literal meaning.
- 16. At a cocktail party resist the tendency to confine yourself to one group and circulate as much as possible. At a cocktail party given by the officers mess you will be, as are all other members of the mess, a host. It will be your pleasant duty to look after guests.

THANK-YOU LETTERS

17. The irreverant, for good reason, call 'thank you letters', bread and butter' letters. It is only a matter of common courtesy after receiving hospitality to write a brief note of thanks. The letter should be written the next day. The following letter could well act as a guide:

Address and Date

Dear Mrs Brown,

A short note to thank you for your sumptuous hospitality. A wonderful evening, I enjoyed every minute.

Yours sincerely

Roger Smith

18. A common fault is to rashly overstate the case. If, the meal or hospitality wasn't sumptuous don't say it was, merely say 'thank you for an enjoyable dinner party last evening'. A hostess likes to be thanked for her magnificent dinner if it was so: if not, the insincerity of your letter will not be appreciated.

INTRODUCTIONS

THE MAIN RULES

- 19. The main points to remember are:
 - A gentleman is introduced to a lady:
 - A single woman to a married woman:
 - A younger to an older man:
 - A junior to a senior.

20. In making the introductions the names should be clearly announced. For example:

"Squadron Leader Brown, may I introduce Flight Lieutenant Black"

OF

"Mrs Green, may I introduce Squadron Leader Brown".

21. You may find another form of introduction is used, for example:

"Mrs Brown, may I introduce Flight Lieutenant Smith: Flight Lieutenant Smith, Mrs Brown".

This is more complicated and for those without the necessary finesse the previous introduction is recommended.

- 22. Similarly, if you and your partner are confronted with a mixed gathering of people where the main points to remember may well confuse you, swiftly ask some one in the group to make the introductions.
- 23. There is only one correct mode of greeting the person to whom you have been introduced and that is to say 'How do you do'. This question is rhetorical and is always left unanswered. When shaking hands remove, if applicable, your glove. Be definite and brief when shaking hands; a tentative paw is just as objectionable as a bone-crushing grasp.

CORRESPONDENCE

24. In addressing envelopes, it is necessary to find out whether the recipient is entitled to any letters or decorations after his name, and to address the letter accordingly. For civilians the term 'Mr' or 'Esq' may be used but they are not used together. Rank titles should not be abbreviated on letters. For example:

Mr C J Smith OBE C J Smith Esq., OBE Squadron Leader D Jones DFC BSc RAF

- 25. In the Services to find out whether a person is entitled to any decoration, recourse may be made to Navy, Army and Air Force Lists. Certain symbols, however are shown after an officer's name in these lists which should not appear on letters: for example. psa. psc, idc.
- 26. When writing letters to colleagues, aloeit superiors, in the Service, recognise that you are off duty and writing to a brother officer. As a junior officer writing to a senior officer it is correct to begin 'Dear Wing Commander Brown' and end 'yours sincerely'. On no account begin 'Dear Sir' or use the normal business terms of 'Yours faithfully', or 'Your obedient Servant'.
- 27. Your name should be signed so that it can be read by someone other than yourself and you do not put your rank. For you equals or junior in rank, you would naturally, if you knew them well, address them by their christian names, and sign the letter in a similar fashion. It is normal and correct to write in your own hand. Do use good quality notepaper.
- 28. It is not usual to put your name at the top of the letter. If the recipient won't know who you are, a reminder should be put in the body of the letter. It is customary in an official Service letter to type in the name and address of the intended recipient so that if the typist puts it into the wrong envelope the wrong recipient will send it on to the right one. However, in a

private letter, as you yourself will address the envelope, it is not necessary or done to write the name and address of the intended recipient at the bottom of the letter.

CALLING

29. The procedure and practice of social "calling", as it applies to the Royal Air Force, has been changed to suit modern conditions. Within Royal Air Force Units at home and abroad formal calling is no longer required, other than to sign visitors' or guest books that may be provided by individual commanders, or in officers messes. Visiting cards, which were a must for all officers, are not necessary any more for junior officers. Calling upon local dignitaries and other Services will continue in accordance with local customs. Such procedures will be outlined in offices confidential orders.

CONCLUSION

30. This precis has outlined certain social conventions which have been agreed and accepted through many generations of time. They are convenient, workable and once learnt offer a degree of self assurance that might otherwise be lacking.

CIVILIAN DRESS

INTRODUCTION

1. As an officer in the Royal Air Force your subordinates and superiors will expect you to be well and suitably dressed. The characteristic dress of an officer falls within well chosen limits, and the purchase of good, suitable, quality clothes is a firm requirement.

BUILDING UP A WARDROBE

- 2. Building up a good wardrobe can prove to be expensive. Thus it is something that must be planned and the cost spread over a long period of time.
- 3. A list of civilian clothes in an officer's wardrobe might read as follows:
 - a. One formal lounge suit.
 - b. Two less formal suits in tweed or light material.
 - c. A good raincoat.
 - d. A blazer and flannels and/or a sports jacket and flannels.
 - e. An overcoat or top-coat.
 - f. A dinner jacket, soft fronted dress shirt and black bow tie.
 - g. Two pairs of good black shoes, a pair of brown and a pair of patent leather dress shoes.
 - h. A hat or hats.
 - j. An ample supply of shirts, ties and socks, to go with each outfit.
 - k. A set of respectable luggage.

LOUNGE SUITS

- 4. The first major item to be considered is the lounge suit. It is mandatory for many mess occasions, dinners, cocktail parties or for town wear. You will, of course, be required to wear a lounge suit on most evenings in the mess. You may have brought with you a dark lounge suit or perhaps a suit of the more informal type. You should plan to get a second suit of the other type to the one you have. These suits will be the back-bone of your wardrobe for some time so choose carefully.
- 5. You are advised to aim to get value for money. Do not be tempted to economise by buying as cheaply as possible-a quality suit will cost more initially but should last much longer than a cheaper one. The reputable tailors include Alkits (or RE City), Burberry, Chappells, Gieves, Moss Bros and Simpsons. You will get best results by having your suit tailored for you while it will cost more, it will look much better than an 'off the peg' garment.

INFORMAL CLOTHES

6. The revolution in Carnaby Street has made the sports jacket and flannels rather unfashionable. Nevertheless, these clothes can be very serviceable for

daytime, off duty wear. Cavalry twill or gaberdine slacks go well with a sports coat and provide an alternate to the dark grey flannels that are most suitable for a blazer. A navy blue blazer with RAF chrome-buttons may be a useful alternative to your sports coat. If you have represented an RAF command at any sport you may wear the badge (in silver wire, not cloth) on the breast pocket. Lesser unit or club badges are not worn on the blazer. If you have represented the RAF you are entitled to wear the badge and gilt buttons on a single breasted sports blazer. DCI S42/72 gives full details.

EVENING DRESS

7. You will find that certain social events will require the wearing of a dinner jacket. A soft-fronted shirt will be required as will patent leather shoes: though, the latter will double for wear with your mess kit. A young officer does not require full evening dress - top hat, white tie and tails - on the rare occasions when it is needed, it can easily be hired.

ACCESSORIES

- 8. Choose your hats, ties, socks and other accessories to match your clothes. Try to develop a moderate taste.
- 9. Shirts. Shirts should be chosen to go with the colouring and styling of one's suits. Checked or coloured shirts go with more informal or sports wear, whilst white, cream or quietly striped shirts are worn with more formal clothes. White shirts look smart with almost everything. Nylon shirts are very useful; they are expensive but they have the advantage of needing no ironing. If wrung out gently in warm water with washing powder added, and placed on a hangar they will be dry and ready to wear the next morning. The nylon/terylene/Poplin mixture shirts are almost as good and are cheaper. Take care in choosing collar styles as these vary considerably between manufacturers.
- 10. Shoes. Although they are often standard wear with blazer and flannels in civilian life black shoes are not normally worn with flannels in the RAF. Dark brown shoes go very well with a grey suit or grey flannels but they should not be worn with anything blue or black. Suede shoes are very smart but they need a lot of looking after. Do not waste money on extravagently decorated styles as there are very few occasions when they can be considered suitable.
- 11. <u>Hats</u>. It is correct to wear a hat for formal occasions. A trilby is the commonest type of hat worn with a formal lounge suit. Unorthodox hats are likely to prove to be an un-necessary extravagence.
- 12. <u>Ties</u>. Choose your ties to match your clothes. There are many unit and representative ties in circulation in the RAF, and most are of pleasing colours and patterns. Do not wear loud or flashy ties.
- 13. Gloves. Service pattern gloves should not be worn with civilian clothes.
- 14. Socks. The smartest socks are the self-supporting kind. The best buys are nylon stretch socks. They come in a variety of colours and patterns, are cheap, lasting and easily washable.
- 15. Handkerchiefs. Plain white linnen or cotton handkerchiefs go with formal wear, and coloured with more informal wear.

- 16. Overcoats. The smartest and longest lasting garment is a tailor-made top-coat. However, a raincoat can do double service for wet weather and dry out-door occasions. A service raincoat, however, should never be worn over civilian clothes. Duffle coats, which were very popular a few years ago, are still quite acceptable wear for watching sports events during the winter, but should not be worn at any formal occasion.
- 17. <u>Luggage</u>. An officer spends a great deal of his time travelling. Good quality, light weight types may prove to be the best buy as travelling is often by air. A stout steel trunk can be purchased from service stores (an allowance is given for this on regrading to pilot officer). An overnight grip is essential and, as with all other items, it is as well to pay a little extra for quality. Aircrew holdalls and parachute bags should be used only for the purpose for which they were issued.

FINANCE

18. Your clothes are going to cost you a lot of money but the expense is inevitable if you are going to dress as you should. Finding enough money is a big problem and one way of overcoming this is to open a subscription account with one of the military tailors. Choose your tailor with care and discuss the scheme with him, but do not spend more than you can afford. About £5 per month is probably enough to start with and as your pay increases you may increase the amount.

CARE OF CLOTHES

19. If you take good care of your clothes you will double their useful life. You can help greatly by using the correct type of coat hanger, shoe trees and by ensuring that your clothes are brushed, sponged and pressed regularly. Shoes should always be put away clean and hats should be kept in a box. Stained clothes should be sent to the cleaners as soon as possible and the type of stain specified.

CONCLUSION

20. An officer is required to be well and suitably dressed. Building up a wardrobe is expensive and requires careful planning. The above is given as a guide - your instructors will be very willing to give you further advice.

UNIFORMS

TYPES AND OCCASIONS WHEN WORN

- 21. Detailed information on the types of uniforms and when they are worn are given in AP 1358. Forms of Dress change frequently and additionally, there may be occasions when the correct dress may not be apparent. Officers should watch SROs, DCIs etc for changes in dress, and if in doubt as to what to wear on a particular occasion, should consult their superior officer. Current uniforms and occasions when worn are as follows:
 - a. No 1 Service Dress (Home). Worn on Ceremonial occasions, Parades and for day-to-day wear on duty. Inclusion of 2 uniforms of this style in an officer's kit is now mandatory see para 24 below.
 - b. No 2 Working Dress (Home). This is an optional ("Battle Dress")

which may be worn for day-to-day wear on duty. It must be made of Barathea. It must not be worn in an Officers' Mess after 1900 normally.

- c. No 3 Summer Working Dress (Home). Better known as "Shirt Sleeve Order", this is an optional dress worn only within the Station bounds. It carries no flying badges or medals and badges of rank are worn on the shoulders. (At Henlow the Station bounds have been extended to include Henlow Camp shopping area). Stable belts may be worn with this dress at place of work ties may be discarded (DCI Sl3/72 and DCI Sl53/71).
- d. No 4 Interim Mess Dress. This consists of No 1 SD (Home) with a soft white shirt and black bow tie; black patent leather shoes are worn. It may be worn at Dining-In Nights, Guest Nights and other formal functions when one would normally wear No 5 Mess Dress, if the latter is not available. No 4 Dress is rarely worn.
- e. No 5 Mess Dress (Home). Worn at Dining-In Nights and Guest Nights, Balls and other formal Mess Functions. At normal Dining-In Nights and Guest Nights it is worn with a soft "Marcella" type shirt and light blue cummerbund. On the more formal occasions, ie, when Ladies are present at Dinner Nights, Court Functions, Functions in the Mess of another Service, or when ordered by the CO, stiff white shirt and white waistcoat are worn (no cummerbund). White waistcoats are worn at formal civil functions when one is representing the Service and uniform is worn in lieu of full evening dress. If in doubt consult host.
- f. Tropical Uniforms. These are worn as follows:
 - (1) No 6 Service Dress (Tropical) As for No 1 SD (Home).
 - (2) No 7 Service Dress (Tropical) As for all normal working occasions stable belts may also be worn if a bush jacket is not worn.
 - (3) No 8 Mess Dress (Tropical) As for No 5 Dress.

BADGES (RANK/FLYING/GENERAL) AND RELATIVE RANKS

22. Badges of rank and Flying Badges are illustrated on Poster 67 (displayed in your Squadron). This Poster also gives details of the relative ranks of officers of the 3 Armed Services. Students should study these in conjunction with QRs 136-137 and QR 206 (AP 1358 Chap 1 para 18-21).

GENERAL INSTRUCTIONS

- 23. Authorised Patterns. No deviation from the sealed pattern of dress, badges or accoutrements is permitted (QR 194 and AP 1358 Chap 1 para 1).
- 24. Provision of Kit. Officers are to possess kit in accordance with the scales laid down in AP 1358, Chap 1 para 2 and DCI S77/71 Annex A, an extract of which appears at para 43. Many items are provided without charge from service sources on first appointment to a commission. An outfit allowance is issued to cover the cost of obtaining the remaining items from civilian sources.
- 25. An income tax allowance is admissible to help cover the cost of upkeep of kit. Flying clothing, and any items of equipment other than personal, are maintained at Public expense.

- 26. Unauthorised Emblems. No unauthorised ornament or emblem is to be worn by an officer when in uniform QRJ195 and AP1358 Chap 1 para 3. The following exceptions are permitted, provided the wearer is not on parade:
 - a. The National flower or emblem on St Andrew's Day, St David's Day. St George's Day and St Patrick's Day.
 - b. The Poppy on Remembrance Day (The poppy may be worn when on Remembrance Day Parades).
 - c. Flags and emblems, such as Alexandra Roses, on authorised flag days.
- 27. Flags and Emblems are to be of reasonable size and are to be worn over the right pocket of the tunic or in the left lapel of a greatcoat or raincoat.
- 28. Scarves. Scarves are not to be worn when in uniform other than flying clothing, unless specially authorised by Unit Commander, in which case they are to be of the standard blue/grey colour. (QR 207 & AP1358 Chap 1 para 5).
- 29. Trinkets. When in uniform, RAF/WRAF officers are not permitted to wear watch chains or trinkets. (QR 208 & AP1358 Chap 1 para 6 & 7).
- 30. a. Wearing of Uniform When Forbidden. Serving officers are forbidden to wear uniform on the following occasions (QRJ199 & AP1358 Chap paras 13-17).
 - (1) When participating in parades other than those prescribed by the Royal Air Force.
 - (2) At any public engagement, whilst acting in the capacity of a prospective or adopted parliamentary candidate.
 - (3) At any fancy dress function.
 - b. See also QRs J 200 202.
- 31. Flying or other public clothing is not to be worn except when authorised.
- 32. Officers are to be discouraged from wearing specifically uniform items with plain clothes eg Service Raincoats.
- 33. Orders, Decorations and Medals are to be worn as laid down in AP 1358 & QRs J 203 & 243.
- 34. Dress when Off-Duty and for Social and Informal Events. Officers may wear civilian clothes when they are on leave and also on the occasions when they are not on duty. There are however 2 exceptions to this rule and officers will be required to wear uniform on the following occasions (AP1358 chap 1 paras 34-36):
 - a. When attending organised evening entertainment on stations, such as dances and inter-service boxing tournaments.

- b. When attending functions held in the Sergeants Messes, Corporals Clubs and Station Institutes.
- 35. Sports and Games Teams. When Unit sports and games teams visit other RAF stations or RN or Army establishments, the following instructions are to be observed (AP1358 Chap 1 para 38):
 - a. When the party is returning to its unit on the same day, plain clothes or uniform may be worn, as appropriate to the occasion.
 - b. When the party is staying overnight and officers are expected to dine in the Mess, they are to be in possession of the necessary dress to comply with the dress regulations of the establishment or station visited.
- 36. Wearing of Uniform in Public. The wearing of uniform in public, other than the occasions listed in paragraph 29, is a matter left to the discretion of the individual, eg whilst travelling on duty or to official functions etc. (AP1358 Chap 1 para 41).
- 37. Regulations concerning the wearing of uniform (QRs and AP1358) should be consulted if in any doubt.
- 38. Ceremonial Dress. Officers holding certain appointments ie officers of the rank of AVM and above, ADC, PSO etc are entitled to wear aiguillettes on ceremonial occasions (APl358 chap 4). An officer appointed as Air Aide-de-Camp to the Sovereign wears a shoulder device taking the form of the Royal Cypher surmounted by a crown.
- 39. On certain ceremonial occasions RAF officers are required to wear swords, normally when acting in an official capacity as Reviewing Officer or one of his Aides, or when taking part in a parade when airmen are carrying weapons. White gloves must be worn whenever a sword is carried (AP1358 chap 5).
- 40. Officers may also wear swords at their own weddings or when acting in an official capacity at a Service wedding.
- 41. WRAF officers wear a ceremonial belt when RAF officers carry swords. (AP1358 chap 5 para 4).
- 42. Field Service Caps/Plain Blue Terylene/Cotton Shirts. Field Service caps and plain blue drip dry shirts have been introduced as optional wear with any uniform except on ceremonial or similar occasions (DCI S14/72).

42.

Free issue from store			To be purchased from allowance	
	Nomenclature (a)	Quantity (b)	Nomenclature (c)	Quantity (d)
1.	Officers Commissioned for 2 years or more			
	Raincoat, officers Coat, great, officers Shirst, blue, collar attached Neckties Socks, black	1 5 2 4 prs	Suit, No 1 dress Shoes, black Cap, service dress, with badge Gloves, brown leather Cabin trunk, steel Mess dress comprising Jacket, No 5 dress Cummerbund Waistcoat, white, No 5 Dress Shirt, white, stiff front & cuffs collars, white, stiff wing pointed shirt, white dress, Marcella, collar attached Tie, black bow Shoes, black, patent leather	2 2 prs 1 1 1 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1
	Jersey, pullover Boots, DMS Shoes, gymnastic Shorts, gymnastic Vests, gymnastic	1) 1 pr) 1 pr) 1 pr) 2)	Not to be issued to officer commissioned from the ranks	

SECTION IV CHAPTER 3

MAINTENANCE OF UNIFORM AND CIVILIAN CLOTHING

OFFICER'S RESPONSIBILITY FOR HIS UNIFORM

- 1. Although a batman's duties include care of officers' uniforms, it is each officer's personal responsibility to ensure that his turnout is above reproach. He should give adequate instruction to his batman, and exercise proper supervision. The following checks should be carried out:
 - a. Ensure that the uniform is adequately pressed.
 - b. Check that buttons are clean, and firmly sewn on. Anodised buttons should be examined for scratches.
 - c. Periodically check the condition of rank braid, and replace where necessary. This also applies to Mess Kit braid.
 - d. Examine uniform for stains.
 - e. Periodically check for moth damage.

HINTS FOR CARE OF UNIFORM AND CIVILIAN CLOTHING

- 2. A little thought and foresight will not only ensure that an officer's turnout is immaculate but will save money because his clothing will last longer. The following hints will be found useful:
 - a. Brushing. Uniforms should be brushed periodically when not in use. After daily wear they should also be brushed before being put away. Dirt destroys the fabric if allowed to accumulate. Special attention should be given to greatcoats.
 - b. <u>Pressing</u>. Ensure that the batman has a proper pressing cloth, otherwise the material is in danger of being scorched. Avoid too-frequent pressing or the texture of the uniform will be ruined. Check clothes after pressing for double-creasing.
 - c. <u>Dry-Cleaning</u>. Choose a good dry cleaning firm (this may not necessarily be the one under contract to the Mess), and ask for the uniform to be re-textured or, in the case of raincoats, reproofed. Remove all buttons otherwise they will be ruined. Dry cleaners will also usually carry out minor repairs if requested.
 - d. Polythene Covers. These are most useful for the protection of uniform against dust.
 - e. <u>Moth Damage</u>. Moth damage is difficult to repair. Greatcoats are particularly vulnerable. In addition to periodic airing and brushing, use Mothaks and replace these when necessary.

SECTION IV CHAPTER 4

NOTES ON INSURANCE AND SAVINGS

INTRODUCTION

- 1. Field Marshal Viscount Montgomery in a speech given at the Pilgrim's Dinner proposed that every officer should study other things besides his own particular professional subjects. He insisted that there are certain definite aspects of business, such as the rudiments of Banking, Insurance, investment and law, that every officer, like every businessman, ought to know.
- 2. These notes are given as a guide to one aspect that of Insurance. Young people quite naturally take insurance (and assurance) as being the particular province of the older generation. Yet there are many officers who have regretted not taking our insurance, and many more in the field of assurance, who should have noted Macbeth's injunction: 'If it were done, when 'tis done, then 'twere well it were done quickly'.

INSURANCE

- 3. <u>Kit Insurance</u>. Neither the Crown nor its servants or agents will accept liability for the loss of or damage to the personal or private property of officers or airmen unless such property was lost or damaged owing to the "Exigencies of Air Force Service" (QR 2278). This also applies to public property for which an individual may be responsible. QR 2275 advises personnel about the type of articles for which compensation is admissible. Even if a person could establish a claim for loss or damage etc against public funds the extent of such a claim is strictly limited in scope by QR 2275, 2276 and 2278: All personnel are therefore advised (QR 2274) to take out insurance against losses not so covered.
- 4. Car Insurance. The normal statutory requirements of a particular country apply to a serviceman's car; however all private vehicles (except solo motor cycles) used on journeys where motor mileage is to be claimed must be covered against damage to or loss of the vehicle, bodily injury to or death of third parties, including passengers, and damage to the property of third parties (QR 2516(2), 2523). Personnel who use their vehicles to convey service clothing and/or official equipment associated with their duties are to ensure that the comprehensive insurance of the vehicle is not invalidated by such action. Solo motor cycles must be covered by at least third party insurance. It is important to note that the policy should also have a clause indemnifying the Crown against connected claims (QR 2523(8)). The Insurance Companies listed in QR Appendix 25 have an agreement with the Treasury in terms of Crown indemnity; consequently it is best to insure with one of these companies if a car is to be used on duty journeys, as a special clause re Crown Indemnity is not, therefore, necessary with their policies.
- 5. Driving MT. Any member of the RAF driving a Service vehicle must hold a F1629 in addition to the civilian licence (Class A or B) except for those confined to the Camp Area (Class C). Every run must be authorised on a F658; misuse is a Service offence and it can even result in a civilian charge for using an unlicensed and uninsured vehicle. (See Para 10).

- 6. Overseas Service. People who are posted overseas are advised by DCI Gen 145/69 to ask their insurance company to insure them against premature repatriation, in case they suddenly find themselves liable for import duty and purchase tax, having bought a car abroad.
- 7. Insurance Advice. The RAF Benevolent Fund provides free advice and expert guidance on individual requirements for life insurance and taking out other policies. The value of this excellent facility cannot be overstated and can avoid the individual taking out wrong or dubious policies by acting through substandard brokers.
- 8. Civil Flying. QR 720 advises an officer or airman who uses a civil aircraft, which he is not required to use in the performance of his air force duty, to cover all risks by insurance. A qualified pilot may be authorised to use his own aircraft on a duty journey then special provisions apply (QR 722).
- 9. Bodily Injury. Outside of duty, the Service does accept some liability for bodily injury if a person is injured whilst involved in a properly organised activity. Each case is referred to the Department of Health and Social Security who may well grant a disability pension or gratuity or a widow's allowance. If you wish for better cover then you must obtain it from an insurance company. When service personnel play under the auspices of a civilian club with Service permission then there is no question of liability by the Service in case of injury, and the individual or the club must make the necessary provisions. (DCI S92/69 (RAA)). Note QR 1277(4).
- 10. Personal Public Liability. Every person is under legal obligation to take reasonable care to avoid causing personal injury to others or damage to their property, and the consequences of thoughtless acts may involve liability for heavy damages. If you hit a passer-by with a golf ball, burn your friend's mink coat, or your child steps carelessly into the road, you may receive a big claim for damages. A personal public liability policy would cover you from these mischances. Such a policy may cost only 15p for yourself, or each member of the family, for £1000 for any one accident and with no limits to their number.
- 11. Insurance Requirements. Summing up the insurance requirements of an officer (life insurance excluded) he should have 'kit' insurance to cover his own belongings and service equipment on personal charge to him. He does not need an 'Accident or Sickness' policy unless he plays some game for a civilian club. Additionally, when in married quarters he needs a Householder's policy to cover himself against accident, fire or theft. A personal public liability policy is recommended as the premiums are so small. Go to the liaison officer, RAF Benevolent Fund Insurance Advisory Service, on your station usually OC Accts Flt.
- 12. Savings. An officer should have a reserve of money for the unforseen. Additionally an officer cannot do his job properly if he is worried about money matters, school bills, rent, house purchase, retirement and such things. Once married, he must make adequate provision for his wife and children a house, furniture and income above her Service pension will be the minimum requirements.
- 13. Life Insurance. Life insurance is, of course, a long term investment and one cannot deviate from set payments, although it is possible to borrow the premiums from the company after the policy has acquired a

loan value. There are many reasons why a convertible whole life policy, with no fixed maturity date, which can be converted later into an endowment policy, may prove ideal for a young batchelor without too much money to spare and no real inkling of when he will require the investment. However, each person will have different circumstances and expert advice must be sought. The RAF Benevolent Fund Insurance Advisory Service is always willing to help.

- 14. Lectures. You will receive lectures from representatives of the Banks and the RAF Benevolent Fund regarding Insurance. Do listen carefully to their advice. If you wish to take out any kind of insurance your flight commander will be prepared to discuss the matter with you. Do not forget that you will have Mess bills and tailors bills to pay and that you will probably wish to run a car in the future. Remember that you can easily increase your insurance but decreasing it can be difficult and costly.
- 15. Will. You are strongly advised to make a will. A will is far from irrevocable in that you may make a fresh will at any time and thereby cancel a former will. You may consult a solicitor who will draw up a will for you or more simply you may complete RAF Form 276 in the presence of two witnesses. There are notes on the form to guide you and no stamp or payment is required. It is worthwhile making a copy of the will to keep with your own papers and sending the original to your bank for safekeeping (in which case mark your copy to this effect). In English law a Will is normally revoked by the marriage of the testator and therefore a new Will should be made after marriage. If you are married you owe your wife the security and protection that will be afforded to her if you have taken the trouble to draw up a will.
- 16. RAF Dependents Fund. In the event of death there is usually some delay in obtaining money from an Estate and from an insurance policy. The RAF has an inexpensive scheme which provides a cash grant to a nominated dependent within 48 hours. At the time of writing the amount of money is £700 and this amount will be reviewed each year. You may join this excellent scheme by completing an application form which is held by Station Accounts Flight and it will only cost you 10p per month.
- 17. RAF Benevolent Fund. There are several fine charities and associations which help the disabled and the dependents of members of the armed Services. The RAF is particularly lucky in having its own fund for the relief of distress among past and present members of the Royal Air Force. It is right that all serving members of the RAF should appreciate their responsibilities towards their contemporaries and to their predecessors by contributing to the RAF Benevolent Fund. By completing the appropriate form (held by accounts flight) officers can contribute ½ a days pay each year and this is then deducted automatically by the paying agents. By additionally signing a deed of covenant, the Befevolent Fund also benefits without extra cost to you from a claim on income tax.

CONCLUSIONS

18. There are, of course, other forms of insurance as well as saving; the need for both is obvious. Before you invest or insure do obtain real expert advice; Beware of would be financial experts, specially in the bar. You should plan to:

- a. Start creating a 'reserve' at once.
- b. If you decide to take out insurance, get sound advice the RAF Benevolent Fund is absolutely reliable and unbiased.
- c. On marriage, make certain that your family could live if your monthly salary was stopped insurance, once again.
- d. Keep your financial affairs in good shape an officer who is in debt is in trouble.

SECTION IV CHAPTER 5

MORAL WELFARE OF AIRWOMEN

- 1. In the Royal Air Force every officer is responsible for the welfare and discipline of his subordinates and this includes a direct responsibility for the reputation of the Service. The WRAF is an integral part of the Service and the position of a young girl in what is basically a man's world is particularly vulnerable. Any conduct which could bring the WRAF, and therefore the Service, into disrepute whether committed by an officer, NCO or airman is to be avoided at all costs.
- 2. In a Service in which large numbers of men and women live and work together in close communities, relationships are bound to form between them. Any interference in the vast majority of these relationships is unneccessary and undesirable as many result in normal happy marriages.
- 3. However, from time to time, less desirable relationships occur and these, by their very nature, endanger morale and discipline. Affairs by married Servicemen with single WRAF personnel and affairs by officers with airwomen fall into this category. The latter is particularly deplorable, representing as it does not only a personal failing in the officer concerned but a betrayal of his responsibility for his subordinates. Moreover this type of case inevitably risks wide publicity in the National press and does not contribute to the credit of either the individual or the Service.
- 4. It is essential that every officer realises the possible consequences to himself and to the girl involved in any affair. If the circumstances surrounding such an affair warrant a charge ie, if they are considered to reflect adversely upon the character of an officer or airman of any rank a special report will be raised and may result in the premature termination of his Service Career. Failing this it will certainly affect his chances of promotion, retention in the service beyond his present engagement and consideration for any special appointment or employment.
- 5. Officers in the RAF should adopt towards airwomen the same attitude as has always existed between officers and airmen, ensuring obedience to authority and fostering feelings of mutual respect. Both RAF and WRAF officers should at all times in the matter of social relationships conform to the standards of decorum appropriate to their responsibilities as officers.

SECURITY AND THE OFFICIAL SECRETS ACT

INTRODUCTION

- 1. The Official Secrets Acts of 1911 and 1920 are to be found in the Manual of Air Force Law. The Acts give the various offences which are prejudicial to the safety or interests of the State.
- 2. Punishments normally vary from fines to 14 years imprisonment. In extreme cases, however, such as treacherously giving intelligence information or material to the enemy, the punishment may be death.

SECURITY IS COMMON-SENSE

- 3. At all times in peace and war, foreign powers are anxious to learn as much as possible about the service in which you are now a member. The slightest scrap of information, however trivial or insignificant it may seem to you, may be the one piece vital to the enemy's intelligence and forge the last link in his chain of knowledge.
- 4. In World War II, captured German submarines were found to possess sets of British cigarette cards, which, published before the war, gave full details of many of our ships. They were so accurate in detail that their harmless peacetime interest proved to be of tremendous value to our enemy in wartime the identification and destruction of Allied shipping.

THE AIM OF SECURITY

5. The aim of security is to ensure the maximum safety of our Armed Forces and civilian population - at all times and in all places.

THE OBJECT OF SECURITY

- 6. The object of security is to prevent any useful information about ourselves or our allies from reaching foreign powers (or enemy) in peace or in war. Security is our defence against indirect attack in that it forms our first line of defence against:
 - a. Espionage by security of information.
 - b. Sabotage by security of material.
 - c. Propaganda by security of personnel.

THE WEAPONS OF INDIRECT ATTACK

- 7. a. Espionage. Espionage assumes many forms, the more obvious of which are:
 - (1) Agents who may be professional spies, adventurers, or wastrels.
 - (2) Anti-British political organisations.
 - (3) Scrutiny of the national press.

(4) Monitoring of radio services.

Our defence is security of information.

b. Sabotage. Such acts of sabotage as:

(1) Unofficial strikes in industry.

(2) Bad workmanship.

(3) Destruction of raw materials.

Our defence is security of material.

- c. Propaganda. Propaganda aims at undermining the morale of both civilian and service personnel alike by:
 - (1) Spreading alarm and despondency.
 - (2) Spreading lies.
 - (3) Distorting the truth, suppressing the truth, a cunning mixture of truth and lies.

Our defence is security of personnel.

PREVENTION OF INDISCRETIONS

- 8. There are two ways of stopping the leakage of information due to carelessness or lack of thought:
 - a. By security education.
 - b. By disciplinary action.
- 9. Naturally the former is the more desirable method, but remember, the authorities are determined to punish loose talkers and writers with the utmost severity. During the war, it may even be necessary to put an offender against a wall and shoot him in order that his fate may serve as a warning to others.

CAUSES OF INDISCRETION

- 10. Other than direct and deliberate espionage, there are four main causes why information is given away:
 - a. Conceit. Do not boast or shoot a line about any military information you may learn in the course of duty, or get to know accidently.
 - b. Faith. A secret must only be shared with those who have to know it in the course of their duty and with no one else. However well you may know a person (even a close relative) it is absolutely no excuse for telling them information to which they are not entitled. It is not the fact that they might betray their country but that they might pass on the knowledge in a moment of thoughtlessness, or without realising the importance, and the danger, of what they are saying.

- c. Enthusiasm. We all like to talk about subjects which interest us. Do not, however, let this enthusiasm get the better of your discretion. Above all, do not let strangers encourage you to talk on service matters of any kind.
- d. Ignorance. Very few people realise what is of interest to foreign powers. Just remember that everything is of interest to them.

VALUABLE INFORMATION

- 11. Foreign powers will try to collect information on the following:
 - a. Our intentions and our plans.
 - b. Our strength in manpower and in materials.
 - c. Our equipment and supplies.
 - d. Our movements and disposition.
 - e. Our losses (in wartime) and men and material.
 - f. Our morale.
 - g. Our defences and our reserves.
- 12. Leakage of information on any of the subjects mentioned above may well cause the alteration of the enemy's plans to his advantage.

REASONS FOR CENSORSHIP

- 13. Mail may be censored especially if you are on active operations. The reason mail is censored is to ensure that you do not, intentionally or otherwise put in writing or in code, any information which is likely to be of value to the enemy. All other information is treated as "confidential" by the censor.
- 14. It is the duty of a censor to delay, and if necessary destroy, any private communication which contravenes censorship regulations, and to delete any statement therein without informing the sender. However, severe disciplinary action (probably a court martial) may well result from breaches of security regulations.
- 15. Never try to outsmart the censor by using "home-made codes"; you are committing an even more serious offence by knowingly and deliberately trying to convey information to someone you know is not entitled to receive it.

THE OFFICIAL SECRETS ACTS

16. It is important that all personnel should be aware of their responsibilities not only with regard to the Official Secrets Acts but also with regard to the Disclosure of Information. A Poster (RAF Form 520) relating to the Official Secrets Acts is normally displayed throughout all RAF Stations. The regulations state that:

- a. The Official Secrets Acts applies not only during service with the Royal Air Force but also after such service has ended.
- b. It is an offence under the Acts for any person to disclose to an unauthorised person, any information which he has obtained or to which he has access in the course of his duty and which might directly or indirectly assist an enemy.
- 17. Unlawful disclosure includes oral disclosure, whether by conversation, broadcast, talks, or lectures. It also includes any sort of written disclosure such as in the press or in a book.
- 18. Every officer and airman is required to exercise strict care to avoid disclosing any information relating to official matters to anyone outside his unit, in such circumstances as to incur the risk of that information being made public without Air Ministry Authority.
- 19. An officer or airman is forbidden to communicate any service information which might directly or indirectly assist an enemy, to any person other than:
 - a. A person to whom he is authorised to communicate it.
 - b. A person to whom it is, in the interests of the State, his duty to communicate it.
- 20. An officer or airman is forbidden to publish in any form whatever, or communicate either directly or indirectly to the press, any service information, or his views on any service subject, without special authority; he will be held responsible for all statements contained in communications to his relatives and friends which may subsequently be published in the press or otherwise; he will not prejudge questions which are under the consideration of superior authority by the publication, anonymously or otherwise, of his opinions, and he will not take part, in public, in a discussion relating to orders, regulations, or instructions issued by his superiors.
- 21. An officer or airman is forbidden, without authority from the Air Ministry, to publish any book or article, whether purporting to be fiction or fact, which in any way deals with Air Force, Naval, or Military subjects. A similar prohibition extends to the delivery of lectures or the broadcasting of talks.
- 22. The procedure to be followed when permission is sought under paragraph 21 above, and relations with the press, are both to be found in Queen's Regulations.

CONCLUSION

- 23. This chapter applies to all personnel and units at home and overseas. References to officers and airmen apply equally to officers and airwomen of the WRAF.
- 24. Offences against security are offences against your families, your comrades, and your country. In Security matters you cannot be too careful. It is up to each one of us to play our part at all times. One indiscreet word can lose a battle: see to it you do not utter that word.