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Last Updated: 05/31/2023

#### THE WHITE HOUSE

### Office of the Press Secretary

For Immediate Release

May 12, 1987

### STATEMENT BY THE ASSISTANT TO THE PRESIDENT FOR PRESS RELATIONS

The President published a new White Paper on the U.S. Anti-Satellite (ASAT) Program today. The White Paper notes that over the past two years the Administration has experienced Congressional setbacks in the deployment and testing of a U.S. ASAT system. The President's paper expresses his belief that these setbacks have been detrimental to U.S. national security, and states his desire to seek relief from the Congressional moratorium on testing of our non-nuclear miniature vehicle ASAT against objects in space.

The White Paper examines the impact to our national security of continuing to allow the Soviets to have the world's only operational ASAT and notes that the Soviet space threat is growing more serious.

In this White Paper the President expresses his deep commitment to the U.S. ASAT Program as an important deterrent to the Soviets' use of their ASAT system and pledges the President's desire to work with Congress to restore bipartisan support for the U.S. ASAT Program.

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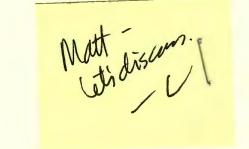


### ABOUT MY FATHER'S BUSINESS

AMFB

Richard H. Schmidt, founder

March 23, 1987



Mr. Linas Kojelis Special Assistant to the President for Public Liaison The White House OEOB-Room 196 Washington, D. C. 20500

Dear Linas:

I'm currently juggling a couple of projects aside from my responsibilities here at Liberty Federation which will end next month. A personal friend of mine, Richard Schmidt, is currently producing a new documentary in South Africa entitled, Sanctions and Disinvestment-The Real Effect.

You may have seen Rick's first video which was put together rather quickly but has been extremely effective at educating the grassroots in support of President Reagan's policies on South Africa. It was entitled ANC, A Time for Candor.

I would like to arrange a time to stop by and spend a few minutes with you to discuss Mr. Schmidt's newest documentary and inform your office and the people in the White House of numerous activities we're involved in supporting President Reagan's position on South Africa.

Once again, Linas, I'm looking forward to getting together with you soon. Please feel free to include anyone else from your staff or anywhere in the White House who will be interested in our discussion.

Sincerely,

Roy C. Jones

717 SECOND STREET N.E. WASHINGTON, D.C. 20002



### ABOUT MY FATHER'S BUSINESS

AMFB

Richard H. Schmidt, founder

#### OVERVIEW

Richard H. Schmidt and About My Father's Business

Richard Schmidt has travelled extensively since founding About My Father's Business in 1980. His ministry has taken him to South Africa, Israel, Austria, Czechoslovakia, the Netherlands, England, the Philippines, Hong Kong, China and Mexico. He is a graduate of Christ for the Nations International Bible School and has worked for both James Robison and Kenneth Copeland Ministries.

Schmidt has produced a number of documentaries and short films. He has directed, shot and edited eight documentaries in all. These documentaries were shot in the Philippines, China, Mexico and South Africa. In addition, he has prepared video spots for the 700 Club, Catholic Goodnews and private industry.

He became interested in South Africa after spending time there as a Christian missionary. His ministry in South Africa was involved in inner city evangelism seminars on prayer, youth leadership and the local church.

Schmidt has travelled extensively throughout South Africa and some of the surrounding countries. So far he has shot more than 24 hours of film footage focusing on leaders in finance, public policy, the media, journalism, religion and the military.

Oliver Tambo's, the head of the African National Congress, recent visit to the United States triggered a state of outrage nationwide and prompted Schmidt to produce a documentary showing the facts about the ANC.

ANC--A Time for Candor exposes the ANC's Communist party ties and its violent tactics.

About My Father's Business distributed 5,147 copies of the video after Oliver Tambo's meeting with Secretary George Shultz. These tapes went to opinion leaders throughout the country, media representatives, and every member of Congress. In addition, About My Father's Business generated 1355 mailgrams to President Reagan protesting the Tambo-Shultz meeting from citizens across the country.

About My Father's Business plans to produce several more documentaries on the situation in South Africa and eventually on other topics as well. The next film, expected to be released in late April, is entitled Sanctions and Disinvestment: The Real Effect.

### THE WHITE HOUSE WASHINGTON

WILL TOET

There are efforts in both the House and Senate to hold us to the central ("most important") sublimits of SALT II. Promoted by far left, i.e. Kennedy, Gore. May have already introduced, not sure, attach to appropriation/authorization bill. Earliest mark-up probably early May.

1986, recognizing the continuing seriousness of the Central American crisis and the need to take appropriate measures to protect the mutual security of their respective countries, issue the following communique:

The Presidents reaffirmed the joint communique issued in Washington, D.C., on May 21, 1985, with particular reference to the review of the security relationship. The two Presidents reiterated their governments' intention to continue to work closely together in the face of the serious threats to the peace and security of both countries through mutual assistance and the development of defensive capabilities. To this end, the Government of the United States will continue to cooperate, as necessary and appropriate, in the strengthening of Honduras' defenses and the modernization of its armed forces.

The Government of the United States further reiterated its firm and unwavering commitment to cooperate in the defense of the sovereignty and territorial integrity of Honduras in accordance with the reciprocal rights and obligations relating to legitimate individual and collective self-defense and the use of armed force, as expressed in the Inter-American Treaty of Reciprocal Assistance, the Charter of the United Nations, and the Charter of the Organization of American States.

In view of the close cooperation in the two countries' political and security relationships and the very serious security threats that exist in Central America, the Governments of the United States and Honduras reaffirmed the rights and obligations in the three above-mentioned instruments, including Article 3 of the Inter-American Treaty of Reciprocal Assistance, Article 51 of the Charter of the United Nations, and Article 21 of the Charter of the Organization of American States.

In case of an armed attack against Honduras, the United States will take appropriate measures, consistent with the rights and obligations cited above, to consult with and to support the Government of Honduras in a timely and effective manner in its efforts to defend its sovereignty and territorial integrity against communist aggression.

The two Presidents, recognizing the importance of democratic political and economic development to ensure peace and

the economic and social well-being of the region's people, reaffirmed their intention to enhance bilateral cooperation to achieve the economic prosperity and to strengthen the democratic social development of Honduras. In this regard, the Government of the United States reaffirms its intention to disperse during this year the full \$61.25 million available from 1986 United States Economic Support Funds to assist the implementation of the economic stabilization program recently announced by the Government of Honduras.

The two Presidents also reaffirmed their conviction that Central America achieve its full development only in a climate of peace and complete freedom. In this sense, they reiterated their firm support for the efforts undertaken by the four Central American democracies to conclude a comprehensive and verifiable agreement for peace and democracy in Central America through the Contadora process. In particular, they noted the need for a treaty in which all commitments are fulfilled simultaneously and which provides for the clearly verifiable implementation of national reconciliation, democratization, and the limitation of armaments and troops. Such an agreement would guarantee the exercise of democracy in the five nations of the region.

Washington, D.C., May 27, 1986.

#### **SALT Restraints**

Statement by the President. May 27, 1986

On the eve of the strategic arms reductions talks (START) in 1982, I decided that the United States would not undercut the expired SALT I Interim Offensive Agreement or the unratified SALT II agreement as long as the Soviet Union exercised equal restraint. I took this action, despite my concerns about the flaws inherent in those agreements, to foster an atmosphere of mutual restraint conducive to serious negotiations on arms reductions. I made clear that our policy required reciprocity and that it must not adversely affect our nation-

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al security interests in the face of the continuing Soviet military buildup.

Last June I reviewed the status of U.S. interim restraint policy. I found that the United States had fully kept its part of the bargain. As I have documented in three detailed reports to the Congress, most recently in December 1985, the Soviet Union, regrettably, has not. I noted last June that the pattern of Soviet noncompliance with their existing arms control commitments increasingly affected our national security. This pattern also raised fundamental concerns about the integrity of the arms control process itself. A country simply cannot be serious about effective arms control unless it is equally serious about compliance.

In spite of the regrettable Soviet record, I concluded last June that it remained in the interest of the United States and its allies to try, once more, to establish an interim framework of truly mutual restraint on strategic offensive arms as we pursued, with renewed vigor, our objective of deep reductions in existing U.S. and Soviet nuclear arsenals through the Geneva negotiations. Therefore, I undertook to go the extra mile, dismantling a Poseidon submarine, U.S.S. Sam Rayburn, to give the Soviet Union adequate time to take the steps necessary to join us in establishing an interim framework of truly mutual restraint. However, I made it clear that, as subsequent U.S. deployment milestones were reached, I would assess the overall situation and determine future U.S. actions on a case-by-case basis in light of Soviet behavior in exercising restraint comparable to our own, correcting their noncompliance, reversing their unwarranted military buildup, and seriously pursuing equitable and verifiable arms reduction agreements.

Later this month the 8th Trident submarine, U.S.S. Nevada, begins sea trials. In accordance with our announced policy, I have assessed our options with respect to that milestone. I have considered Soviet actions since my June 1985 decision and U.S. and allied security interests in light of both those actions and our programmatic options. The situation is not encouraging.

While we have seen some modest indications of improvement in one or two areas, there has been no real progress toward meeting U.S. concerns with respect to the

general pattern of Soviet noncompliance with major arms control commitments, particularly in those areas of most obvious and direct Soviet noncompliance with the SALT and ABM agreements. The deployment of the SS-25, a forbidden second new intercontinental ballistic missile (ICBM) type, continues apace. The Soviet Union continues to encrypt telemetry associated with its ballistic missile testing in a manner which impedes verification. The Krasnoyarsk radar remains a clear violation. We see no abatement of the Soviet strategic force buildup. Finally, since the November summit, we have yet to see the Soviets follow up constructively on the commitment made by General Secretary Gorbachev and myself to achieve early progress in the Geneva negotiations, in particular in areas where there is common ground, including the principle of 50-percent reductions in the strategic nuclear arms of both countries, appropriately applied, as well as an interim agreement on intermediate-range nuclear forces (INF).

Based on Soviet conduct since my June 1985 decision, I can only conclude that the Soviet Union has not, as yet, taken those actions that would indicate its readiness to join us in an interim framework of truly mutual restraint. At the same time, I have also considered the programmatic options available to the United States in terms of their overall net impact on U.S. and allied security.

When I issued guidance on U.S. policy on June 10, 1985, the military plans and programs for fiscal year 1986 were about to be implemented. The amount of flexibility that any nation has in the near term for altering its planning is modest at best. Our military planning will take more time to move out from under the shadow of previous assumptions, especially in the budgetary conditions which we now face. These budgetary conditions make it essential that we make the very best possible use of our resources.

The United States had long planned to retire and dismantle two of the oldest Poseidon submarines when their reactor cores were exhausted. Had I been persuaded that refueling and retaining these two Poseidon submarines would have contributed significantly and cost-effectively to the national security, I would have directed that these

two Poseidon submarines not be dismantled, but be overhauled and retained. However, in view of present circumstances, including current military and economic realities, I have directed their retirement and dismantlement as planned.

As part of the same decision last June, I also announced that we would take appropriate and proportionate responses when needed to protect our own security in the face of continuing Soviet noncompliance. It is my view that certain steps are now required by continued Soviet disregard of

their obligations.

Needless to say, the most essential nearterm response to Soviet noncompliance remains the implementation of our full strategic modernization program, to underwrite deterrence today, and the continued pursuit of the Strategic Defense Initiative (SDI) research program, to see if it is possible to provide a safer and more stable basis for our future security and that of our allies. The strategic modernization program, including the deployment of the second 50 Peacekeeper missiles, is the foundation for all future U.S. offensive force options. It provides a solid basis which can and will be adjusted over time to respond most efficiently to continued Soviet noncompliance. The SDI program represents our best hope for a future in which our security can rest on the increasing contribution of defensive systems that threaten no one.

It is absolutely essential that we maintain full support for these programs. To fail to do so would be the worst response to Soviet noncompliance. It would immediately and seriously undercut our negotiators in Geneva by removing the leverage that they must have to negotiate equitable reductions in both U.S. and Soviet forces. It would send precisely the wrong signal to the leadership of the Soviet Union about the seriousness of our resolve concerning their noncompliance. And it would significantly increase the risk to our security for years to come. Therefore, our highest priority must remain the full implementation of these

programs.

Secondly, the development by the Soviet Union of its mussive ICBM forces continues to challenge seriously the essential balance which has deterred both conflict and coercion. Last the I cited the Soviet Union's

SS-25 missile, a second new type of ICBM prohibited under SALT II, as a clear and irreversible violation. With the number of deployed SS-25 mobile ICBM's growing, I now call upon the Congress to restore bipartisan support for a balanced, cost-effective, long-term program to restore both the survivability and effectiveness of the U.S. ICBM program. This program should include the full deployment of the 100 Peacekeeper ICBM's. But it must also look beyond the Peacekeeper and toward additional U.S. ICBM requirements in the future, including the small ICBM to complement Peacekeeper. Therefore, I have directed the Department of Defense to provide to me by November 1986 an assessment of the best options for carrying out such a comprehensive ICBM program. This assessment will address the basing of the second 50 Peacekeeper missiles and specific alternative configurations for the small ICBM in terms of size, number of warheads, and production rates.

Finally, I have also directed that the advanced cruise missile program be accelerated. This would not direct any increase in the total program procurement at this time, but rather would establish a more efficient program that both saves money and accelerates the availability of additional options

for the future.

This brings us to the question of the SALT agreements. SALT II was a fundamentally flawed and unratified treaty. Even if ratified, it would have expired on December 31, 1985. When presented to the U.S. Senate in 1979, it was considered by a broad range of critics, including the Senate Armed Services Committee, to be unequal and unverifiable in important provisions. It was, therefore, judged by many to be inimical to genuine arms control, to the security interests of the United States and its allies, and to global stability. The proposed treaty was clearly headed for defeat before my predecessor asked the Senate not to act on it.

The most basic problem with SALT II was that it codified major arms buildups rather than reductions. For example, even though at the time the treaty was signed in 1979, the U.S. had, and only planned for, 550 MIRVed ICBM launchers, and the

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SALT II buildups ple, even signed in aned for, and the Soviet Union possessed only about 600, SALT II permitted each side to increase the number of such launchers to 820. It also permitted a buildup to 1,200 MIRVed ballistic launchers (both ICBM's and submarine launched ballistic missiles, SLBM's) even though the United States had only about 1,050 and the Soviet Union had only about 750 when the treaty was signed. It permitted the Soviet Union to retain all of its heavy ballistic missiles. Finally, it limited ballistic missile launchers, not the missiles or the warheads carried by the ballistic missiles. Since the signing of SALT II, Soviet ballistic missile forces have grown to within a few launchers of each of the 820 and 1,200 MIRVed limits and from about 7,000 to over 9,000 warheads today. What is worse, given the failure of SALT II to constrain ballistic missile warheads, the number of warheads on Soviet ballistic missiles will continue to grow very significantly, even under the treaty's limits, in the continued absence of Soviet restraint.

In 1982 on the eve of the START negotiations, I undertook not to undercut existing arms control agreements to the extent that the Soviet Union demonstrated comparable restraint. Unfortunately the Soviet Union did not exercise comparable restraint, and uncorrected Soviet violations have seriously undermined the SALT structure. Last June I once again laid out our legitimate concerns but decided to go the extra mile, dismantling a Poseidon submarine, not to comply with or abide by a flawed and unratified treaty, but rather to give the Soviet Union one more chance and adequate time to take the steps necessary to join us in establishing an interim framework of truly mutual restraint. The Soviet Union has not used the past year for this purpose.

Given this situation, I have determined that in the future the United States must base decisions regarding its strategic force structure on the nature and magnitude of the threat posed by Soviet strategic forces and not on standards contained in the SALT structure, which has been undermined by Soviet noncompliance, and especially in a flawed SALT II treaty, which was never ratified, would have expired if it had been ratified, and has been violated by the Soviet Union.

Since the United States will retire and dismantle two Poseidon submarines this summer, we will remain technically in observance of the terms of the SALT II treaty until the United States equips its 131st B-52 heavy bomber for cruise missile carriage near the end of this year. However, given the decision that I have been forced to make, I intend at that time to continue deployment of U.S. B-52 heavy bombers with cruise missiles beyond the 131st aircraft as an appropriate response without dismantling additional U.S. systems as compensation under the terms of the SALT II treaty. Of course, since we will remain in technical compliance with the terms of the expired SALT II treaty for some months, I continue to hope that the Soviet Union will use this time to take the constructive steps necessary to alter the current situation. Should they do so, we will certainly take this into account.

The United States seeks to meet its strategic needs, given the Soviet buildup, by means that minimize incentives for continuing Soviet offensive force growth. In the longer term, this is one of the major motives in our pursuit of the Strategic Defense Initiative. As we modernize we will continue to retire older forces as our national security requirements permit. I do not anticipate any appreciable numerical growth in U.S. strategic offensive forces. Assuming no significant change in the threat we face as we implement the strategic modernization program, the United States will not deploy more strategic nuclear delivery vehicles than does the Soviet Union. Furthermore, the United States will not deploy more strategic ballistic missile warheads than does the Soviet Union.

In sum, we will continue to exercise the utmost restraint, while protecting strategic deterrence, in order to help foster the necessary atmosphere for significant reductions in the strategic arsenals of both sides. This is the urgent task which faces us. I call on the Soviet Union to seize the opportunity to join us now in establishing an interim framework of truly mutual restraint.

Finally, I want to emphasize that no policy of interim restraint is a substitute for an agreement on deep and equitable reductions in offensive nuclear arms, provided that we can be confident of Soviet compliance with it. Achieving such reductions has received, and continues to receive, my highest priority. I hope the Soviet Union will act to give substance to the agreement I reached with General Secretary Gorbachev in Geneva to achieve early progress, in particular in areas where there is common ground, including the principle of 50-percent reductions in the strategic nuclear arms of both countries, appropriately applied, as well as an interim INF agreement. If the Soviet Union carries out this agreement, we can move now to achieve greater stability and a safer world.

### **SALT Restraints**

Statement by the Principal Deputy Press Secretary to the President. May 27, 1986

Since the President came into office, he has done everything that he could to try to persuade the Soviet Union to meet its obligations with respect to SALT and to agree to significant reductions in U.S. and Soviet nuclear arsenals. In 1982 he said the United States would continue not to undercut the flawed SALT agreements so long as the Soviets exercised equal restraint. Regrettably, the Soviets didn't.

In June 1985 the President tried again. He once again stated his great concern that Soviet noncompliance was ever more deeply undermining the SALT structure. He called upon the Soviet Union to join us in building an interim framework of *truly* mutual restraint until a START agreement replaces the SALT structure.

Today the President announced that the United States cannot continue to support unilaterally a flawed SALT structure that Soviet noncompliance has so grievously undermined and that the Soviets appear unwilling to repair. Therefore, in the future, the United States will base decisions regarding its strategic forces on the nature and magnitude of the threat posed by the Soviet Union, rather than on standards contained in expired SALT agreements unilaterally observed by the United States.

The President has decided to retire two older Poseidon submarines as the eighth Trident submarine begins sea trials tomorrow. This means the U.S. will stay in technical observance of SALT for some months. This gives the Soviet Union still more time to correct their erosion of SALT. If they do, the President will take this into account.

Our attempt to use the structure of SALT as the basis for interim restraint until a START agreement can be achieved has always been based on the assumption of Soviet reciprocity. It makes no sense for the United States to continue to hold up the SALT structure while the Soviet Union undermines the foundation of SALT by its continued, uncorrected noncompliance. Therefore, the President believes we must now look to the future, not to the past. The primary task we now face is to build a new structure, one based on significant, equitable, and verifiable reductions in the size of existing U.S. and Soviet nuclear arsenals. This is what we are proposing in the ongoing Geneva negotiations.

Until this is achieved, the United States will continue to exercise the utmost restraint. Assuming no significant change in the threat we face as we implement the strategic modernization program, the United States will not deploy more strategic nuclear delivery vehicles or strategic ballistic missile warheads than the Soviet Union.

It is high time that the Soviets honor their obligations, match U.S. restraint, and get down to negotiating seriously in Geneva. If they do, we can move together now to build a safer and more secure world.

Note: Larry M. Speakes, Principal Deputy Press Secretary to the President, read the statement to reporters assembled in the Briefing Room at the White House during his daily press briefing, which began at 1:01 p.m.

### Office of Science and Technology Policy

Designation of Richard G. Johnson as Acting Director. May 27, 1986

The President today designated Richard G. Johnson to be Acting Director of the

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Jay G. Baris, a Wall Street lawyer, is secretary and counsel of First Financial Savings and Loan Association, Woodbridge, N.J., which is a member of the First Investors Financial Network, a financial services group of companies.

As the imancial markets have grown more sophisticated, the need to maintain the fiction of separate identities has diminished. In the public's mind, there is little difference between a bank, a savings bank, a nonbank bank and a nonbank nonbank.

The consumer, not caring about regulatory labels, can obtain a credit card, commercial loan and checking account at a savings and loan, or get a cial pank, the can turn to a Securities firm for a checking account and buy zero coupon bonds at Sears.

Congress has the opportunity to rethink the entire regulatory framework governing banks, now in an advanced stage of chaos. In approaching this monumental, politically sensitive task, Congress should ask itself: given a clean slate, would it create a banking system in its

mg regulation of Danks and Hittes, It could redefine the "bank holding company" to allow it to own a securities firm or a thrift (or vice-versa) and to cross state lines without the pretext of being a nonbank bank.

It could consolidate certain functions of the Federal Home Loan Bank Board, the Federal Reserve Board and the Comptroller of the Currency, who, together with the F.D.I.C. and F.S.L.I.C. regulate overlapping pieces of the financial services industry pie.

These and other sweeping proposals face tough hurdles, as securities firms, commercial banks, nonbank banks and thrifts, each fearful \ of competition from the others, could grind a move to regulatory reform to a screeching halt.

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### Reagan's SALT II Folly

By Dale Bumpers

WASHINGTON - President Reagan's reaffirmation, in his State of the Union Message, of the importance of protecting our country was deeply ironic, coming on the heels of his decision to violate the SALT II treaty. This decision marked the first time either superpower has violated the treaty sublimit on missiles and bombers, thereby risking an accelerated nuclear arms race. Few Americans want the Russians to have thousands of extra nuclear warheads, yet that is where our current course will take us.

In late November, the President or-. dered the deployment of another B-52 bomber with cruise missiles, without any offsetting dismantling. This caused us to exceed the treaty limit of 1.320 multiple-warhead weapons. We have violated this limit twice since then and, under current plans, will do so 22 more times in 1987 alone.

What do we gain from breaking the limit? A tiny increase in our strategic forces and an extra four to five years of service from two missile submarines, after which they will be scrapped anyway because they will hit their 30-year life limit. What will the results be? An unrestricted nuclear arms race.

To date, abiding by strategic arms agreements has required us to dismantle only 48 operational missiles

Dale Bumpers, Democrat of Arkansas, has introduced legislation to bind President Reagan to the missile limits contained in SALT II.

while the Kremlin has had to disman. — but not without the treaty. tle 550 missiles and bombers. SALT would force the Russians to dismantle hundreds more missiles — about 130 this year alone as against our 32. Of " course, they will be under no constraints if we continue to violate the treaty's numerical limits. Even the Central Intelligence Agency admits that without the treaty the Soviet Union by 1995 can have about 5,000 more nuclear warheads than it would otherwise have.

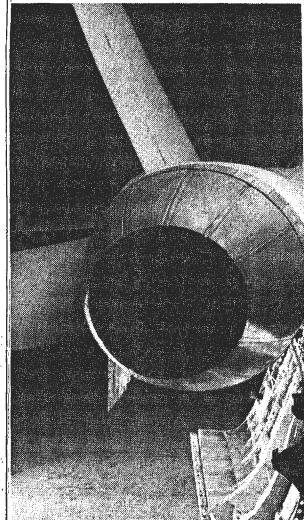
America has legitimate concerns about some aspects of Soviet compliance, and Congress has approved giving the President authority to respond to Soviet violations. But exceeding the 1,320 multiple-warheadmissile limit effectively trashes the treaty and guarantees a new arms race. Even critics of the treaty concede that the Soviet violations certainly do not alter the strategic balance. Scrapping the accord because of our compliance concerns is like scrapping the criminal code because of the existence of crime. Scrapping the treaty does not end Soviet violations: it legalizes them.

Ironically, one of the first effects of our violating the numerical limits will be to allow the Soviet Union to increase its quantity of precisely those weapons that the Administration has consistently labeled as the most destabilizing: ICBM's with multiple warheads. The treaty's limit of 820 such ICBM's would force the Soviet Union to dismantle some of its existing 818 multiple-warhead ICBM's almost immediately after it began deploying its new SS-24 later this year

Scrapping the accord signals the triumph of those in the Administration with a record of unremitting hostility to arms control. This is rightwing ideology run amok, given the major increase in Soviet nuclear forces brought on by the treaty's demise and the problems for American security this creates. It magnifies the difficulties confronting the "Star Wars" program by multiplying the number of warheads that it must defend against. And violating the accord diverts defense dollars from our real defense needs, like conventional forces, toward still more nuclear weapons. It is no wonder that Brent Scowcroft, the President's former strategic weapons adviser, six former Defense Secretaries (three Republicans and three Democrats) and all our Atlantic alliance allies support staying within the limits.

Does it really make sense to release the Soviet Union from restraints that have already forced it to dismantle more than 500 missiles and which will force it to dismantle about 250 more by the end of Mr. Reagan's term? Who can believe the world will be better off by adding 10,000 to 20,000 more nuclear warheads over the next eight to nine years than it would be if we continued the pact? Who believes our national security is enhanced by inviting Moscow to add 5,000 extra nuclear warheads to its arsenal?

Mr. Reagan can strengthen our security interests and keep at least some limits on the Soviet nuclear threat — but only if he puts America back into compliance with SALT.



AND RESEARCH CENTER

### HE CHRISTIAN SCIENCE MONITOR

1987 THE CHRISTIAN SCIENCE PUBLISHING SOCIETY
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VOL. 79, NO. 7

AN INTERNATIONAL DAILY NEWSPAPER T

TUESDAY, MARCH 17, 1987

50¢ (60¢ Canadian) .



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### Are Soviets retreating on INF?

A senior US official says an agreement to reduce intermediate-range nuclear forces is not just around the corner, despite progress in Geneva. The Soviets have pulled back on a key issue, he says.

By Peter Grier

Staff writer of The Christian Science Monitor

Washington

Soviet "shuffling" has complicated negotiating a limit on intermediate-range nuclear forces (INF), a senior Reagan administration arms control official claims.

The official says the latest shuffle of Soviet negotiators is an apparent retreat from a pledge to include shorter-range nuclear missiles in any INF agreement.

"They take two steps forward and three back," he says.

Interviewed on the condition that his name not be used, this official paints a relatively hard-line picture of Soviet behavior and prospects for arms control. But his remarks mirror the growing real-

ization in Washington that an INF agreement is not just around the corner, despite the negotiating progress of recent weeks.

On Feb. 28, Soviet leader Mikhail Gorbachev announced he would no longer insist that progress on INF be linked to talks on other arms issues such as the Strategic Defense Initiative (SDI), removing a major obstacle to an INF pact. In response, the United States has polished off a new INF proposal, the final portion of which was officially put on the table in Geneva last week.

Attention has focused on the US offer to limit INF warheads to 100. But as was the case with SALT 2 and other arms agreements, the proposed INF pact would

Please see INF back page

# Public leans toward greater federal role

Americans want more services, but also blame 'big government' for inflation

By Charlotte Saikowski

Staff writer of The Christian Science Monitor

Washington

Will Americans want "more government" in 1988?

After six years of the Reagan

in espousing such programs as catastrophic-health care and job training.

"After the events of the 1970s, Americans' main message to their political leaders was 'slow down,'"



### FROM PAGE ONE

### INF from front page

actually place sublimits on a number of technological items in an effort to control nuclear weapons as a whole, the official says. Specifically, allowable numbers of medium-range launchers and missiles, as well 'storage areas. It would involve as warheads, would be capped. • some sort of permanent foreign

hidden in almost any room the size of an efficiency apartment, building exteriors and gates. In verification provisions in the US INF proposal for the most part apply only to the easier-to-see 

Verification is considered the major issue to be worked out before an agreement can be reached. The final part of the US offer, laid before the Soviets on March 12, was the verification & US government," he says. provisions.

the actual presence on Soviet soil of US officials, and vice versa. The official breaks this down into two categories of onsite inspection: "perimeter-portal," and "short-notice visit."

Perimeter-portal inspection would apply to sites that are known to be INF production or Because warheads could be presence, whether human or mechanical is not clear, watching the US, INF production facilities are owned by private contractors, but this sort of outside verification would not require special legislation to make it legal, the official says.

> "It would be part of the security arrangements which are part of doing business with the

The short-notice visit provi-The key to verification, in the sion proposed by the US would US view, is on-site inspection — enable either superpower to in-

spect practically any building, not just declared INF facilities, it suspected of INF-related activity. The official says the US government has been talking to contractors about this; he does not feel legislation is necessary to make this provision stick.

"After all, these visits would be escorted by US government personnel." he says, comparing them to reporters' tours of defense factories.

The short-notice visit provision has been criticized by some analysts as a license to spy. The Soviets, or the US for that matter, could say they were suspicious that a particular installation was building medium-range weapons even if they knew it was not, just so they could get inside and see what it did hold.

A sort of mutual deterrence will keep this from happening. says the official. If the Soviets started abusing the provision,

the US could retaliate in a like manner, he says, and there are more sensitive military installations in the Soviet Union than in this country.

"I can't conceive of the Soviets' finding it in their interest to engage in that kind of tit for tat," he points out.

Underlying US verification proposals is the belief that Soviet intelligence-gathering capability is already great and information they might gather would be of only marginal use.

The widespread view among Washington analysts now is that an INF agreement will not be reached until fall, at the earliest. The changes in Soviet rhetoric that US officials interpret as a rollback in the Soviet Union's position on short-range missiles are but one indication of the negotiations' complications.

Completing an INF pact will be hard enough, and recent progress should not therefore be seen as the herald of similar movement on other arms issues such 1 as strategic missiles and SDI, the official says.

The US wants limits on shortrange missiles included in any medium-range treaty. Previous Soviet statements sounded as if they might accept this position; now Soviet negotiators appear to be insisting on a separate, follow-up, short-range pact.

The Soviet Union enjoys a lead in shorter-range nuclear systems. The particular treaty provision the US wants would allow the Pentagon to build up its short-range forces to parity. In congressional testimony last week, Army vice-chief of staff Maxwell Thurman said converting Pershing 2 missiles into shorter-range missiles by scrapping their second stage would be the Pentagon's preferred method for reaching equality.

### TEENS from front page

of kids at our school have problems with their parents and want to run away. Sometimes they talk about suicide. We want to know what to say to them."

Two occurrences last week drew renewed national attention to the problem of youth suicide. Four young people – two males and two females - died together in New Jersey, and two young women in their upper teens committed suicide together in Illinois.

Teen suicide has for some time been a matter of major concern among parents, educators, sociologists, researchers, and youth counselors across the country.

The suicide rate began to climb rapidly in 1960 and leveled off in 1979 after escalating by 260 percent in that period.



they felt a total of 42 suicides had been . averted in one year.

But Dr. Peck and Nelson say there are a number of hurdles before the program. is more widely accepted.

Some school officials say the program does not belong in the schools, already, struggling to teach the basic curriculum adequately. Some parents are concerned about the attention given the subject in peer group situations, feeling that such a program should be carried on at a more intimate level in the family sphere.

"And then there are the special-interest groups - minorities, religionists, legislators," Nelson says, "each with its own concerns."

He calls for a nationwide spirit of compromise and negotiation. "The lawmakers, parents, school boards, and welfare agencies of this country are going to have



'Now [the contras] must find a board of directors that will not be docile that will not by definition be made up of puppets.'

- Arturo Cruz

his reform struggle.

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affairs, to possibly illegal forms of financing the contras. Many Washington analysts say Abrams will be forced to resign within the next few months.

A special disappointment to Cruz was Mr. Robelo's ambiguous political loyalties, Cruz's closest advisers say.

Cruz, the top moderate contra leader, and Robelo were particularly divided over the question of drastically reforming the contra assembly. The assembly

ra directorate members was set up late last year by the contra direcand Pedro Joaquín torate, called the United Nicaraguan Opposi-Reagan administration tion (UNO), itself established by the Reagan

Please see CRUZ back page

### nt: money and a lot more

lege - the Kennedys, the ers, the Roosevelts - there bts about his sensitivity. really understand the probpical Americans, with mortpay, children to feed, leaky ix? Du Pont comes straight int in a one-hour Monitor

interview at his law office here. "Just look at the record." he says. As governor "we enacted an income tax cut of 30 percent for the average family in Delaware. And there is no sales tax. We recognize the burden a sales tax places on a low-income family."

He points with pride to the 60,000 new jobs in Delaware - largely via cutting taxes - created during his eight years in office. "The

you can cure poverty is " he says. great-great-great-great of E. I. du Pont, the govert have the wealth he might

Please see **DU PONT** page 5



Pierre du Pont points for the presidency

By Curtis J. Sitomer Staff writer of The Christian Science Monitor

Protection of the rights of individuals is now clearly the hallmark of the United States Supreme

In case after case decided this term, the justices have come down for civil liberties in criminaljustice matters, freedom from discrimination in the workplace, and the right of individuals to be free from government harm or harassment.

With a few notable exceptions, conservatives and liberals have joined to rule against procedures that violate constitutional guarantees to a fair trial; to ensure job security or work benefits for pregnant women, minorities, and those with physical handicaps; and to protect the oppressed.

Most of these rulings fly in the face of stances taken by the Reagan administration and the Justice Department. Among recent rulings, the court:

 Refused to expand police search powers to permit the use of illegally obtained evidence in criminal cases.

 Upheld affirmative-action plans giving preference to blacks and other minorities in job promotions, particularly where a long history of racial bias has existed.

 Guaranteed women who take maternity leave the right to return to their jobs when state law provided for such reinstatement.

Please see COURT page 4

### Arms treaty could let 'sanctioned spies' see US weapons plants

By Peter Grier

Staff writer of The Christian Science Monitor

San Diego is home to some of the most sensitive United States defense installations. Weapons plants line the roads near the waterfront airport. Across the bay are the aircraft carriers and billion-dollar Aegis cruisers of a giant Navy base.

The area is so rich in military secrets that Soviet diplomats are not allowed into the surrounding county. But if the US and the Soviet Union sign a pact limiting intermediate-range nuclear forces (INF), San Diego could be open to Soviet visitors with powerful binoculars.

One downtown plant is a General Dynamics factory that produces ground-launched cruise missiles, a US intermediate nuclear weapon. The sanctioned spies would be inspectors making sure no new cruise missiles were produced.

US officials are insisting that any INF treaty Please see VERIFY back page

### FROM PAGE ONE

### VERIFY from front page

provide for such on-site checks. While they say this provision would be necessary to ensure Soviet compliance, they admit to anxiety about the corresponding intrusions in the US.

"You're talking about 100 Soviets in this country and presumably the same number of us over there," said Kenneth Adelman, Arms Control and Disarmament Agency director, last week.

Soviet negotiators have accepted the principle of on-site verification, according to US negotiators. It remains to be seen if both sides can agree on details.

The US proposal on INF calls for each side to send inspectors to final assembly and deployment areas for intermediate nuclear weapons.

For the US weapons – the Pershing 2 and cruise missiles – these areas are in military bases in Western Europe.

In addition, the US wants electronic monitoring and on-site inspections at intermediate-mis-

sile factories.

Though inspectors might not be allowed inside buildings, they would at least be able to scrutinize exteriors and production compounds. This would allow the Pentagon an unprecedented peek at Soviet facilities, and vice versa.

It is far from clear how many factories and storage areas in the US would be affected. The key General Dynamics plant in San Diego would probably be at the top of the Soviet Union's list, as would a McDonnell Douglas cruise missile factory in Titusville, Fla., and the Martin Marietta Pershing 2 facility in Orlando, Fla.

Scrutiny might even extend down to subcontractors, such as Atlantic Research Corporation, which produces the Pershing 2's solid-fuel rocket booster.

The companies in question may not yet have realized what the INF negotiations mean for them.

The Washington representative of one contractor that would be subject to Soviet inspection was dumbfounded when the implications of on-site verification were explained to him. "I can't believe they'd let the Soviets do that," he said.

There is some question whether the US government has the authority to allow inspection of facilities that are private property.

If an INF treaty is signed, Congress may need to pass a law mandating on-site inspection at contractor plants.

Absent a voluntary contractor agreement, on-site inspection "may very well require legislation," said Sen. Dale Bumpers (D) of Arkansas on television Sunday.

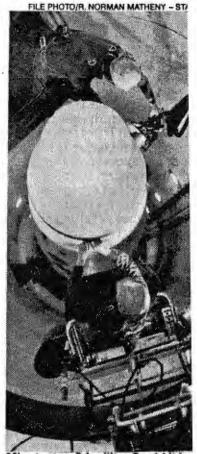
Reagan officials say the US would benefit from an on-site inspection regime. The Soviet Union is such a closed society that the US would have to actually peer in factories to ensure INF treaty compliance, this argument goes, while the US is so open that the Soviets would not learn much that they do not already know.

Some outside analysts, however, do not feel that the benefits of on-site inspection are so evident. "Even with such intrusion you could not have absolute confidence the Soviets were complying," says Michael Krepon, a verification expert at the Carnegie Endowment for International Peace.

The extreme nature of Soviet secrecy underlies Mr. Krepon's reasoning. Even if US inspectors were allowed to inspect Soviet intermediate-missile plants, Krepon asks, would they really believe the Soviets were not building a clandestine plant somewhere, just in case?

The US might remain anxious, while Soviet intelligence collection would have been made easier. "Is it in our interests to have Soviets crawling around our most sensitive production facilities?" Krepon asks.

The Carnegie analyst makes his point not to oppose an INF treaty, but to say that verification provisions should be thought out more carefully. INF reductions could perhaps be verified by continued reliance on spy satellites, with more limited, occasional on-site checks of suspected violations.



Minuteman 2 facility: Could it be subject to Soviet Inspection?

### CRUZ from front page

administration in 1985. Cruz felt that the assembly, made up of representatives from the official contra political organizations, was dominated by "right-wing hack politicians" put in Adolfo Calero, a right-wing former UNO leader.

Robelo, these sources say, wanted to move more cautiously in changing the assembly. Cruz saw revamping of the assembly as an essential precondition to the larger issues of contra reform: broadening. the political base of the contra movement eral years and let natural opposition emerge to what he called the misrule of Nicaragua's Sandinista leadership. Thus, he said, an opposition armed resistance could have been formed that was both nationalistic and accepted by Nicaraguan and international public opinion.

Today, he said, the need remains for an anti-Sandinista movement that is really Nicaraguan and not just an extension of US foreign policy.

"It does not matter who leaves and who stays [from UNO's leadership]. The Nicaraguan resistance stays in the hands of the US," Cruz said in his letter of

in their contacts with the US administration and the Nicaraguan government.

Paradoxically, Cruz sees President Arias's peace initiative as one factor that will keep contra aid alive. "If we are successful in our reform efforts, I think there is a good chance," Cruz said in the Miami interview, "of continuing to get some money from Congress next year, because at heart, both Democrats and Republicans recognize that a Sandinista-controlled Nicaragua will continue to be a threat to US interests. I don't think that we can get money directly to buy arms, or that we can get another \$100 million. But

just cosmetic changes in Nicaragua would be like another Bay of Pigs. It would be great blow to the Nicaraguan armed resistance and at the same time not succeed in removing Nicaragua from the Sovie orbit. As long as there are no internative checks on the Sandinistas, Nicaragua will essentially be tied to the Eastern bloc."

This is not the only "sad scenario' Cruz sees as a distinct possibility. An other would be the contras' becoming a low-level guerrilla force, harassing the Sandinistas for years, kept alive by smal amounts of aid from the US and other sympathetic nations and private groups.

Matt liscus

### J. A. DISTEL

### 2136 DORMAN DRIVE PORTSMOUTH, OHIO 45662 (614) 353-2405

April 2, 1987

Mr. Linas Kojelis Special Assistant to the President c/o The White House Washington, DC 20500

Dear Mr. Kojelis:

I have written letters of appreciation and support to Senator Joe Carraro and Senator Bill Barton in their noble efforts on behalf of the SDI and the space shield.

It is refreshing to see public officials stand up for America's needs instead of betraying it.

President Reagan personally should call Senators Carraro and Barton in recognition of their work and support of the SDI.

Sincerely,

I. A. Distel

JAD/mds

Dear Mr. Fogelis: 
Please suggest that President

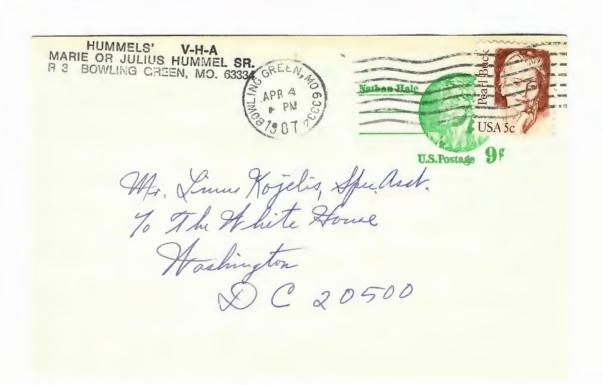
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Julius A. Thummel Sr.



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THE WHITE HOUSE WASHINGTON

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### THE WHITE HOUSE

Date: 3/27

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### FAMILY LIFE CALLER SAINT LAWRENCE CHURCH, CHACAHOULA-DORNER ST. PATRICK CHURCH, GIBSON HOUMA - THIBODAUX DIOCESE

MASS INTRUTIONS:

March 6 - 5:00 PM @ St. Petrick : Parishioners of Sts. Patrick and Lawrence Churches

March 6 - 6:00 PM @ St. Lawrence: Cocke and Waller Families, from Mr. and Mrs. R.L. Weller App 11. chard Boudreaux, Jr., Mr. and Mrs. Richard Boudreaux, Sr. and Mr. and Mrs. Go-

dric Dufout, from Mrs. Anna Boudresux and Family

March 7 - 5:00 PM @ St. Lawrence: Ben and Clara Breaux, from Family and Friends AND Mill and Anna-bell loudreaux, from Family AND Mrs. Elizeberth Mary Saveie, from Mr. and Mrs. Albert B. dreaux AND Mr. and Mrs. Noah Rebert, from Mr. and Mrs. Irvin Bourgeois AND 16 mara ...., Jr., Mr. and Mrs. Richard Boudreaux, Sr., and Mr. and Mrs. Cedric .... from Mrs. Anne Boudreaux and Family AND Flossie Bergeron, from Guy Bergeron AND Matter Sayler on Anniversary of Death, from Family AND Mrs. Wilfred Pitre, from Mr. and Mrs. Vilfred Fitte

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March 10- 5:00 PH & St. Lawrence: Farishioners of Sts. Lawrence and Patrick Churches March 10- 5:00 PF @ St. Patrick: Annabelle Bondraaux on her birthday, from Family AND "Linksgiving, from Mrs. Phyllis Gu. ty

March 1- 7:33 AM @ St. Lawrence. Mr. and Mrs. Edgar Guillot. from Mrs. Ada Smi a March 12 - 7:30 AM @ St. Patrick : Parishioners of Sts. Patrick and Lawrence Churches March 13- 7:30 AM @ St. Lawrence: Farishioners os Sts. Lawrence and Patrick Churcas.

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Volume 10

Number 3

Volume 10
Number 3

GELFBRATIONS:
5 PK March 17
St. Patrick
11 AM March 19
ST. JOSEPH ALTAR Residential

Message - Floare 2

2. 1-87

Register to be present & Pope's Mass Jesus, Mary, Joseph Joanics, Magt. Kominick, for Campori.

Congregation Members, March 8, 1887, 188 Synday of Jones

NOVENAS: St. Patrick: Saints Lawrence-Patrick Catholic Churches:

March 8-16...St. Joseph: March 10-16

Pastor here was happy to be with pastors of other clustered Catholic Courches in fours.

particularly, of historic St. Bernard in St. Bernard (1787, where I was pastor, June 1, 1968), and of historic Assumption of the Blessed Virgin Mary in (1793) Plattenville, Assumption Parish to help the Ordinaries in our six Louisiana Dioceses get adjusted to the clustering situation Our sessions are proving beneficial, and we are thankful for God's blessings so wonderfully in group therapy for spiritual healing. Maryhill Renewal Center in Pineville, 600 Maryhill Road, 71360, for February 17-16, was site of historic gathering. Mr. Ralph Guidroz, executive director of the Kouisiana Catholic Conference, served as facilitator superbly. The Church Today, 2-25-27, page 2, has a good write-up with a couple of pictures. Rev. Fr. Gerald Burns is great organizet

Saint Paul has a good message for the Philipians that I adapt from the adaptation of Sar Antonio Jesuit Volunteer Corps South in Southern Perspectives, page 9: BI-PASTORAL, RE: CONCRET - reporting

- repeating, Bi - pastoral, re: CONCERN (Heartfelt)

I thank God every time you come into my heart and mind, while transiting to and from witness, gathering together for Mass.

Mutual prayers are offered with a eat joy.

Your encouragement and support have helped me since June 3rd, 1972, till now.

And I feel very strongly that God,

Who began this good work in these bi-parishes,

will be the One Who will see that it is complete or that final de when our Bishop sees us equal and at peace.

It is only natural that I should feel this way about you, since we have all shared this privilege of living in Christian Communities as of 1848 and of 1876, and working sacramentally, enabling us to live the gospel.

Please, parishioners, know and realize
that all permanently place in my heart.
God knows how much I'll miss going to bat
for love of Christ, in Christ, when Cure's days cease in Stal Lawrence-Fairiel

My prayer is that our love for each other

may increase more and more,

and that we will never stop improving our knowledge,

and deepening our perception,

so that we can always recognize what is best in bi-pastorace.

This will help us to become pure,

and to prepare us for the Day of Christ,

when we will reach the perfect goodness,

which Jesus Christ produces in us

for the glory and praise of God. So be it, God-willing! - March 8, 192?

The Spirit of Christ is ever calling men and women to dedicate themselves generously to the service of the Church. We must gather in prayer with Mary, as did the disciples after Jesus' Ascension, in expectation of the Holy Spirit's coming, so as to implore a new Pentecost of vocations that will renew the face of the earth in our own day.

WORLD DAY OF PRAYER FOR VOCATIONS\_

-- Pope John Paul II

- Father Mike Firmego:
who was accepted into
Seminary life this life.
52 years ago, Pope cake
for 1987 recruits on
May 10, 1987...ACCEPT

### FAMILY LIFE CALLER MAINT LAWRENCE CHURCH, CHACAHOULA-DONNER

ST. PATRICK CHURCH, GIBSON HOUMA - THIBODAUX DIDCESE

MASS INTENTIONS:

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Volume 15 Number 9. CELEBRATIONS: 5 PM Hatch 17 St. Patrick 11 AM March 19 ST. JOSEPH ALTAR CALLER Advertisers appresinte pacronage BSA PACK 885 Nects 5 PM March 9th, God-willing

Boys co-operating, in

St. LAWRENCE.

J.S.P.S. #946-060! 2nd Class Mari Gibson, LA, U.A. 70356-02 9

1st Sunday

of Lent

March 9 1987 \$1 for year subscription

President Reago By Provided of 150 Sold Levelage \$1 for your of 150 your of 3-4-87 Register to be present & Pope's Mass Jesus, Mary Joseph Toanks, digt. Kominks, to disapport Gongregation Members, 1867, 181 Synday of Sen

NOVFNAS: St. Patrick: Saints Lawrence-Patrick Catholic Churches:

March 8-16...St. Joseph: March 10-16

Pastor here was happy to be with pastors of other clustered Catholic Churches in Tourse.,
particularly, of historic St. Bernard in St. Bernard (1787, where I was pastor, June 1, 1968),
and of historic Assumption of the Blessed Virgin Mary in (1793) Plattenville, Assumption Parish
to help the Ordinaries in our six Louisiana Dioceses get adjusted to the clustering situation
Our sessions are proving beneficial, and we are thankful for God's blessings so wonderfully in
group therapy for spiritual healing. Maryhill Renewal Center in Pineville, 600 Maryhill Road,
71360, for February 17-16, was site of historic gathering. Mr. Ralph Guidroz, executive director
of the Kouisiana Catholic Conference, served as facilitator superbly. The Church Today, 2-25-27,
page 2, has a good write-up with a couple of pictures. Rev. Fr. Gerald Burns is great organize.

Saint Paul has a good message for the Philipians that I adapt from the adaptation of Sar Antonio Jesuit Volunteer Corps South in Southern Perspectives, page 9: BI-PASTORAL, RE: CONGERN - repeating,

Bi-pastoral, re: CONCERN (Heartfelt)

I thank God every time you come into my heart and mind, while transiting to and from witness, gathering together for Mass.

Mutual prayers are offered with a eat joy.

Your encouragement and support have helped me since June 3rd, 1972, till now.

And I feel very strongly that God,

Who began this good work in these bi-parishes, will be the One Who will see that it is complete or that final day when our Bishop sees us equal and at peace.

It is only natural that I should feel this way about you, since we have all shared this privilege of living in Christian Communities as of 1848 and of 1876, and working sacramentally, enabling us to live the gospel.

Please, parishioners, know and realize
that all permanently place in my heart.
God knows how much I'll miss going to bat
for love of Christ, in Christ, when Cure's days ceese in Sts. Lawrence Parrie.

My prayer is that our love for each other

may increase more and more,

and that we will never stop improving our knowledge,

and deepening our perception,

so that we can always recognize what is best in bi-pastorate.

This will help us to become pure,

and to prepare us for the Day of Christ,

when we will reach the perfect goodness,

which Jesus Christ produces in us

for the glory and praise of God. So be it, God-willing! - March 8, 1987

-Pope John Paul II

The Spirit of Christ is ever calling men and women to dedicate themselves generously to the service of the Church. We must gether in prayer with Mary, as did the disciples after Jesus' Ascension, in expectation of the Holy Spirit's coming, so as to implore a new Pentecost of vocations that will renew the face of the earth in our own day.

WORLD DAY OF PRAYER FOR VOCATIONS\_

who was accepted into Seminary life this time. 52 years ago. Pope rake for 1987 recruits on May 10, 1987...ACC777

- Pather Mike Firmens.

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Baint Patrick Church Gioson, LA 70553-0129 First Office Box 210 このできること 1600 Umarsa P 239 521 539 Mount in slight fring m. 2090 188 Model & Sinda C 144196 3/23/87 PE Form 3849-A.
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SDI 4/3/87

#### Problem:

Not going anywhere because factions can't agree to what sdi should be and when it should be deployed and differences on abm treaty.

- Wallop (conservatives): Reagan Admin let us down because too slow / deploy now
- (middle) research now / various amts of money
- (liberals) kill it

#### ABM

- (cons) not serving US well/ not in our interest abandon it
- broad/narrow not getting us anywhere no solution
- US should never break out of any treaty we're peace loving people

How sell non-ABM to Congess and regular people Agree on one SDI structure

Math discuss.



Serving Noncommissioned **Petty Officers** of all branches of the **Armed Forces** 

### **NCOA®**

# 

# Dependents and retirees will lose money if OMB budget proposal approved

### The Inside Track What's Inside The March Journal

SOUND OFF LETTERS: Most of this months mail concerned CHAMPUS and the erosion of medical benefits. PAGE 2.

CUC: Comp-U-Card is no longer a sponsored benefit. PAGE 3.

WASHINGTON REPORT: As Congress in now back in session we have the Washington, Military, and Veterans Briefs, as well as our standing columns by "Chuck" Jackson, "Mack" Mc-Kinney, John Adams, Ken Casey, and Dick Johnson. This months topics cover the New GI Bill, Military health care and family issues. PAGE 4.

MOVING? Please help us out and fill out the change-of-address form on Page 8.

NCOA CALENDAR is a new feature that will highlight upcoming events of importance to the membership, including job fairs, symposiums, conventions etc. PAGE 11.

SERVICE CENTERS: A complete list of all NCOA Service Centers, their phone numbers and addresses are on PAGE 14.

NCOA PATRIOT Convention registration can be found on PAGE 13.

AUTO DISCOUNT DEALERS provide the membership with a list of all dealers who offer the special NCOA discount. Check this listing on PAGE 18. WASHINGTON, D.C. — Buried deep in the Office of Management and Budget (OMB) fiscal '88 budget is a proposal that will cost every active duty dependent as well as all military retirees money.

The proposal calls for a user fee, about \$10 per visit, for outpatient care at military medical facilities.

NCOA and the Department of Defense are strongly opposed to this proposal, and NCOA's President Walter W. Krueger said, "We need all of our membership to send a letter to the President of the United States asking him to

remove this proposal from the fiscal '88 budget.
Originally the OMB wanted the Department of Defense to start charging for dependent, and retiree outpatient care last December without a test period, but the Pentagon said, in an angry memo, that the in an angry memo, that the fees "would be an erosion of military personnel benefits and would have an adverse

impact on troop morale."
Eventually the OMB dropped its demand for immediate implementation of the user fee, but insisted that the Department of Defense have at least one test of the pro-

Ed Parnell, NCOA's Executive Vice President said, "Every time we've had a test, the test has become a reality.'

The proposal calls for a test with "nominal" fees, but the Pentagon feels that the test could lead to a permanent system and would reduce a key military benefit. They said it would also undermine mo-

rale and damage recruitment and retention efforts.

Allegedly the proceeds from the charged user fees would be "contributions" to Welfare and Recreation funds or for improvements to medical facilities.

C.R. "Chuck" Jackson, NCOA's Vice President for Government Affairs, and

Chairman of the Board of Directors said the Association is presently in the process of preparing letters to the Sec-retary of Defense and the Congress voicing its opposition to the proposed user fee, and has joined with other military organizations to fight this

It has not yet been determined how big, or the location of the test program; however, the Department of Defense plans to keep it on a small

Parnell added that "budget officials keep hitting on those so-called fringe benefits until eventually there will be no benefits left and then look up and there will be nobody left in

There is much opposition to the proposed user fee, and an editorial in the San Antonio Express-News said, "There is no group more noble in the land of the free and the brave than those who have gone off to war in the defense of liberty. Those brave warriors are now the targets of a new attack."

San Antonio representa-tive, and a member of the House Armed Services Com-mittee, Albert G. Bustamante said, "I am very surprised that the administration, which claims to have taken up the cause of the military would come up with this proposal."

(Continued on Page 3)

### Unique state legislation program to help NCOA spotlight local issues



BOARD MEETS — The International Auxiliary Board (L-R) Ann Bowers, Joanne Kwandt, Bettsy Ross, and Monique Topping go over the final revisions to the Uniform Chapter By-Laws during their recent three-day meeting in San Antonio. See story on page 15.

WASHINGTON, D.C. Over the past four years the leadership of the Non Commissioned Officers Association has discussed the possibility of developing a program that would provide the Association with a means of becoming involved in legislation at the state and local levels.

> by Tom Ryan Executive Director **National Defense Foundation**

This year should prove to be a slow one for voter registration and will provide the National Defense Foundation with an opportunity to develop a State Legislative Program. It is envisioned that the program will take a consultant-type form, rather than a lobbying effort within the various states.

The Foundation will begin by establishing Legislative Coordinators within states, using NCOA communities (i.e. — chapters, individual members-at-large) and others, who express an interest in military and veterans affairs. These coordinators would identify issues, build grassroot support for specific points of view and seek coordinative and expert assistance from the Foundation.

The Foundation will supply local officials with information relative to similar legislation in other states; lists of organizations and personnel who may be of assistance in furthering a point of view concerning the issue in question; contact federal officials who the Founda-

(Continued on Page 3)

### V.E.A. CORNER

**Next Three Job Fairs:** 

6 March 1987 Holiday Inn U.S. 98 & Santa Rosa Blvd. Ft. Walton Beach, FL 32548

27 March 1987 Bicentennial Pavillion Broadway Plaza Tacoma, WA 98402 7/10 April 1987 European Job Fairs Stuttgart & Frankfurt, FRG

\*Mail resume to NCOAVEA P.O. Box 33610 San Antonio, TX 78265

\*Copies available at all NCOA Service Centers or write directly to V.E.A.

### **EDITORIAL**

### by Walter W. Krueger

Recently there has been talk about maintaining two house-holds, as Congress debated a proposed substantial pay hike for themselves. Proponents claim they must maintain a home in Washington and in their home districts, plus they must travel back home. They seem to be saying that they are the only ones with this problem, so they need the extra pay. But what about the deplorable situation with the enlisted military members?

Many members of the Armed Forces are deployed, while their families are back at "home." Of course, they are maintaining two households, just like members of Congress. But that's no problem because his service is giving him a place to sleep and eat.

He also has many extra expenses, even though he's living with his unit or aboard ship. According to figures, the average enlisted man, on active duty, is an E-4 with over six years service. His base bay is \$1,019.40 a month. If he's married he's eligible for an additional \$188.40 for BAQ (housing) and \$161.10 for BAS (food). This brings his total pay to \$1,368.90 a month. Because he's deployed he loses the BAS, and if his family is living in base housing he forfeits the BAQ. Much of military housing is substandard, and there are long waiting lists. military housing is substandard, and there are long waiting lists for these units, which force the serviceman, especially those in the junior pay grades, to live off post in civilian housing. The BAQ he receives won't pay half the rent for a small apartment, plus he must pay all his utilities.

From his base pay, of \$1019.40, \$111 is deducted for federal income tax while an additional \$73 is withheld for Social Security. In addition, if the servicemember is from a state that imposes a state income tax, that is also withheld from his pay. Most servicemembers have allotments to their spouses, again another deduction. This serviceman and his wife are going to shop at the commissary, which might cost them (very conservatively) \$250 a month.

It's quite possible that he would be taking home less than \$550 a month.

Looking at base pay and fringe benefits, it appears that the serviceman is in pretty good financial shape. Looking using the norm, you can see that he runs his household on a very tight budget. Some may say, why can't the wife work. She does, probably making the minimum wage, or a little more. If they have children, there are day care fees that are added to their monthly bills. Almost everyone has life insurance, and we won't even get into the cost of car insurance. I'm sure you can see the point the point.

Now on top of this, the Office of the Budget and Management (OMB) is proposing a user fee to be charged to active duty military dependents and retirees for outpatient medical care at military facilities. NCOA is outraged at this total disregard for the financial welfare and morale of our members of the Armed Forces. Should this proposal become law, the serviceman is going to lose another benefit and have even less money in his pockets.

But not to worry, the Armed Forces will always be there when you need them . . . or will they?

### Convention '87 July 16-19, 1987 Las Vegas Be There!

### SOUND OFF LETTERS To The Editor

necessarily reflect the policies of the NCO Association. JOURNAL retains the right to edit all letters submitted in the interest of brevity should this be required. However, care will be taken to ensure that any editing does not alter the views of the writer. As the JOURNAL has reported on matters of major importance to Association members, letters to the Sound Off column have increased. However, the letters have grown lengthy and as a result, several have not appeared in print. In the future, no letters longer than one typewritten page, or the equivalent in longhand, will be accepted for publication.

### Galled by waste

**Dear Editor:** 

My local paper has pub-lished two articles, within lished two articles, within two weeks, that are eye openers: "No more heart surgery at 4 VA hospitals and Pentagon must test medical fee." This is aimed at the active duty dependents, as well as the retired military and their dependents. This also includes pharmacy items and, what galls me most is the existing waste of men the existing waste of men and materials that goes on today, as well as when I was on active duty from 1951 to

In 1987 you are going to hear these words, "Non-Availability and Capability." These two words can stop all medical care for active duty dependents and retired mili-

tary and their dependents.
They will want you to use CHAMPUS. You know CHAM-CHAMPUS. You know CHAMPUS, the outdated, outmoded, and most sub-standard of all health plans. The local doctors don't like to treat folks under this plan. They say it's a problem area. Brother, if you are one of the "enlisted swine" (like me) you had better get down to the local insurance office for a "supplement to CHAMPUS; or any small savings,

PUS; or any small savings, your home, and your car may be wiped out by having to go to a local hospital. I have just gotten with an insurance company and the tap is about \$1,300 a year for just a supplement, for myself, my wife, and 16-year-old son. Take \$1,300 out of the \$9,300 taxable income and you are almost on welfare status. Lord only knows how the widows and children live when the sponsor dies and

the pension stops.
The article "No more heart

surgery at 4 VA hospitals" states a system-wide review was sparked by concern over death rates and quality of care and then the proposed medical fee system. Does this mean a fee to see a P.A. (physicians assistant), who by his own admission tells you, you need to see a real doctor? The P.A., in my estimation, has been allowed too much leeway in the field of medicine where his education is limited and not on an equal level with the doctor. surgery at 4 VA hospitals"

equal level with the doctor.

There is abuse to the system by patients and also by the medical staff. If you want honest answers go to the two-year doctor who is gettwo-year doctor who is getting out, go to the top sergeants in the medical system, get them to write and answer opinions (only under the condition that their name will not be used in order to protect them, like they do in Washington)

Washington).

I'll close with one thought.
The active duty, retired, and dependents have the voting power to put a man in office, or to take him out of office, or maybe swing the balance

either way.

We will need the help of the NCOA and the Sergeants Association to assist us, and maybe even law suits will pop up for "Breach of Con-tact" or violation of consitutional rights. If you sit back and do nothing you deserve nothing.

Earl B. Wagoner, Jr. Prattville, AL

### A point of omission

Dear Editor:
I've been told that CHAM-PUS is inoperative for retirees 65 plus. This seems to be a point of omission by all agencies that I'm affili-

ated with.

There are thousands over 65 who fall into this category. Anytime CHAMPUS is referred to, as far as eligibility is concerned, this should be explained.

We over 65 seem to be ignored in most references. Remember: In time all re-tirees could reach this

Sincerely, Henry Henley Warner Robins, GA

### Pay now or pay later

Dear Editor:
In reply to the January
letter "Wants CHAMPUS
feedback," I have been
retired 1974 and I have use since 1974, and I have used CHAMPUS on numerous occasions. I have found them to be more than fair when all rules and paperwork are completed property. pleted properly.
I have no idea what Mr.

Westerman is looking for.
The CHAMPUS guidelines
booklet explains, in detail,
what is covered and what is

not.

NCOA and Academy Life offer a supplement policy to pick-up your 25 percent offset plus deductible (which I have). I have inquired to CHAMPUS when a claim was questioned but it has always been resolved in my favor, been resolved in my favor, after I furnished additional

after I furnished additional needed information not furnished by the servicing agency (hospital).

My wife recently has had a kidney transplant, which caused some confusion as the transplant unit of the hospital advised me to go to hospital advised me to go to Social Security and apply for Medicare because transplants

(Continued on Page 3)

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Unless otherwise clearly indicated as NCOA sponsored, paid JOURNAL advertising is not endorsed by the NCOA.

Second class postage paid at San Antonio, Texas, and additional offices. Annual subscription: \$3 of the membership fee. JOURNAL is printed monthly. USPS 391300.

ATTENTION POSTMASTERS: Address corrections should be returned to: NCOA, P. O. Box 33610,

### SOUND OFF LETTERS Unique state legislature program

(Continued from Page 2)
are covered by Medicare.
CHAMPUS also covers transplants. Both plans are federally funded. I did as I was told, and if you review your CHAMPUS booklet you will see that if you qualify for Medicare you MUST use Medicare. I applied for and was given Part "A" and Part "B" of Medicare for my wife. She was 38 years old. This automatically disqualified her from CHAMPUS. As a result, my deductible went up to \$75 and my deductible for the hospital stay was \$492 which is much more than CHAM-

However, with the help of NCOA, Academy Life covered my supplement on my wife for the Medicare supplement, which did cost around \$350 more a year. Sounds like I really incurred more cost for insurance doesn't it? Well, a policy outside costs around \$700 to \$1,400 a year, not counting a supplement which could run from \$400 to \$800 a year.

If you have a civilian insurance plan, CHAMPUS is the second pay company and all you have to do is submit unpaid bills to them and they'll pay (read the CHAM-PUS benefit book).

I will advise Mr. Westerman that prior to suing anyone he should get legal advice, or it will cost him again. Also to inquire on a supplement insurance plan, of course he will have to pay for it.

Myself, I am happy with the benefits I earned after 22 years of service. I am sure that some civilian company would not be doing for me what the military is and will continue to do.

We have good benefits.
Let's all support NCOA so we can continue to have them. If you want lower medical bills and out-of-pocket expenses, buy a supplement plan. I believe in the one offered by Academy Life.

My total hospital and doctor bills have come to over \$100,000 last year. CHAM-PUS-Medicare and Academy Life absorbed about 98 percent of my bills.

Medicare and Academy do not pay for my wife's prescriptions. However, the Air Force supplies me with these (about \$650 a month), so don't talk to me about poor benefits. Everyone should look into this prior to retirement and make your plans. Get a supplement to CHAMPUS today. Like the man says, "You can pay me now, or pay me later."

I wish to thank the NCOA for your help when I had my problem. Thank you and God Bless.

Ronald J. Brogan MSgt, USAF (Ret) Life Member

### Let's shake the tree

**Dear Editor:** 

I am writing to you regarding the eroding CHAMPUS benefits for the military retiree. Compared to the civilian sector, the military is not as well off with health care coverage as they are led to believe.

For Instance, when a person retires from a civilian job, and has health insurance coverage (such as Blue Cross), that person retains that coverage when he/she turns age 65 and becomes eligible for Medicare benefits through the Social Security system.

But when the militaryretiree, who has had
CHAMPUS benefits since retiring, becomes eligible for
Medicare, the law says that
he/she must drop the CHAMPUS. So while the civilian
retiree has sufficient coverage, the military retiree does
not. UNLESS...the military
retiree takes out additional
health insurance SET UP TO
SUPPLEMENT CHAMPUS,
through one of the serviceoriented organizations (such
as NCOA). I am not saying
that the supplemental plans
are not good; but why should
the military retiree be jeopardized by having to seek additional coverage just because
the government cancels the
CHAMPUS benefits?

SUPPLEMENT CHAMPUS, through one of the service-oriented organizations (such as NCOA). I am not saying that the supplemental plans are not good; but why should the military retiree be jeopardized by having to seek additional coverage just because the government cancels the CHAMPUS benefits?

But the difference, I am told, is that the military retiree does not pay a monthly premium for CHAMPUS as the civilian employee pays for his/her health care coverage. That is why CHAMPUS is dropped and Medicare takes over. A case of semantics? It's not CALLED an insurance plan, so we won't treat it as one?

Whatever happened to the bill proposed by Inouye from Hawail? The bill would have CHAMPUS become a second payor to Medicare. Why is this not plausible? Is it because the supplemental plans would then be in jeopardy because not as many people would need them?

Let's shake this tree awhile and see what falls. Another thing: When converting from

Let's shake this tree awhile and see what falls. Another thing: When converting from CHAMPUS to Medicare, why can't your CHAMPUS deductible be used to satisfy your Medicare deductible?!?!?

Lois Craigie Former Health Benefits Advisor (Continued from Page 1)

tion feels may be helpful in favorably concluding the issue; and, conduct mailout campaigns to local officials expressing NCOA's point of view.

On occasion it may be necessary to actually appear before the state legislature to present NCOA's view. On such occasions, local NCOA representatives will be used. However, if requested, a member of the Foundation staff may be made available.

#### **ISSUES OF INTEREST**

There are four separate and distinct types of legislative issues which will be of interest to Noncommissioned and Petty Officers:

a. Legislation affecting active duty military members and their families, such as taxation of PX and commissary items by the state, education issues and, on-post child care certification.

b. Legislation affecting Reserve and National Guard personnel, such as deduction of unemployment compensation from drill pay, benefits paid by the state for National Guard participation and, em-

ployment rights for reserve and guard members.

c. Legislation affecting veterans, such as taxation of military retired pay, state veterans' employment preference and, special benefits which veterans receive and are either paid for by the state or are administered by the state.

are administered by the state.
d. Legislation which is directed toward the general populace of a state which would have a significant adverse impact on any of the other three categories above.

### Dependents will lose

(Continued from Page 1)

Jackson agreed with Krueger about the letter-writing campaign and added that the National Capital Office would like a copy of all NCOA member's letters to the President.

Letters should be sent to:
NCOA, National Capital
Office, 225 N. Washington
St., Alexandria, VA 22314. (If
our entire membership sends
one letter we might be able to
nip this in the bud and have it
removed from the fiscal '88
budget.)

During the next 60 days the following steps will be undertaken to begin developing NCOA's National Defense Foundation's State Legislative Program:

STEPS TO BE TAKEN

1. Announce the establishment of the program in the NCOA Journal and other publications (i.e. — service TIMES, Congressional Quarterly, etc.) which may express an interest.

2. Contact major military and veterans associations and review like programs within their organizations.

3. Identify points of contact within each state. Request chapters provide individuals to act as a state legislative coordinator. Prior to doing this however we must take a look at the legality of active duty members being involved.

4. Begin to develop issues

4. Begin to develop issues and legislative history surrounding the issues in question. The Intern Program will be utilized to assist with the extensive research needed to implement the program.

Since this type of program appears to be unique among military and veterans organizations, it provides NCOA with an opportunity to grasp the leadership in this arena. As the program develops, it is expected that more and more individuals associated with both local and federal government will look to NCOA for assistance in dealing with local and state legislative issues.

If you desire to assist in establishing this program or have knowledge of a state or local legislative issue which may be of interest to our servicemembers or veterans, please contact, Tom Ryan, Executive Director, National Defense Foundation, 225 N. Washington Street, Alexandria, Virginia 22314.

# Joint chapter efforts bring cheer to many

CHEYENNE, WY — Members of the Minuteman and Frontier Chapters were busy helping Santa Claus, during the holiday season, as part of a project to ensure that needy families, in Laramie County, would have a Merry Christmas.

Each year an organized effort is made, by various organizations, to provide food baskets for deserving families in the community.

in the community.

The two NCOA chapters and service center joined forces and were involved in investigating and verifying the applicants of those wishing to participate in the program.

'Community Christmas 1986" was the largest ever since the program was begun

A combined chapter effort found 141 two-person teams

on the road to interview the 1,310 -applicants. Interview teams were set up and scheduled by SSgt James Fitzgerald, Minuteman Chapter trustee; TSgt Ron Dukes, Frontier Chapter chairman, and accredited counsellor Don Seymour, KST, from the Cheyenne Service Center.

### 3,100 MILES TRAVELED

To complete all the interviews, the volunteer teams traveled 2,910 miles and spent 418 hours of their time. Another 208 miles and 136 hours were utilized by MSgt Rich Kranz, Minuteman Chapter chairman and MSgt Roger McClure, Minuteman trustee coordinating the pickup and delivery of applications, filing, and computer entry of this year's information, and mailing approval notices.

Through their unselfish donations and concern for others, 1,100 baskets were given to needy families. Of this number 356 baskets were delivered to those who were unable to pick them up on their own.

As an annual effort, Cheyenne NCOA members continue to "Do More Better."

## CHAMPUS Questions & Answers

Q. What if I just need out patient care?
A. You can choose to

A. You can choose to go to the nearest military medical facility — or you can go to a civilian physician or clinic, and file a claim with CHAMPUS for cost-sharing of the resulting medical bills. Either way, you don't have to bother with nonavailability statements when getting outpatient care. Just go to the medical facility of your choice and arrange for the care you or your family members need.

### C-U-C no longer benefit

Comp-U-Card is no longer offered as an optional benefit to the NCOA membership. This became effective March 1, 1987.

Those members who currently hold Comp-U-Cards will have their cards honored until their expiration date (normally when your NCOA membership expires). Any member who wants to continue their C-U-C membership will then have to deal directly with Comp-U-Card.

### Washington News in Brief By the National Capital Office, 225 N. Washington St., Alexandria, VA 22314

When the Senate and House ended the Second Session of the 99th Congress, Friday, October 17, 1986, on the 290th day of that year, the Senate had met for only 120 days and the House, only 116 days; both far less than one-third of the year. Most of the time was spent taking long weekends and extended holidays. These are called "district work periods" by members of the two bodies. When the Senate and House ended

#### WHAT'S A TRILLION?

The U.S. proposed budget for FY 1988 soars \$24 million over the one trillion dollar mark. What's the difference between a million and a trillion? A million seconds go by in only 11-1/2 days. A billion seconds take 31.7 years to expire. A trillion seconds stagger the imagination. To reach that point in time a person would have to live 31,700 years. (Comparison courtesy of THE WASHINGTON POST.)

#### WANTS MORE MONEY

The proposed military personnel account for FY 1988 and FY 1989 is 6.2 percent and 4.2 percent, respectively, more than the amount approved or recommended for the previous fiscal year. These percentages are less than those recommended by DoD for its other accounts with one exception. Procurement for FY 1988 will be 1.4 percent less than approved for the current fiscal year.



MANAGEMENT AWARD Richard Preheim receives the Leadership and Management Award from CMSgt John McCauslin during graduation ceremonies at the USAF Senior NCO Academy, Gunter Air Force Station, AL. Sergeant Preheim is a member of the USAF School of Health and Science, Sheppard AFB, TX.

#### PAY HIKES ASKED FOR

DoD has asked for a military pay raise of 4 percent for FY 1988 and 4.3 percent for FY 1989. It will also seek relief from the VHA offset, improve some rates in incentive pays for naval personnel, and improve or add a few programs that are of minor costs but important to some servicemembers and families.

### TWO-YEAR BUDGET ASKED

Defense establishment seeks \$303.3 billion for FY 1988 and \$323.3 billion for FY 1989. Outlays (actual dollars to be spent in a given year) are projected at \$289.3 billion and \$303.7 billion respectively. DoD, for the first time, is

two-year budget.

### SUPPORTS PAY HIKE BUT...

NCOA plans to support the pay increase but, again, asks Congress to consider the matter of pay compression in grades E-4 through E-7 and the adoption of severance payments for enlisted personnel denied reenlist-ment after 5 years of continuous honorable active service. Certain reserve enlisted personnel already

have a similar entitlement.
Other issues NCOA will address in the new 100th Congress are: Health and dental care to include CHAMPUS improvements, family housing, adequate housing allowances, recruiting and retention, military commissaries, some special payments, MWR programs, and survivor benefits.

#### **MANPOWER DOWN 2,000**

Active duty strengths, under the DoD proposal, will fall by 2,000 in FY 1988 while reserve forces are to increase by 33,000. Civilian employment drops by 1,000. For FY 1989 civilian employment increases by 2,000 (up 13,000 over FY 1986), active duty strengths by 12,000 (up 15,000 over FY 1986) and reservists by 23,000 (up 83,000 over FY 1986.)

#### **COLA REQUESTED**

President Reagan has requested that COLAs for federal employees

requesting congressional approval of a retired pay be determined in the future by the Consumer Price Index (CPI) minus 1 percent. Although military retired pay was not included, any effect such a recommendation will have on federal retired pay will more than likely affect the retired military community. The Military Coalition, formed in late 1985 to fight the loss of COLA to military retired pay will revitalize its efforts to ensure fair treatment for the military's retired community. NCOA plays a major role in the Coalition's activities.

### NDF Brief

#### MISSOURI ELECTIONS

On April 7, Missouri has its Municipal Election Day including Water Districts (optional). June 2, is the Annual Water District and Special Election Day. The Election Calendar also announces contests slated for August 4, and November 3, and a School Tax Levy Election on October 6. A sepa-rate Federal Post Card Application (FPCA) request is required for each election. Persons in Federal Service are not required to register in order to vote by absentee ballot. Spouses or dependents of service members may participate by using a FPCA. A completed FPCA form must be sent to the County Clerk, counting of voting residence by April 1.

# Military health care is not welfare program

The very first section of Chapter 55, Title 10, United States Code, describes the purpose of that chapter: 'to create and maintain high morale in the uniformed services by provid-ing an improved and uniform program of medical and dental care for members and certain members of those services, and their dependents.

it is reasonable to assume that Congress firmly believed that the federal government had more than just a moral obligation to the military



C.A. "Mack" McKinney **Legislative Counsel** 

community. Although the law guarantees free medical care only to active duty members of the uniformed services, a 1974 House Committee on Armed Services' report characterized providing medical care to retirees and their dependents as a high moral obligation of the military. It based its findings on promises the services made to servicemembers over the years as inducements to enlist, reenlist, and make careers in the military.
Since then both medical and dental care have deter-

iorated most dramatically. Today thousands of retirees are being turned away from military treatment facilities (MTFs) with no idea where to go, what to do, or how to go about doing it. Only the Air Force, to NCOA's know-

ledge, is establishing a CHAMPUS referral program. Such should be a greater priority for the Navy as it is reported to be turning away the greatest number of bene-

DoD, with the approval of Congress, has presented what appears to be an all-encompassing plan of expansion. Called the CHAMPUS Reform Initiative (CRI) and CHAMPUS Prime, the program will be contracted out to civilian health care providers. CRI will offer primary and preventive care while PRIME extends the care to a fuller range at "costs to the participating patient at less than current CHAMPUS charges.

Army PRIMUS and Navy NavCare health care centers are currently in operation with others planned for the out-years. These are welcome efforts on the part of the two services to provide initial care for eligible nonactive duty beneficiaries. But they are too few and far between to really reduce the number of outpatients, denied care at MTFs, seeking somewhere to go.

In another move to further dilute promised care, the Office of Management and Budget (OMB) is directing DoD to plan a test in FY 1988 to charge fees for out-patient care. Perhaps OMB considers military health care as a "welfare program." If so, that agency is wrong — ALL WRONG! A 1970 court ruling (Whitaker v Talbot, 122 Ga App 493, 177 SE2d 381) determined that "no one who receives treatment in a (military) hospital is a recipient of charity." Why? Because "medical service furnished (by the military) to a soldier and his dependents serves as a compelling influence where soldier weighs as a compelling influence where soldier weighs advantages of enlistment."

Hopefully, Congress will deny OMB its mean attempt to reduce health care privileges promised members of the uniformed services. OMB's objective to cut costs is attainable but its suggestion that it will "improve the quality of care in military medical facilities" is absolutely ludicrous.

(Continued on Page 7)

### Join the battle of the federal budget

With all congressional committee assignments completed and the President's State of the Union message behind us, the battle of the budget has begun in earnest and NCOA is jumping right in the middle of the fracas to ensure that the Association's concerns are heard.

Rudolph G. Penner, Director of the Congressional Budget Office (ČBO) has told the Congress that if current spending and taxing policies remain un-changed the FY 88 defi-cit will be \$61 billion above



Vice President for Government Affairs

(Continued on Page 7)

the targeted \$108 billion set by the Gramm-Rudman-Hollings (G-R-H) deficit reduction law. In order to meet the deficit target, Penner says Congress would have to cut defense programs by 14 percent across the board and non-defense programs by 20 percent. CBO's prediction is a clear signal that it will be a tough struggle ensuring that the military/veteran community does not come out on the short end of the budget-cutting axe.

Foremost among the Administration's proposals that NCOA will be fighting is the Office of Management and Budget's (OMBs) planned "user fee" test for retirees and dependents of active duty personnel receiving outpatient care in military treatment facilities.

### Military News In Brief

#### MARINES FACE CUTBACKS

The Marines are cutting routine stateside moves this year. Like the other services, the Marines are also feeling the pain of the budget-cutting knife on PCS funds. In a cost-cutting move, more than 1,200 marines will not get expected orders for transfer. not get expected orders for transfer within CONUS (to include Hawaii) after completing their current tour of duty. Moves will only be approved where an essential requirement exists or operational necessity dictates such a transfer. These measures result from Congress allowing HQMC about \$10 million less than it asked for to fully operate this year's PCS fund. The change does not affect overseas orders or tour lengths, but enlisted Marines, in particular are encouraged to ask for tour extensions.

#### MCPOCG CONCERNED

The VHA freeze is hitting the Coast Guard particularly hard. Out-of-pocket housing expense will grow for the typical servicemember living in off-base housing in the states because of a freeze on VHA voted by Congress in October, 1986. This freeze will be

particularly hard on some Coast Guard personnel living in high-cost areas who are at the mercy of their landlords. Congress rejected a 4.9 percent increase in the VHA program for the new fiscal year and froze rates for 12 months at their current levels. Master Chief Petty Officer of the Coast Guard Allen Thiele is concerned for the welfare of these families. "Some of our families are barely making it out there and they are wondering why they have been forgotten," one official indicated.

#### PANEL TALKS ABOUT TRAINING

The 12-member Fleet and Force Master Chief Petty Officer Advisory Panel that met in Washington D.C. November recommended to the Chief of Naval Operations that the Navy give priority to determining how formal leadership training and on-the-job training should be coordinated to provide the proper balance in a sail-or's professional development. The CNO Advisory Panel is chaired by Master Chief Petty Officer of the Navy, William Plackett. The major concern of the panel was that the Navy must provide enough formal training to complement job experience. While

"learning-by-doing" is effective, certain leadership elements can be reinforced in the classroom. The Navy is considering exporting leadership training packages to ships at sea to help with the training mix that is needed.

#### MORE CLINICS TO OPEN

The Army is planning to open six more PRIMUS clinics in 1988. Two more PRIMUS clinics in 1988. Two walk-in clinics will be near Fort Hood, TX; two near Fort Ord, CA; one near Fort Benning, GA; and one near Fort Bragg, NC in an effort to ease the overcrowding of the military medical treatment facilities (MTFs) in those states. Army officials plan to issue a request for proposals in January to build and open the clinics in 1988. The walk-in clinics will be run by civilians under contract to the Army civilians under contract to the Army and will provide patients with medical

care free-of-charge.

The Army already operates three
PRIMUS clinics in the Virginia area and expects to open another one soon in Savannah, GA. The Army is expanding its civilian-run clinics after a one-year test proved that the clinics could deliver care for about the same cost as MTFs and much cheaper than CHAMPUS. The care includes treat-



SP4 Donna Daugherty receives an NCOA Military Excellence Award, on behalf of the Strom Thurmond Chapter, from CSM Stanley Thornburgh, during ceremonies at Ft. Jackson, SC, following her selection as Soldier of the Year. (U.S. Army Photo)

ment for minor illnesses, routine physical exams and checkups, diagnostic services, prescriptions, and laboratory work. The Navy has adopted a similar system to ease overcrowding in Naval

# NCOA now focusing efforts toward military family issues

Military family issues are now a focused initiative for the Director of Military Affairs. NCOA has long been strong supporter of the "Total Military Family" Concept. An NCO/PO will be a better and more productive servicemember if assured that his or her family members are provided for, especially if the servicemember is away from the family for an extended period for training, aboard ship or on an unaccomship, or on an unaccompanied overseas tour.

Like the services, NCOA

by Ken Casey Director of Military Affairs believes that in order to Military Affairs adequately address the legitimate needs of family members, the many and varied efforts that are on-going have to be brought into a focused initiative with established priorities based on a realistic cost benefit analysis and an assessment of where the services

should go. The services are now well on their way to formalizing and institutionalizing comprehensive programs and facilities to better address the needs of dependent family members. DoD has established the Family Planning Office in the Office of the Assistant Secretary of Defense for Force Management and Personnel.

Mrs. Barbara Pope is the Deputy Assistant Secretary of Defense for Family Support, Education and Safety and has a staff dedicated to improving the quality of life. and has a staff dedicated to improving the quality-of-life for all DoD family members. As NCOA's Director of Military Affairs I have been assigned, as part of my regular duties, issues that have to do with families. In the past there has been informal interface with DoD and the Services regarding most "family issues." Now, however, NCOA's efforts will be focused, much as the

services have done, in an effort to assist DoD and the services to identify new issues, resolve old issues, and recognize potential problem areas that can be addressed before they become a problem.

In an effort to establish a rapport with the "Family Support" personnel at DoD and each of the Service Departments, the Director of Military Affairs has met with Mrs. Pope and her staff, and the department-level staff representatives, individually, to discuss the status of their programs and initiatives and to determine what of their programs and initiatives and to determine what NCOA can do to assist. Many of the concerns expressed were common to all of the services. They are availability of care in Military Treatment Facilities (MTFs). They are concerned about their servicemembers and their families on independent or remote duty when none of the usual base support facilities and systems are avail-

They are concerned about the freeze placed on VHA because the landlords, in many cases, have the servicemember-tenant at their mercy. And most of the time, the landlord shows no mercy

They are concerned about inadequate pay. In many cases, the military spouse must work and place young children in someone's care. Often, the quality of that care is far below an acceptable level. Officials wonder why Congress is reluctant to fund the construction of Day Care Centers so that spouses can work and not-worry about their children being provided quality day-

The services are concerned about the Temporary Lodging Expense (TLE) being drastically reduced. They wonder why the Household Goods Weight Allowance is far too low in many cases for enlisted members. They wonder why Congress has not recognized the tremendous value of the New G.I. Bill by making it a permanent law. Many are really questioning the pro-posed "user-fee" test for all family members and retir-ees for out-patient medical care in MTFs. The list goes on-and-on. This list is only a few of the mutual concerns of NCOA and DoD's Service Department Family Support Directorates. NCOA is committed to providing strong support to DoD on these and the many other issues that impact the "Totally Military Family." Family support is an integral part of our legislative program to be formally presented to the various committees of Congress. Our four registered lobbyists will be called upon to testify before Congress on these and other issues. NCOA's opinion is respected in both Houses of Congress. NCOA will use all of its influence to convince the decision makers to favorably consider those actions necessary to provide an adequate quality-of-life for our service families. We will periodically report in this column the progress made in dealing with Family

### Chapter honored tor commitment

FT. KNOX, KY -Because of their total commitment to the many programs and activities in the Ft. Knox area, NCOA's Bluegrass Chapter was recently pre-sented with a Certificate of Appreciation for Patriotic Civilian Service by the

Department of the Army. Signed by MG Thomas H. Tait, USA, the certificate said, the chapters participation "reflects the utmost credit on the chapter, its members and the U.S. Army."

The certificate was pre-sented "for exemplary community service in support of Ft. Knox and its surrounding civilian communities during the period Oct. 85 through Nov. 86." Continuing the award said, "The many activities and contributions of the chapter and its members greatly enhanced the quality of life for all members of the greater Ft. Knox community."

#### **ACTIVITIES CITED**

Listed in the citation were several of the chapter accomplishments during the past year. "Through their extensive support of the 1986 Ft. Knox Golden Field Day II, the Special Olympics and the Army Community Ser-vice Christmas Party for Exceptional Children, the members of the organization demonstrated outstanding initiative and dedication in their efforts to promote an understanding, awareness and appreciation of the spe-cial needs of exceptional family members," the

certificate said.
It continued, "Additionally, the chapter made valuable contributions to the welfare of the community through their support of numerous Parish Ministry Programs to include

the Thanksgiving Food
Basket Drive, Halloween
Joy Party and Christmas
Toy Drive."
Bluegrass Chapter
officials are CW2 Ronald
Bowers, chairman; SFC
Donald Clark, vice chairman: MSG Ralph Kerns man; MSG Ralph Kerns, secretary; and Sarah Kempf, treasurer.

### Veterans News In Brief

#### **OPPOSES CUTS**

The VA Budget request for FY 1988, to the surprise of many, proposed a \$27.6 billion spending package for veterans; an increase of \$548 million over current year spending. However, the proposal is considered by the Administration to contain a \$100 million cut of current services. The biggest cuts are in the medical care program. Notwithstanding a proposed increase of \$414.1 million in medical care spending, the VA says it will reduce in-patient visits by 10,000 and outpatient visits by 113,000. The budget also proposed a decrease in medical care staffing of 3,810 full-time employees. NCOA is preparing congressional testimony in opposition to these cuts.

#### **OBJECTS TO INCREASE**

Also included in NCOA's congressional testimony on the VA budget is opposition to several other VA budget proposals and some recommended improvements in the measure. NCOA will register strong objections to a

proposed increase in the VA's home loan guaranty funding fee and the elimination of the fixed maximum interest rate on VA loans. The VA proposal to increase the funding fee to 2.5 percent would cost military and veteran homebuyers an average of more than \$1,000 in new home purchases. It would also transfer the cost of the program to those who participate, eliminating almost all federal funding for VA loan guaranties. NCOA is also very strongly opposed to modification of the maximum interest rate provision. If the rate is allowed to "float" many veterans may pay higher loan rates as lenders adjust their programs based on down payments. For example, some observers speculate that lenders will set one interest rate for 20 percent down loans, a higher interest rate for 5 percent down loans and a still higher rate for no money down loans. Such a change in the program would be intolerable.

#### WILL REDUCE TAX EVASION

The Tax Reform Act of 1986 requires taxpayers to show a Social



DIA ENLISTED MEMBER OF QUARTER—Ken Casey (L), NCOA's Director of Military Affairs, presents SGT Ernest Sesko with an NCOA Certificate of Achievement, for his selection as the Defense Intelligence Agency Enlisted Member of the Quarter, during ceremonies at the Pentagon.

Security number for each dependent age 5 and over that they claim for tax purposes beginning with the returns filed in 1988 and later. This provision is designed to reduce tax evasion in cases where parents filing separate

returns both claim the dependent for tax purposes. To protect their Social Security earnings records, employees are urged to check the Social Security number and name on their Form W-2 to make sure they are correct. If a person discovers that the Social Security number on their Form W-2 or pay stub is different than that on his or her Social Security card, the error should be reported to the employer immediately. Social Security taxes will increase for about 8.5 million workers in 1987 as a result of an increase in the wage base. The maximum yearly income or wage base on which Social Security taxes are payable has risen to \$43,800 in 1987 from \$42,000 in 198.6

#### VA MUST PAY

A federal judge in San Francisco recently ordered the Veterans Administration to pay almost \$115,000 in fines and legal fees for destroying documents and making evasive responses to a suit by veterans who were exposed to radiation during World War II.

### NCOA recommends some changes to New G.I. Bill

Congress has begun its hearing schedule for 1987, and one of the first items on the agenda is a Senate Veterans Affairs Committee hearing on the New G.I. Bill. In its testimony-before the committee NCOA emphasized the need to make five modifications to the New G.I. Bill. The most important recommendation offered by NCOA is to make the program permanent now instead of continuing it as a test program through July 1988. NCOA also asks the committee to: eliminate the pay forfeiture of \$1,200.



by Richard W. Johnson Director of Legislation

the pay forfeiture of \$1,200 required for participation in the program; retain funding for the program at the VA instead of DoD; allow non-participants, including VEAP eligibles, to enroll upon reenlistment; and to extend benefits of the New G.I. Bill to career service-members who retired after July 1, 1985.

The New G.I. Bill, which NCOA worked to create since 1977, was enacted as a test program for service-members who enlist between July 1, 1985 and June

The New G.I. Bill, which NCOA worked to create since 1977, was enacted as a test program for service-members who enlist between July 1, 1985 and June 30, 1988. It also provides benefits to career people who were eligible for benefits under the Vietnam Era G.I. Bill if they remain on active duty until after July 1, 1988. This provision was included in the new program to stop the exodus of career people who were leaving the service to use their Vietnam Era benefits before they expire in 1989. NCOA worked hard for the inclusion of this provision in the new program.

However, many career servicemembers who are forced to retire during the 1985-1988 test period because they have reached limits of grade or time-in-service will not have time to use the benefits of the old program or eligibility under the new program. Accordingly, NCOA has recommended that benefits of the new program be extended to military retirees who fall in this category.

NCOA opposed a presidential recommendation to transfer funding responsibility for the G.I. Bill from the VA to DoD. While the proposal essentially sounds like a simple budget realignment, NCOA believes it would give DoD too much control over the program. Before the measure was enacted DoD sought to limit enrollment to selected recruits and proposed that service secretaries be allowed to cut-off new enrollments when the services were meeting their recruiting objectives. Despite improvements in recruit quality and quantity after the program was enacted, DoD asked Congress to eliminate the New G.I. Bill in last year's budget and this year proposes a reduction in benefits for people who enlist after July 1, 1988. As a result, NCOA does not believe the G.I. Bill will survive very long if the funding transfer is approved and opposes the move for these reasons.

A last minute amendment to the New G.I. Bill, offered by proponents of a military draft, requires participants in the new program to forfeit \$100 of pay per month during their first 12 months of enlistment. The purpose of the amendment was to discourage participation in the program and thus enchance the possibility of failure of the all-volunteer force making a draft necessary. Instead, the program has been tremendously successful but it discriminates against recruits whose financial obligations preclude participation. All too frequently these are the people who would benefit most from the bill. As a result NCOA asks the committee to eliminate the pay forfeiture or to consider the alternatives of making the \$1,200 fee refundable and extending the contribution period

ing the contribution period.

Finally, NCOA emphasized that the New G.I. Bill was designed to encourage reenlistments in the armed forces by offering additional benefits to those who extend their service commitment by three years. Because of this, NCOA asked the committee to allow servicemembers who previously declined to enroll in the program a chance to participate upon reenlistment. NCOA also asked that this privilege be extended to servicemembers who are not eligible for benefits under the New G.I. Bill because of eligibility in the nearly defunct Veterans Education Assistance Program.

### Comstore eligibility

Military regulations provide for the granting of commissary privileges to totally disabled veterans. Honorably discharged veterans of the armed services and Coast Guard who are totally disabled as the result of a service incurred or aggravated disability, and who are receiving medical care or undergoing treatment in a hospital or a private domicile, through the Veterans Administration, are eligible for military commissary privileges. The medical care and treatment furnished by the VA



by John Adams National Veterans Service Director

must be continuous treatment, even if furnished by an outpatient clinic. Total disability in itself does not meet the criteria for extending commissary privileges to the veteran. Receipt of continuous medical care and treatment is the governing factor.

A totally disabled veteran wishing to apply for a commissary privilege card for themselves, spouse or eligible dependents should submit their request through the personnel office at the base or post where they will use the privilege. The request should be supported by a letter from the VA certifying that the veteran is totally disabled and receiving medical care or undergoing treatment in a hospital or in a private domicile through the VA. In the event the veteran is not hospitalized, the certification from the VA should show that the outpatient clinical medical care and treatment being received is continuous.

### Less than a month remains for VEAP deadline

At the urging of NCOA, last year Congress reopened Veterans' Educational Assistance Program (VEAP) enrollment to servicemembers who initially enlisted in the armed forces between January 1, 1977 and June 30, 1985. However, servicemembers who wish to participate have only until March 30, 1987 to enroll. If there is even a remote

chance that a servicemember may use the education benefits of VEAP, NCOA encourages enrollments at a minimum level.

VEAP enrollment per-

manently ends on March 30, 1987. However, persons enrolled at that time may make contributions to their account at any time prior to discharge (Continued on Page 7)

### Health care not welfare program

(Continued from Page 4)

NCOA is four-square behind the improvement of medical readiness in the armed services. This is a must program. However, no one should lose sight of the need for uniformed health professionals to care for military retirees and dependents so that they can gain experience in diagnostics, treatment and surgical procedures necessary to administer to probable com-

NCOA will take its case to Congress in the next few months. It intends to focus much of its FY 1988 and 1989 goals on the health and dental programs for the military community. Every attempt must be made to preserve the benefits promised our servicemembers.

### oin the battle

(MTFs). It is not a giant leap in logic to believe that once a "test" system is in place to collect fees, for outpatient care at MTFs, the "test" part will be dropped and a permanent program will be in place to once again abrogate government's responsibility to live up to its promises to active and retired servicemembers.

To combat this proprietions to love as once again with the military proprietions to love as once again with

other military organizations to launch an all-out attack to prevent implementation of this so-called "test." This coalition is preparing letters to the Secretary of Defense and the Congress voicing its opposition. Fifteen other organizations have agreed to join NCOA in signing these letters. Readers of this column are urged to also write to the President and their representations. tatives voicing their concern over the threatened loss of another earned benefit.

In addition to the user fee issue the coalition is also seeking to end the proposal to limit cost-of-liv-ing allowances (COLAs) for federal retirees to an amount equal to the Consumer Price Index minus one (1) percent (CPI-1). Again, it is clear that if the Administration is successful in reducing COLAs for one group of federal retirees all federal and military retirees will be included later.

As pointed out in earlier columns, 1987 is indeed going to be a challenging year for the military/veteran community. NCOA has already delivered its statement to Congress concerning the Veterans Administration's budget and the New G.I. Bill. The Association will also be appearing before the Congress concerning the Department of Defense's personnel budget initiatives. We will make a strong case for what we all know to be true, "Promises made are debts unpaid."

Promises were made by the government to induce enlistments, reenlistments and full careers by members of the armed forces. The members have lived up to their part of the bargain, it is now time for us to demand that the government holds up its end.

The Association's representatives will be in there pitching daily to pursue equity in the personnel issues. However, we cannot guarantee success unless the total membership becomes involved. Study the accompanying governmental articles in this and future issues of the JOURNAL, then sharpen your pencils and let the Congress and the Administration know what you think of their proposals. Believe me you will feel better for having taken an active part.



DISPLAY AWARDS — SP4 Jerman Wilson and SGT Harmon Trent display NCOA certificates that they recently received from CSM Sanford Greenberg, on behalf of the Phantom Corps Chapter, Ft. Hood, TX, designating them as NCO and Soldier of the Quarter.

### Dental benefits will soon be reality

Beginning Aug. 1, 1987, families of activeduty military members who accept voluntary enrollment will enjoy the benefits of a new Defense Department dental pro-

Under a contract to be awarded by the govern-ment in early April, a small monthly premium de-ducted from the activeduty sponsor's paycheck will entitle his or her family members to receive diagnostic, oral examination and preventive dental services at no additional cost from civilian dental care providers. The monthly premium will probably be no more than \$10, since the government will be picking up about 60 per-cent of the cost.

Additional servicessuch as cavity fillings, stainless steel crowns for primary teeth, and repairs to dental appliances such as false teeth—will be cost-shared jointly by the government and the active duty families. The families will pay 20 percent of the charges for the additional services with the government paying 80 percent of allowed

charges.

Enrollment is automatic for active-duty families. The services will begin the process this spring, using DEERS (Defense Enrollment Eligibility Reporting System) computerized eligibility list-

ings.
Active-duty military members who want to withdraw their families from the program will be able to do so through their services' finance centers, within 90 days after receiving notifica-tion that their dependents will be enrolled.

After the initial enrollment is completed and benefits have begun (on Aug. 1), new enrollments and changes to enroll-ments will be the responsibility of the military member, through his or her service branch. Children under age four will only be enrolled at the specific request of the military sponsor.

Members of active-duty families who do not enroll in the program may be able to use military dental facilities on a space-available basis. Program enrollees must use civilian dental care providers.

Enrollment in the dental program will be for periods of two years, except when the service member's family is being transferred to duty sta-tions where dental care is provided to dependents at military treatment facili-

Enrollment must be for all members of an activeduty family, or none. Those who decide to disenroll from the program may re-enroll at any time.



# Scholarship Foundation

The NCOA Scholarship Foundation Incorporated is chartered pursuant to the provisions of the Texas Non-Profit Corporation Act. The Fund is administered by the Trustees through the International Board of Directors of the NCOA Scholarship Foundation. The Fund is financed entirely through voluntary donations with fundis deposited as received in the NCOA Scholarship Foundation account. The Directors of the Scholarship Foundation established a firm program which allowed the presentation of the first scholarship grants in April 1975. These scholarship grants and those to be provided in the future will provide educational assistance to the dependents of the membership.

NCOA Scholarship Foundation Trustees, working very closely with selected colleges, will administer the funds which will be provided on an annual basis. The monies granted for scholarships will be administered by the college or colleges so designated by the Trustees of the Foundation.

The students selected by the Trustees of the NCOA Scholarship Foundation must meet all prerequisites for entering into the college selected.

#### **January Scholarship Donations**

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### deadline draws near

(Continued from Page 6) including lump-sum contributions

By enrolling at a minimum participation level now a servicemember reserves the right to subsequently draw full benefits.

If the servicemember decides to leave service and return to school it

would be economical to borrow the money necessary to buy the maximum VEAP benefit. For example, borrowing \$2,700 to enroll in VEAP at a high interest rate of 18 percent would cost about \$800 in interest on a 36-month loan. However, the \$2,700 investment in VEAP would return

\$8,100 over the same three years. This represents a clear profit of \$4,600 to be used for edu-

cation.
On the other hand, people who subsequently decide not to enroll in school will lose only the interest they may have earned on their minimal investment in VEAP.

#### An Invitation to Assist Your Association's **Scholarship Foundation**

Meil to: NCOA Scholarship Foundation P.O. Box 33610 San Antonio, Texas 78233

Enclosed is my donation in the amount of \$\_\_\_\_\_\_to be applied to the NCOA Scholarship Foundation. I know this fund will help deserving dependents of noncommissioned and petty officers in securing a college education.

| Name    |      |       | Date |
|---------|------|-------|------|
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# Financial planning/



There is now a serious conflict or ambiguity in our national policy of mili-tary preparedness versus military action. We are the world's strongest power from a financial and mili-tary standpoint. Yet we will not use our muscle even when it's clearly indicated we do so.

Our financial outlay for military hardware keeps escalating. The \$1 trillion plus federal budget for 1988 includes \$292.2 billion for the Pentagon. That's \$2.8 billion more than this year. The larger outlay includes, among other items, increases in investing

the SDI (called Star Wars) program and two new air-craft carriers. SDI is strictly defensive; aircraft carriers are offensive. Without additions to our armed strength we have an offensive potency (excluding nuclear weap-ons) which is awesome. In the last 23 years our citizens and the nation

have endured insult, injury, property loss and personal abuse. The trouble has not come from a powerful nation like the Soviet Union, it has come from forces or small groups which are in most cases militarily weak. These would be North Korea, Iran, Libya, Vietnam, and partisan groups such as the Shiite foslems and the Palestine Liberation Organiza-

Eighteen years ago, North Korea seized our intelligence ship, Pueblo, in what they described as North Korean territorial waters. This was not accurate; the pueblo was in open waters. The

unusual circumstance of the seizure was that the Pueblo captain was in contact with the White House and was told not to offer any resistance. This was highly unusual, but it's what the brave men in Washington saw fit to do.
The seizure of our

assy and our citizens in Fehran, Iran, was the most flagrant and illegal act against our nation since Japan bombed Pearl Harbor in 1941. Embassies are deemed to be national property and occupying the buildings and land is an act of war. It's akin to a foreign nation moving troops into, say, part of Florida and taking control:

The recent troubles in the Near East are examples of the same thing. The Shiite Moslem Groups in Lebanon, backed by Libya, Iran and Syria, blow up our instal-lations, take Americans hostage, detonate explo-sives in commercial jets and airports, and even pirate luxury cruise liners. They are trank to state that they are waging a jihad, or holy war, against the United States. At least the Shiites are clear in their thinking about what is going on.

The commander-inchief of our military forces, President Reagan, doesn't quite know what to do. He calls in reporters and deplores all the evil and deplores all the evil doings. He did order one light military bombing attack against Libya. Then in a very apologetic tone, he deplored the necessity of it all.

Reagan is not alone among the recent chief executives who refuse to use our vast military muscle. Nixon, Johnson (on North Vietnam), Ford and Carter were com-manders-in-chief of the world's mest powerful military force. They had the authority to commit our armed forces for a reprisal, or punitive action of up to 60 days duration. It would take at most two weeks of mass aerial bombardment to flatten a country like Syria, Libya or Iran. This action, though, is unthinkable in Washington right now.

Spending money there is not unthinkable, how-ever. Caspar Weinberger, secretary of defense, is about to go before the Senate Armed Services Committee and ask for an increase in the Pentagon appropriation. As mentioned, the 1988 plan includes two new aircraft carriers. It seems, though, that no one wants to ask the obvious: Why do we need two new ones? We refuse to use what we have.

### Reunions

USS TICONDEROGA (CV-CVA-CVS-14), (CG-47), 16th Annual Reunion, May 21-24, 1987, Seattle, WA. Contact Bill Brandenburg, 9008-11th Ave., NW, Seattle, WA 98117; (206) 782-7864.

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Have you been promoted, had your name changed, or changed your status from active duty to the retired list or drilling as a reserve or National Guard? If so you are requested to update your records at NCOA by filling out this form and returning it to us at your serilest convenience. This will assist us in serving you more efficiently.

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### are heroes

(Editor's Note: The following column, written by Roddy Stinson, is reprinted with permission of the San Antonio Express-News, where Mr. Stinson is a staff columnist.)

My premise is simple. If the Marines who were killed in Lebanon - or if the soldiers and sailors and airmen who died by the thigusands in Vietnam and Rorea — received half, the attention of the herdic Challenger crew, the eulogies and ceremonies of this past week would have been more appropriate, more understandable, more meanon the first anniversary

of the space shuttle accident and the tragic death of seven astronauts. Americans stopped to pay tribute with moments of silence, memorial observances, speeches, and statue unveilings to the five men and two women. who risked - and ultimately gave — their lives in a national cause

in a national cause.

It was a fitting end to a year of mourning, squisearching and stories of the Nation's generosity to the Challenger crew's

families, who "settled with the government for about \$1 million apiece."

#### **WORLD WAR II VET**

Meanwhile, last week, this column received a call from a San Antonio woman whose husband woman whose husband was a World War II veteran and whose son is disabled from wounds received in Vietnam.

The galler reported that her husband died last fall.

He was 100 percent dis-abled at the time of his death, and when she notified Veterans Administration, some faceless bureaucrat not only removed her husband from VA rolls, but her son was "killed off," too.

For two months he has not received his disability check — money that he and she "desperately need."

As this is written, the mistake has not been corrected, and in our last conversation, she asked: "Why, when I call the Houston office of the VA; do they treat me like I was

"I'm not asking for any-thing frivolous. So why.

when you call VA's attention to a 'small' error, like a wrong death, do they act like you speak a foreign language? Everyone I've spoken to about this affair seems so compacent . . .

#### NO \$1 MILLION

For her and her family, 

ton

No lifelong security.
This military widow and her military son - like so many of the real heroes of our society — live on the edge of a financial abyss, largely ignored by a com-placent bureaucracy and an ungrateful Nation.

The intriguing — and unnobling — side of the abuse is that they mostly suffer in silence.

Or, as a retired Army nurse wrote in a letter to this column, after reading

about the money going to Challenger families: "As an R.N., serving in-combat zones in two wars, dodging submarines on the way over dodging the way over, dodging (Continued on Page 11)

#### You Can Help Yourself and US



Are you planning to move, or have already done so? If so, please let us know your new address. The post office will not forward your JOURNAL, and will charge NCOA additional postage to return your JOURNAL to the International Headquarters, which es our operating costs. We are trying to keep our costs down and if we know your new address, it will really be a big help.
Don't mise a single issue and help your Association save on
postage charges by taking a couple of minutes to fill out this form: OLD ADDRESS:

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#20022 \$540



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### From the head shed: what's happening around the association

**CHAPTER FLAGS** 

First, I would like to bring you up to date on the status of the NCOA chapter flags. As you well know, Balfour Supply Company is now handling all NCOA sales items. This includes chapter flags. To assist them I have provided the names of two companies in Korea that are interested in providing NCOA chap-ter flags. I know that the general manager of Balfour has been touch with these companies, and I hope to report something positive in the near future.

H&H

A decision has been made at International Headquarters to devote our primary legislative emphasis to H & H which is our synonym for Housing & Healthcare. We feel these are the two areas that would benefit active duty, retirees, and vet-eran members. You may expect to see a great deal on this issue in the future.

#### SYMPOSIUMS

Our Symposiums have been going well. So far this year we have been in Orlando, FL; San Diego, CA; San Antonio, TX; and Sacramento, CA. As this issue hits the street issue hits the street, we will be convening in Atlantic City, NJ on March 6-7 at the Claridge Hotel. On March 20-21, we will be conducting a symposium at the Downtown Sheraton in St. Louis. Please

contact International Headquarters for additional information on these or any other scheduled symposiums.

#### THE CONTINENT

Things appear to be going extremely well with our chapter network in Germany. Bill Watkins has worked in close coordination with Buddy Fla-nagan, and for the first time we have come up with two Job Fairs in Germany, one to be held on April 7 in Stuttgart and one on April 10 in Frankfurt. It is worthy of note that both of these will be conducted aboard U.S. military installations.

We are really delighted to note the increased chapter activity in Ger-

many. It appears that all of the chapters are doing an outstanding job of increasing the credibility of, and promoting the word on, the Non Commissioned Officers Association. We expect some real great reports on Europe to be in this column at the conclusion of the Job Fairs and European Convention. Not to be slighted is the Heart of England Chapter which, after a great search, finally found their chapter charter. Congratulations, guys!

#### **ALAMO CITY**

Here in the Alamo City (San Antonio, Texas, for you non-Texans), things are really starting to move. A recent meeting was held with all of the

various Senior Enlisted Advisors and our chapter chairmen in attendance. A rapport was started which we hope will carry on forever. Many items were discussed during this primarily social event, but one item which came up and we hope to carry through to its conclusion is an annual Senior **Enlisted Advisor Non**commissioned Officer Ball (SENCO). We will let you know how this works out.

#### **GONE FISHIN'**

I am still waiting to receive an invitation to the Bluegrass fishing tournament. I think they are afraid of the competition! If anyone would like to have some information concerning the sponsor-ing of professional wrestling or rodeo, we appear to have some experts in our Redleg Chapter, in Ft. Sill, Oklahoma. The chapter on Pope AFB, North Carolina, has talked a local auto dealer into providing the use of new cars for a week to the quarterly winner of the Outstanding Airman/NCO program. Great idea!

#### **DOWN THE ROAD**

Down the road from Pope, the Tarheel Chapter is discussing a mini Job Fair. Also in North Carolina, we are pleased to see the continued activity from the Down East Chapter at Camp Lejeune. The All Ameri-(Continued on page 12)

### **December Top Ten All Stars** Chapters \*

The strength of the Non Commissioned Officers Association is derived Association is derived from the strength of every individual member. NCOA chapers which are active in new member recruiting add to that strength. Chapters are the frontier outposts of the Association. Their participa-tion in local commu-nity affairs is the visible proof that the NCO Association is a vital part of the military family. The chapters listed here are doing that "lit-tle bit extra" to further the aims and goals of the NCOA through member recruiting. Their members and trustees are to be con-gratulated for their recruiting efforts.

| Bluegrass Chapter        | Fort Knox KY             |
|--------------------------|--------------------------|
| Ironhorse Chapter        |                          |
|                          |                          |
| Spearhead Chapter        |                          |
| Follow Me Chapter        |                          |
| Kisatchie Chapter        |                          |
| Central Florida Chapter. |                          |
| Fulda Gap Chapter        | Fulda, FRG               |
| Mayport Chapter          | . Mayport Naval Sta., FL |
| Black Stallion Chapter   | Ludwigsburg, FRG         |
| Iron Deuce Chapter       |                          |
|                          |                          |

#### "Just Bubbling Under"

| Phantom Corps Chapter    | Fort Hood, TX        |
|--------------------------|----------------------|
| Prima Vox Audiat Chapter | Wurzburg, FRG        |
| Isthmian Chapter For     | t Clayton, Panama    |
| San Joaquin Chapter      | Castle AFB, CA       |
| Air Commando Chapter     | . Hurlburt Field, FL |

Chapter recruiting standings are based on new members credited directly to the chapter through which they are recruited. Pledge your support today to make your chapter number 1 in the Association.

Service Centers

Honolulu, HI Wahiawa, HI Norfolk, VA (11) N. Charleston, SC San Antonio, TX Killeen, TX Alexandria, VA Colorado Springs, CO Norfolk, VA (09)

#### "Just Bubbling Under"

Clarksville, TN Newport News, VA Biloxi, MS

Fresno, CA Silverdale, WA

The NCOA Accredited Service Centers are among the most visible entitles of our Association. They, and the pro-fessional staff of Counsellors who man th come into contact with more members and potential members in a given day than any other segment of the Association. Their contributions to our suc-

cess are clearly recognized by all levels of NCOA management. The service centers listed here are truly indicative of the effort being put forth by all service centers across America and overseas. Service Center standings are based on the amount of new members recruited and credited directly to the service center. However, it should be remembered that service centers contribute far more than just new members to the total NCOA effort.

### **January Top Ten All Stars** ★ Chapters ★

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| Bluegrass Chapter       | Fort Knox, KY            |
|-------------------------|--------------------------|
| Liberty Bell Chapter    | Fort Dix, NJ             |
| Ironhorse Chapter       | Fort Carson, CO          |
| Central Florida Chapter | Orlando NTC, FL          |
| Mayport Chapter         | . Mayport Naval Sta., FL |
| Follow Me Chapter       | Fort Benning, GA         |
| Phantom Corps Chapter.  | Fort Hood, TX            |
| North Star Chapter      | Fort Richardson, AK      |
| Donau-Munster Chapter.  | Neu Ulm, FRG             |

#### "Just Bubbling Under"

| Spearhead Chapter    | Frankfurt FRG |
|----------------------|---------------|
| Greatland Chapter    |               |
| Kisatchie Chapter    |               |
| Air Commando Chapter |               |
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Chapter recruiting standings are based on new members credited directly to the chapter through which they are recruited. Pledge your support today to make your chapter number 1 in the Association.

### Service Centers

Honolulu, HI Tacoma, WA Wahiawa, HI Norfolk, VA Kailua, HI

Norfolk, VA Colorado Springs, CO N. Charleston, SC Kitleen, TX San Antonio, TX

#### "Just Bubbling Under"

The NCOA Accredited Service Centers are among the most visible entities of our Association. They, and the pro-fessional staff of Counsellors who man them, come into contact with more members and potential members in a

Alexandria, VA Gulfport, MS other segment of the Association. Their contributions to our success are clearly recognized by all levels of NCOA management. The service centers listed here are truly indicative of the effort being put forth by all service centers across America and overseas. Service Center standings are based on the amount of new members recruited and credited directly to the service center. However, it should be remembered that service centers contribute far more than just new members to the total NCOA effort.

### NCOA Calendar of Events

SAN ANTONIO, TX — With this JOURNAL, we are initiating a new feature, the NCOA calendar of events, which we hope will keep the membership apprised of important dates for the next three months. In the past, the membership has had to look on various pages to find out when and where Job Fairs were going to be held, where symposiums were scheduled as well as other important items. Hopefully this will make it easier for you to keep track of important dates.

- JOB FAIR\*, Ft. Walton Beach, FL, Holiday Inn, U.S. 98 & Santa Rosa Blvd., Ft. Walton Beach, FL 32548.
- SYMPOSIUM\*\*, Atlantic City, NJ
- 20-21 SYMPOSIUM, St. Louis, MO
- JOB FAIR, Tacoma, WA, Bicentennial Pavilion, Broadway Plaza, Tacoma, WA 98402.
- INTERNATIONAL BOARD OF DIRECTORS nominations due at International Headquarters
- COLLEGE SCHOLARSHIP applications due at International Headquarters 30

#### **APRIL 1987**

- EUROPEAN CONVENTION, Hotel Sonnenhugel, Bad Kissingen, FRG
- SYMPOSIUM, Tacoma, WA
- JOB FAIR, Frankfurt, FRG, at McNair Kaserne. Hessen Chapter is the sponsor.
- JOB FAIR, Stuttgart, FRG, Nelligan Barracks. Black Stallion Chapter is the sponsor. 10
- 19-11 SYMPOSIUM, Anchorage, AK
- **FEDERAL INCOME TAX due** 15

#### **MAY 1987**

- SCHOLARSHIP winners announced in JOURNAL
- SYMPOSIUM, Biloxi, MS
- JOB FAIR, El Paso, TX, El Paso Marriott, 1600 Airways Blvd., El Paso, TX 79925
- ARMED FORCES DAY
- **MEMORIAL DAY**

\* Additional Job Fairs may be scheduled as confirmations are received. All Job seekers are urged to contact your nearest NCOA Service Center for a copy of the mini-resume and information concerning exact time and location of the Job Fair.

Employers who would like to participate should contact: Director of Veterans Employment, NCOA International Headquarters, P.O. Box 33610, San Antonlo, TX 78265; (512) 653-6161.

\*\* Symposiums are the Association's way of presenting new programs, updating benefits/services and legislative affairs and assisting chapters. All Association chapter officials, Knights, Super Saxons, members, and counsellors are encouraged to attend at least one symposium a year.

For further symposium information contact Mr. Robert Guthrie, NCOA, P.O. Box 33610, San Antonio, TX 78265.

### They are all heroes

bombs and bullets later, scared to death - I can attest to the fact that many, many thousands of

(Continued from Page 8)

us thought primarily of what we could do for our country and each other and never of what the country owed us. .

"Some of us died, some were disabled, and we all have scars that we accept and blame no one for."

#### THEIR LOVED ONES

"Blame notwithstanding - if the valorous Challenger crew deserved \$1 million for the financial security of their families, maybe it isn't too farfetched to suggest that the privates and corporals who were struck by bombs

and bullets and died facedown in a muddy German field or on a snowpacked Korean hill or at the bottom of a Vietnamese ditch deserve as

Maybe it isn't out of bounds to suggest that a Navy flier or Air Force pilot who was cremated in a fireball over the South Pacific or North Africa or Hanoi deserves as much. Maybe it's OK to sug-

gest that the mothers, wives and children of these also-heroic Americans deserve something better from this country than the backs of bureaucratic hands and lives of quiet desperation.

That's my premise. Like I said, simple.

# Ohio businesses flocking to become Association Certified Merchants



KAY SLESINGER, Xenia, OH, Ambassador Club President, takes a piece of cake during a reception welcoming 40 Xenia businesses into NCOA's Certified Merchants Program, at the Wright-Patterson AFB NCO (Open) Mess.

#### Reunions

11th Service Squadron, 482nd Service Squadron, HQ Squad-ron, and 8th Service Group (WW II) Army Air Corps, April 24-26, 1987, Lancaster, PA. Contact John J. (Jack) Heck-ler, 76 E. Harbor Dr., Tea-ticket, MA 02536; (617) 540-1303.

Adding 40 businesses to NCOA's Certified Merchant Program may not seem significant, considering the Association is represented on a world-wide basis. However, when the 40 merchants are from one town, that's something to shout about.

FAIRBORN, OH

something to shout about.
Such was the case of Xenia, OH, where 40 merchants were welcomed into program during a reception at the Wright-Patterson AFB NCO (Open) Mess recently.
According to accredited counsellor Harold "Bill" Godfrey, from the Fairborn Service Center,

Fairborn Service Center, "This is a unique occasion, for it's the first time a community, as a whole, has joined this type of service program."

Credit for the mass sign-up was due largely to the efforts of Godfrey, SSgt Rita Gatewood, Vernon Wells (from the William Pitsenbarger Chapter), and Mrs. Kay Slesinger, President of the Xenia Ambassador

Automobile Insurance update

SAN ANTONIO, TX —
After recent staff visits to
NCOA Service Centers
and feedback from various insureds, it is obvious
that some of our custom that some of our customers and field personnel are still encountering difficulty getting through on our WATS LINES (800 numbers). The fact that we are averaging a steady 650 to 750 calls per day, indicate the majority of the calls are getting through. However, there are areas of the country that will experience trouble in getting calls through due to saturation of the AT & T terminals at various times of the day. It is a problem that we cannot correct in San Anto-

#### WHAT'S BEING DONE TO HELP CORRECT THE PROBLEM

First of all, AMPAC has recently installed the AT & "Megacom 800" tem at a cost of \$12,000. This system is the latest in high tech phone equipment designed for the 800 numbers and should assist in the processing of calls through the various AT & T terminals more

efficiently.
In addition to installing the new equipment, we have developed postagepaid business reply policy change forms for use by the customer and field personnel in lieu of calling in certain information. Information such as a change of address, add, change, delete vehicles from the policy, etc., can be handled equally as efficiently when mailed in as compared to using the 800 toll-free line. These type calls account for 30 percent of the calls we receive in San Antonio.

Our thrust is to keep the '800" toll-free lines available for customers who really have a servicing problem that needs immediate attention! The postage-paid business reply change forms are now available in all service centers. We encourage you, our customer and field personnel, to utilize the mail-in forms when appropriate.

Your support of the mail-in procedure will do a lot to enhance our overall servicing capabilities.

Merchants joining the program offer services ranging from accounting services to typewriter sales and service, as well sales and service, as well as attorneys, audio/video, automotive services, department stores, lock and key services, printing services, and restaurants, as well as other services.

The NCOA Certified Merchant Program pro-

vides goods and services to NCOA members from reputable businesses, and are available in states and overseas where an NCOA Service Center is located. When doing business with an NCOA Certified Merchant, the member should immediately identify himself to the merchant who will offer special discounts to NCOA members only.

SECURITY

### Advanced Systems Division

### SECURITY **SPECIALISTS**

At Northrop Advanced Systems Division in Pico Rivera, minutes from downtown Los Angeles, we are currently involved with one of the nation's most vital defense programs. We are currently seeking skilled Security professionals who provide top-notch security expertise.

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**ADMINISTRATION** 

Develop, implement and administer security policies and procedures pertaining to clearances, accesses and security computer systems audits. Research requirements for the protection of classified material and prepare security reports. Some travel is required.

CLASSIFICATION MANAGEMENT

Assist in implementing functional procedures for classification specifications. Provide guidance to subcontractor personnel and assist in damage assessments.

**OPERATIONS** 

Develop, implement and administer physical security requirements. Requires strong knowledge of DIAM 50-3, ISM, and OPSEC. Considerable travel is required.

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### NORTHROP

**Advanced Systems Division** 

### From the head shed: what's going on around the association

(Continued from Page 10)

can Chapter at Ft. Bragg, North Carolina, has gotten all their committee assignments completed and appeared to be ready to strike out to bigger and better things. We are delighted to see that one of our older chapters, the Empire Chapter, is making efforts to get back onto the NCOA chapter track. The one chapter that we could really forgive for not having their regularly scheduled meetings during the winter is really getting with it. I am referring to the Roughrider Chapter of Grand Forks AFB, North Dakota. We have some real Spartans running that chapter.

#### **DESERT SANDS**

I am delighted to see the return of the Trinity Site Chapter at Holloman AFB, New Mexico. While up in Glendale, Arizona, the Roadrunner Chapter keeps plugging along under the leadership of Chairman Tom Roberts. We see that the Cochise Chapter in Sierra Vista, Arizona is looking for huggers. If you guys need a huggee, call me! Thanks to the members of the Spanish Trail Chapter for their help at the recent Tucson Job Fair.

#### **GO AIRBORNE!**

Up in Kentucky, the Screaming Eagles appear to be ready to notify the Bluegrass Chapter that they are not the only chapter in the State of Kentucky. Good going, guys. The Strom Thurmond Chapter at Ft. Jackson is working hard under the leadership of SGM Morris W. Croley. Out west our Frontier Chapter of Wyoming is composed of another group of Spartans who seem to do their best work in adverse weather. Hey guys, how about letting me know how the Lehigh Valley Keystone Chapter's Din-ner/Dance worked out. I understand there was serious consideration being given to renaming the Hurricane Chapter the "Two Gleeks Chapter." (You have to be there to understand this

#### **WILLOW STICK**

The Greatland Chapter of Ft. Wainwright, Alaska, is providing a willow stick to the NCO of the Quarter and Soldier of the Month. Will someone please tell

me what a willow stick is? I know what an uzik is, in fact, I have one in my office! We see that Gunny Goffinet has got the Lilac City Chapter on the move again, while further west in Washington State, the Evergreen Chapter continues with its plan to welcome the Navy ships into their new home port. Another couple of miles out west, our Tripler Chapter continues with their new found activities.

#### **GUESS WHO'S COMING** TO DINNER?

Over on the east coast, Chairman Stroud keeps the Liberty Bell Chapter humpin' it. At Ft. Devens our New England Chapter is scheduled to be heavily involved in the Massa-chusetts Special Olym-pics which will be held on Ft. Devens. Going south, we are happy to see the reactivation of the chapter at Aberdeen Proving Grounds, while down in Key West, I discovered that Bill Billings was not the main entree at their recent pig roast. There is a vicious rumor going around that I will be invited down next year. The Tidewater Chapter and the Charleston AFB Chapter continue with their good works. Had a chance to talk with the members of the Air Commando Chapter and their report is that even though they are small, they're mighty.

#### FRUIT & NUT LAND

Will someone from the Dry Lake Chapter explain to me WHY we have a Dry Lake Chapter in Ft. Irwin, California? We would

really like to thank all of the chapters in California for their representation at the Sacramento and San Diego Symposiums. Your enthusiasm was noted, and we look forward to our return at the end of the year in beautiful downtown Lompoc.

#### BUSY, BUSY, BUSY

The Ready Now Chapter at Ft. Riley is becoming heavily involved in the NCOA Scholarship Program while the Cornhusker Chapter at Offutt AFB is trying to get a newsletter started. We see that the Ironhorse Chapter at Ft. Carson is rapidly becoming one of our larger chapters with over 2,000 members. Out in Oregon, our veteran chapters continue with their normal outstanding activities.



RAISING FUNDS — Members of the Razorback Chapter, Little Rock AFB, AR, put physical efforts into fund-raising projects by washing cars. The funds raised are used by the chapter to aid local community projects.



NEWLY ELECTED SANDIA Chapter Chairman CMSgt Gordon Smith (R) presents an NCOA certificate to SSgt Jill Higgins for her selection as the Air Force Weapons Lab, Kirtland AFB, NCO of the Year, as accredited counsellor Julian Martinez and Jill's husband SSgt Dave observe, during ceremonies at Albuquerque, NM. New chapter officers are Chief Smith, chairman; SSgt Ludie Bitner, vice chairman; SSgt Ronald Steiger, secretary; and SSgt Carl Haines, treasurere.

### PFE Essay contest announced

RANDOLPH AFB, TX - Experienced noncommissioned officers have insight which can be shared with future NCOs. That's the goal of an essay contest sponsored by editors of the Promotion Fitness Examination Study guide.

"We're not looking for a long dissertation, just your thoughts, experiences, brief anecdotes; anything you think might help others become bet-ter NCOs," explained Maj. William J. Schrank, project officer at the Air Force Occupational Measurement Center (OMC), publishers of Air Force amphlet 50-34.

The OMC at Randolph is co-sponsoring the essay contest with the Aerospace Education Foundation.

Winning writers will receive a \$25 savings bond and their entries will appear in AFP 50-34, Volume I, the PFE Study Guide, and Volume II, USAF Supervisory **Examination Study** 

"The \$25 recognition awards will not enable anyone to retire early," the major said, "but having their essay published in one of these volumes can have a substantial impact on future leaders.

"It's not necessary to be a writing expert or be in a field where writing is used all the time," Major Schrank said. "A brief anecdote or story from your own experience might just prove to be a winner.

Major Schrank said the contest runs all year, with a committee judg-ing the entrants every six months, beginning in June. The first dead-line for essay submission is June 30, 1987. There are two categories — a long essay of 1,000-1,500 words, or a short one between 200-500 words."

The judging committee is looking for original, concise essays on an appropriate subject, said OMC officials.

Essay topics could include, but are not limited to: professionalism; drugs/alcohol and you; the NCO club; additional duties; making a good working environment; Project Warrior; overseas assignments; community volunteers; civilians; communication; patriotism; computer technology; weight control/physical fitness; financial responsibility; APRs and raters; off duty education; safety in the workplace; the Weighted Airman Promotion System; loyalty; why we have traditions; professional military education; managing your time; and manage-

For information, contact the Military Training Standard Development Program NCOs at Autovon 487-4075. Essays should be mailed to Essay Contest, USAFOMC/ OMP, Randolph AFB, Texas 78150-5000.

### CHAMPUS Questions and Answers

Q. What does CHAM-**PUS cover?** 

A. Generally, CHAM-PUS shares the cost of most care that is medically necessary: most doctor bills for inpatient and outpatient care; most hospital bills for semi-private rooms, meals diagnostic tests and treatment; medical supplies or equipment such as artificial limbs or wheelchairs; and some health care centers other than hospitals (for example, health residential treatment centers for emo-tioanly disturbed chil-dren and adolescents, or drug rehabilitation centers). But there are special rules or limits on some types of care. Check with your Health Benefits Advisor,

Q. What types of care does CHAMPUS not cover?

A CHAMPUS does NOT cover: abortions, except in very limited circumstances; cardiac rehabilitation programs; chiropractic care; dental care, except in limited circumstances; eyeglasses and contact lenses, except in limited circumstances; preventive care, except for well-baby care; experimental and certain other types of care.

# Study says quality of VA Doctors good

WASHINGTON, D.C. -The Veterans Administration's Office of Inspector General has issued a final report on an audit begun in 1985 which identified VA physicians with apparent licensing problems. The audit was performed to verify the validity and status of VA physicians' medical licenses and evaluate the effective-ness of agency controls.

Out of approximately 47,000 VA physicians who were employed by VA as of June 30, 1985, the audit identified only 93 physicians who had ever had licensure irregularities of any sort. By comparison, the Federation of State Medical Boards (FSMB) reported 8,300 physicians nationwide with action taken against their licenses as of June

Administrator of Veterans Affairs Thomas K. Turnage said, "There has been a general concern for quality medical care and the competence of physicians in both the private and public sector. in response to those general concerns, VA initiated this audit, as well as a number of other quality a number of other quality assurance activities. My visits to many VA health care facilities since becoming Administrator in March 1986 have confirmed my belief that veteran patients are received. eran patients are receiving quality care by the most qualified physicians possible."

The 93 names that were matched with disciplinary data maintained by the FSMB, the American Medical Association and the California State Board of Medical Quality Assur-(Continued on Page 15)

### Early convention registrants will find early bird saves

SAN ANTONIO, TX — Now is the time to make your '87 Convention reservations so you can save money. Those who register before June 30 will save \$15 from the registration fee.

By registering between now and June 30, the fee is \$60 per person. After July 1, 1987, the fee will \$75 per person.

This years convention, the Association's 26th, will be held at the Bally's Hotel (formerly the MGM Grand), July 16-19. Theme for Convention '87 is "NCOA Patriot." This year's convention will be shortened to 3-1/2 days, which will help those of the membership at-

tending to save money. In the past the convention lasted  $5-\frac{1}{2}$  days.

Room cost is a reasonable \$53 per day for single or double occupancy.

Those members unable to attend the full convention, and those bringing children may purchase opening reception tickets for \$25 each. Banquet tickets will cost \$35 each, and the President's Breakfast tickets are \$10.

Registration will be through the NCOA JOURNAL, and NCOA Travel will make all your arrangements. Just fill out the NCOA Patriot Convention registration

form on this page and send it to NCOA Travel. Ed Menchaca, Manager for NCOA Travel, sasid, "By sending us the registration, we'll make all your travel arrangements. We'll get you to Las Vegas, ensure your room will be ready and get you home." He added that if you want a rental car for your stay in Las Vegas he has made arrangements for a special NCOA discount rate.

As the old saying goes, the early bird gets the worm, in this case the early registrant will save themselves money. Considering the convention is in Las Vegas, that extra savings can be put to good use.

### Seattle Firm Keeps N.W. Claims Processing Contract

Blue Cross of Washington and Alaska has again won the CHAMPUS contract for processing claims for military families who live in the CHAMPUS northwest region. The region includes Alaska, Oregon, Washington, Idaho, Montana, North Dakota, South Dakota, Nebraska, Utah, Colorado, and Wyoming.

The new \$7 million contract, which begins April 1, 1987, runs for one year, with two additional one-year option periods. The contract contains incentives for Blue Cross of Washington and Alaska to perform well. All CHAMPUS claims processors now operate under this type of contract.

Families should remember that claims go to the CHAMPUS processor for the state or area where they get medical care, no matter where they live.

CHAMPUS — the Civilian Health and Medical Program of the Uniformed Services — is the Defense Department's health benefit plan for military families who receive medical care from civilian hospitals and doctors. Private insurance companies, under contract with the government, process the claims through which CHAMPUS shares the cost of medical bills.

### Reunions

584th Bomb Squadron, WW II, reunion in Nokomis, FL, May 1-3, 1987. Contact R.L. Vance, 707 Encino, New Braunfels, TX 78130; (512) 625-9238.

### The Travel Talker

What's special? The NCOA "Patriot" Convention in Las Vegas this year is special. It's already March and now is the best time for convention attendees to call NCOA Travel for special convention airfares.

As always, planning early will save you money. For instance, convention attendees can save \$15 by registering before the 30th of June, and enjoy the greatest savings on their airline reservations to Las Vegas by purchasing their tickets at least 30 days prior to departure.

These special convention airfares are made possible through American Airlines, the official convention airline, and are exclusive to attendees of the NCOA "Patriot" Convention and must be booked and ticketed by NCOA Travel, the coordinator to the Las Vegas convention

Vegas convention.
NCOA Travel will arrange your travel itiner-

ary, issue your airline tickets, pre-assign your seating preference on board the flights and mail you your airline ticket with automatic flight insurance of \$150,000 provided at no additional cost to you.

to you.

NCOA Travel will also handle your hotel accommodations at the Bally's Hotel (formerly MGM Grand) and secure the most economical carrental rates possible through Allstate Car Rental, the official carrental agency for the Las Vegas convention.

A great city—Las Vegas, a fabulous hotel—the Bally's, and special discount convention airfares for attendees from across the country promises to make this year's NCOA "Patriot" Convention a memorable one. Give us a call...Nationwide 1-800-336-6262; in Texas 1-800-222-1537 + 995-835; in San Antonio 653-3481.

### NCOA TRAVEL, INC.

LAS VEGAS, NEVADA \* JULY 16 - JULY 19, 1987
Let NCOA Travel take care of all your convention needs; Air Transportation, Hotel, and car rental reservations. Plan your trip early to ensure your spot in a history making year.

- ★ No minumum stay required
- \* Pre-assigned seats and boarding
- passes on American Airlines

#### American Airlines

- ★ Special discounted airfares are available exclusively to attendees of the NCOA convention and must be booked and ticketed by NCOA Travel, Inc. . . . the office travel coordinator.
- ★ NCOA Travel's nationwide toll-free reservation number operates 8 a.m. 5 p.m. CST, Monday through Friday.
   ★ All tickets will be mailed within 48 hours of credit card approval
- ★ NCOA Travel's tickets must be issued a minimum of 10 days prior to departure.
   ★ AIRLINE DISCOUNTS FROM 35%\* to 70%\*\* on your airfare
- to Las Vegas from most U.S. cities.

  \* Tickets must be issued a minimum of 10 days prior to the originating
- flight.

  \*\* Tickets must be issued a minimum of 30 days prior to the originating

Certain other restrictions may apply. To reserve your discounted flights . . .

### CALL 1-800-336-NCOA In Texas 1-800-222-1537 + 995-835

In San Antonio call 653-3481

\* Special car rental rates from Allstate Car Rental from \$22.95

per day with 100 free miles. ★ Make your car rental reservations early through NCOA Travel

### REGISTRATION FORM

NCOA PATRIOT
Convention 1987
ATTN: NCOA Travel
P.O. Box 33610 \* San Antonio, Texas 78265
CONVENTION REGISTRATION

(Please print or type all requested information.)

| Name                    |                           |         |
|-------------------------|---------------------------|---------|
| Last                    | First                     | Initial |
| Address                 |                           | •       |
| Telephone #             | Business                  |         |
| Names or nicknames to b | e printed on name tag(s): |         |
| My name                 | Dependent name            |         |

Dependent name

18 years old and under

Registration fee is \$60 per person if you register prior to 30 June 1987. Those registering on or after 1 July 1987 must pay \$75 per person.

- \* I have enclosed a check/money order in the amount of \$
- \* Please charge my Usa or MasterCard in the amount of \$\_

I am registering myself and the following members of my family:

Card # Exp. date

Interbank # (The 4-digit # below your MasterCard #.)

Signature

Spouse name

#### HOTEL REGISTRATION

Convention Attendees: Please complete the following if requiring reservations at Bally's Hotel. Room rate — \$53 daily.

rrival date \_\_\_\_\_ Departure date \_\_\_\_

Please use my ☐ Visa or ☐ MasterCard to guarantee my room reservations.

Card # Exp. date

Interbank # (The 4-digit # below your MasterCard #.)

Special discount convention airfares are available to convention attendees through NCOA Travel. Nationwide dial 1-800-336-6262, in Texas dial 1-800-222-1537 + 995-835, in San Antonio dial 1-653-3481.



### NCOA® **ACCREDITED** SERVICE **CENTERS**

NCOA ACCREDITED SERVICE CENTERS are centralized business offices staffed by skilled Accredited Counsellors and are dedicated to service the needs of the communities in which they are located. Service Centers are established as focal points for service and coordination to all NCOA members and their families in matters relating to current Association programs, sponsored services, and local Chapter activities. NCOA Accredited Counsellors are duly licensed life insurance agants and receive their compensation from the sale of life insurance.

NCOA ACCREDITED SERVICE CENTERS are the hub of the NCOA Veterans Employment Assistance Program, a wholly-designed Association program for aiding members of the community — veterans and soon-to-be veterans — to find employment in today's economy. This is the only active veteran's placement program now available for men and women leaving military service for other than medical reasons.

NCOA ACCREDITED SERVICE CENTERS have the latest information on the NCOA Recommended Automobile Insurance Program, a program structured for savings to Association members and their families.

Lompoc 93436 209 N. "H" Street (805) 736-8887 "Vandenberg AFB

Marina 93933 326 Reservation Rd., Ste. I (408) 384-3811 "Fort Ord, Defense Language Inst., Nave Post Grad. School, Fort Hunter Liggett

Marysville 95901 .
1204 Buchanan (916) 741-2906 \*\*
\*Beate AFB & Marysville, Yuba City area Moreno Valley 92388 22940 Alessandro Bivd. (714) 653-3135 \*\*
March AFB

Mountain View 94043 655 Evelyn, Suite 10 (415) 964-2620 \*NAS Moffett, Sunny Vale AFS

\*Denotes military installations served by the Service Centar

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Daleville 36322 340 N. Daleville Ave. (205) 598-8888 "Fort Rucker

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Montgomery 36108 Trailer #0 Polaris Dr. (205) 262-743B \*Maxwell AFB/Gunter AFS

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Elmendorf AFB (907) 337-1932

No. Pole 99705 2470 Artic Cache (907) 356-1414 Ft. Wainwright (907) 372-2301 Eielson AFB

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Higley 85236 18245 Williams Field Rd. P. O. Box 275 (602) 988-2562 \*Williams AFB

Sierra Vista 85635 222-8 E. Fry (602) 458-2775 \*Ft. Huschuca

Tucson 85711 2022 S. Craycroft (602) 790-7406 \*Davis Monthan AFB

Yuma 85365 3210 E. Highway 80 (802) 726-0029 \*MCAS Yuma, Yuma Proving Grounds, NAS El Centro

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Fairfield 94533 1122 Western St., Ste. 105 (707) 429-4500 \*Travis AFB/Mare Island/Skaggs Island

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Sacramento 95827 10398 Rockingham Dr. #1 (918) 363-8137 \*Mather AFB, Sacramento Army Depot, Sacramento area

San Francisco 94123 1996 Union St. (3rd flr.) (415) 567-6262 \*Presidio of San Francisco, Alameda NAS, Treasure Island Naval Sta., & Oak Knoll Military Hospital

29 Palms 92277 6282 Adobe Rd. (619) 367-8811 "Marine Corps Air Ground Combet Ctr., -29 Palms

Victorville 92392 13330 Stoneridge P.O. Box 1926 (619) 245-7050 \*George AFB

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Colorado Springs 80906 2230 °B' St., Suite #300 (303) 576-0757 \*Peterson AFB, USAF Academy, Ft. Carson

Colorado Springa 80916 5755-B Airport Rd. (303) 637-0015

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Gales Ferry 06335 1600 Route 12, Box 413 (203) 464-7206 \*U.S. Navy Sub Base

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Orlando 32803 3228 Corrine Dr. (305) 894-3441 \*Naval Training Station

Pensacola 32507
11 Entrance Rd.
(904) 456-5783
\*NAS Pensacola, Whiting Field-Militon

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(808) 836-3481
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Kaliua 96734 970 N. Kalaheo Ave., Ste. A-214 Pali Palma Plaza (808) 254-5802 \*Kaneohe MCAS, Bellows AFS

Wahiawa 98786 823 Olive Drive (808) 622-3982 \*Schoffield Bks, Wheeler AFB, NAVCAM Sta, Kunia Field Sta, Helemano

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Mountain Home 83647 2525 Airbase Road, Ste. 7 (208) 587-9771 \*Mountain Home AFB

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North Chicago 60064 2619 - 22nd St. (312) 689-2322 \*Naval Training Ctr - Great Lakes, NAS -Glenview, Ft. Sheridan, O'Hare Internat'l

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(301) 856-2530
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Sts - Indian Head, MD, Marine Barrack:
Wash., D.C., Wash. Naval District

Wash., D.C., Wash. Nava Lexington Park 20653 83 Millison Lane (301) 883-2800 \*NAS Patuxent River Severn 21144 911 Reece Rd. (301) 551-6700 \*Ft. Meade, Annapolis N Bay Coast Guard polle Naval Sta., Curtis

Wheaton 20902. 11141 Georgia Ave., A-12 (301) 942-7400 "Watter Reed Army Med Ctr., Nat'l Med Ctr - Bethesda, Washington Nevy Yard

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Mt. Clemens 48045 20834 Gaslight Dr. (313) 468-8584 \*Southern Michigan

Oscoda 48750 101 N. State St. (51.7) 739-4760 \*Wurtsmith AFB, Port Austin AFS & Empire

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Lauderdele 39335 Rt. 2, Box 2121 (801) 679-5065/632-1178 \*NAS Meridian

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Overland 63114
2054 Woodson, #103
(314) 428-SVCN
\*102nd ARCOM, St. Louis Area Support
Cmd, TSARCOM U.S. Army Engineer Dist
Defense Mapping Agency Aerospace Ctr.,
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Rome 13440 1300 Floyd Avenue (315) 336-6262 \*Griffiss AFB, Ft. Drum

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Jacksonville 28540 825 Gum Branch Rd., #103 (919) 347-4480 \*Camp Lejeune, MCAS (H) New River

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Glenburn 58740 Route 1, Box 50 (701) 727-4501 \*Minot AFR

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Lawton 73507 2210 N.W. Ft. Sill Blvd. (405) 356-3511 \*Ft. Sill Midwest City 73110 101B E. Midamerica Blvd.

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Columbia 29206 2205 Ste. I Decker Blvd. (803) 782-8849 \*Ft. Jackson

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(Continued on page 19)



SAN ANTONIO, TX -Early this year your International Auxiliary Board met here for three days and nights. Our agenda was very full, and we accomplished a great deal.

#### by Ann Bowers Secretary International Auxiliary

The NCOA Headquarters staff was on hand and welcomed us with exciting news for our future success. We all feel this is going to be a very produc-tive year for your interna-

### Full agenda keeps auxiliary busy during board meeting

tional Officers and this Association.

Your Auxiliary Board would like to thank Mr. Walter Krueger, Mr. Ed Parnell, and Shirley Lee (Ed's secretary) for reconfirming to us what NCOA wants and believes the Auxiliary can be... a great asset to our Asso-

In the upcoming months, with help from all of you, we plan to let all our readers know about the "People, Places, and Projects" from one side of the globe to the other.

ship has grown by leaps and bounds thanks to your help. Believe me. you are important - your dreams, your goals, and even your problems.

Write to us and let us share the "Who, What, When, Where and Why"

of you. We have an organization that cares! Share your ideas with another chapter for the benefit of our organization and our communities.

#### CHAPTERS

Sometime in the near future we will be getting revised Uniform Chapter By-Laws when approved by the NCOA Board of Directors.

The International Aux-

Starting March 1, 1987, Comp-U-Card will no longer be offered as a benefit of your Auxiliary membership dues. Over the next year plans will be put into

action to offer you a wider range of programs that will be beneficial to our military families.

#### CHAMBER CAN HELP

If someone in your Auxiliary has not contacted your local Chamber of Commerce, we urge you to doso. If they do not already know who NCOA is, your counsellors can make them aware of our Certified Merchant Program. The Chamber was formed to aid and benefit our communities. Togetherwe can

find ways to work for the benefit of the servicemember and family. Remember, a lot of our Chamber members, especially around our military bases, are retired militaryandverywillingtohelp a fellow servicemember.

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### NORTHROP

**Advanced Systems Division** 

ciation.

This year our member-

iliary is a division of NCOA, therefore, all directives must be approved by our NCOA Board of Directors, and managed by the Auxiliary Executive Board (your International Auxiliary Officers).

### Study says quality of VA Doctors good

(Continued from Page 12) ance were referred by the Office of Inspector General to VA's Department of Medicine and Surgery for review.

A special licensure committee determined that of these 93 matches, 31 were no longer employed by VA. The appointments of four phsicians were cancelled or terminated.

Of the remaining 58 cases, 47 were determined to have valid licenses, were legelly appointed and their work histories with VA were satisfactory. During the course of the review, if there was any concern about an individual's clinical competence, the employee was removed from patient care activities until the adequacy of his or her performance could be ensured. The review showed no evidence of inappropriate patient care and indicated that these physicians posed no hazard to patients.

Eleven cases were still under review by the De-partment of Medicine and Surgery at the time the final audit report was completed.

Since the Inspector General's audit was conducted, VA has taken a number of steps to improve hiring and credentialing procedures as well as other measures to ensure that quality care continues to be provided to veterans.

Legislation and VA reg-ulations require that VA physicians hold a valid, unrestricted license in one state. In the past, VA facilities were required to verify possession of a license, determine if the physician was board certified and check references. VA policy now requires that facilities check the status of all licenses, malpractice insurance claims, the status of the Drug Enforcement Agency certificates and clinical privileges granted by employers during the previous five years.

In addition, physician applicants are being screened with FSMB prior to VA employment. A new employment application form has been published which elicits fuller disclosure from physician applicants, including information on clinical privileges, military disciplinary actions and the identification of all states in which the applicant holds a li-

Current VA policy also requires the reporting to state licensing boards of VA physicians who have resigned, retired or been terminated because their professionsal medical practice failed to conform to generally accepted standards of professional conduct and raised a reasonable concern for the safety of patients. These physicians also are reported to FSMB.

A licensure review of all VA physicians will be conducted through FSMB every two years starting in the summer of 1987.

### Reunions

62nd Air Refueling Sqdn., May 6-10, 1987, Alexandria, LA. Contact Dan Sloan, 1507 Hwy. 1204, Pineville, LA 71360; (318) 640-4208.

CO C Staff Bn, GHQ (Tokyo), 12-14 June 87, Kansas City, MO. Contact Arch Teigren, 1023 Forest St., Brookings, SD 57006-3225; (605) 692-

USS CONCORD (CL-10), Sacramento, CA, Sept. 16-20, 1987. Contact William or Ruth Doss, 4830 Tahoe Circle, Martinez, CA 94553.

USS CHANDLEOUR (AV-10), WWII, Sept. 23-26, San Fran-cisco, CA. Contact Kenneth E. Boyd, Rt. 4, Box 145, Cul-peper, VA 22701, Ph: (703) 854-5076.

USS HUGHES (DD-410), June 11-13, 1987, Hanalei Hotel, San Diego, CA. Contact J.P. Farmer, 25251 Nueva Vista Dr., Laguna Niguel, CA 92677; (714) 495-3319.

USS WADLEIGH (DD-689), June 18-21, Sheridan, WY. Contact Thomas G. Kuiper, Box 238, Story, WY 82842; (307) 683-2361.

2ND BOMB GROUP & WING (All eras), Sept. 10-13, 1987, Norfolk, VA. Contact C.P. Huntington, 721 Cascade Dr., San Jose, CA 95129.

13th Airborne Division Association, Aug. 26-30, 1987, Sheraton Hotel and Towers, New Orleans, LA. Contact Chuck Beckman, Secretary, 420 S. Ashe St., Southern Pines, NC 28387; (919) 692-7574.

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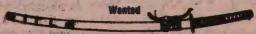
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# Real Estate Insider Use a tax free exchange to increase your investments

Last month I answered a question from MSgt USAF (Ret) concerning the status of his entitlement for a VA guaranteed home loan. His entire situation was, however, more complicated than a simple clarification of the entitlement status.

This veteran is currently receiving 70 percent disability from the Air Force and rated 100 percent disabled by VA — which means a substantial tax-free income. His wife has an eight-year work history with a good income and they have no other dependents. Their current home has about \$50,000 equity and a monthly payment of less than \$300 including taxes and insurance.

When they buy a new home this property will be rented for an amount in excess of the monthly payment. For purposes of qualifying for their new loan the VA will only count 80 percent of this rent as income, and the entire payment will be classified as debt — but the net result will probably be arrincome increase.

Unless this family has excessive credit payments (cars, boats, furniture, etc.) a VA loan up to the \$135,000 maximum is easily attainable. (Re-

Unless this family has excessive credit payments (cars, boats, furniture, etc.) a VA loan up to the \$135,000 maximum is easily attainable. (Remember that 25 percent of the price over \$110,000 must be a cash down payment.) Also the one percent VA Funding Fee will be waived as it is for all disabled veterans.

Once the former home is rented it now becomes an investment property. As an investment it leaves a lot to be desired because there is too much equity (\$50,000) tied up earning too little income (\$90-100 per month net) and too little appreciation (\$2,400 per year). As a tax shelter it is also extremely.

inefficient

A tax deferred exchange should definitely be considered in this case. The equity in this home can probably be exchanged for the equity in a 10-12 unit apartment building. The resulting investment would generate more net income (\$400-\$500 per month) and more appreciation (\$6,000-8,000 per year). When accomplished the yield on the \$50,000 equity would immediately jump from seven percent to 24 percent. The resulting tax shelter would eliminate all federal income tax for this family.

A tax-deferred exchange is a relatively simple process. This does not mean however, that it is non-technical. For this reason the exchange should only be made under the guidance of a highly competent tax attorney. Just any attorney won't do, your Real Estate agent won't do and definitely don't try it on your own. The consequences of a "botched" exchange is a tax bill from IPIS for many thousands of dollars.

of dollars.
Should you find an apartment building for sale and the owner wants money and not your property the exchange can still be structured. This is done by finding a buyer for your property and then exchanging for the larger property. The new owner of your property will then consummate the sale to your buyer and end up with the desired cash.

In the past four years one active duty couple I know has done the following:

lowing:
1. Purchased a home using his VA

2. Purchased a low assumption home at an investment.

3. Exchanged the in-

vestment home for a townhome which needed extensive cosmetic reiuvenation.

4. Transferred to another area and rented their home.

5. Transferred back and bought another home with her VA. (Note: It was not exactly the home they wanted but it was in the price range and location to be a good rental when they again expect transfer.)

6. Exchanged the townhome equity for that in an eight-unit apartment

At this point you are looking at a family with Real Estate holdings of almost \$400,000. They have a positive cash flow of \$300-500 per month. (There was a negative of \$200 per month for a while.) They essentially pay no income tax and in fact are building tax credits. They have not received any outside help that would have affected any of these transactions.

Are these high-income folks? He just made E-6 and she is an E-4. They live comfortably and have one child with whom they are most patient. But they have absolutely no patience with adults who don't even own the home in which they live and still squander their hard-earned money purchasing items for immediate gratification which will lose their entire value in the future.

the future.

NOTE: If you have questions about your personal Real Estate problems, write to Real Estate Insider, c/o NCOA JOURNAL. We will answer as many questions as possible in this column.

USS TENNIESSEE (nis-43) Reunion Association, June 10-13, 1987, Nortolk, VA. Contact Bud Galow, 743 Penn Ave., Glenside, PA 19038; (215) 804-1640.

USS DENVER (CL-58). Contact Ray Diel, Rt. 4, Box. 438-H, Hawthorne 4, Fl. 32640; (904) 481-4577.

MARINES - I Battery, 3rd Bn, 11th Reg. 1st Motor Div. WW II. Contact J.R. Garrett, 27 Magnolla Ave. SE, Ft. Walton Beach, FL 32548; (904) 244-5000.

USS SEAWOLF (SSN-575)/ (SS-197). Crew member reunion in conjunction with the SSN 575 decommissioning in late-Merch, 1987. Contact STSCS (SS) Richard L. Schrum, or ET1(SS) Lenze F. Hill to: details: USS SEAWOLF (SSN-575). FPO Sais Romcluce, GA 98879-2089, (797) 445-2179/646-4240. Automon: 253-2179/4240.

### Do all students share this attitude?

SAN ANTONIO, TX — The following article, from the Merrimack College Warrior, was received by your Association from Mr. Ross J. Rodino.

After reading the article, NCOA's president Walter W. Krueger said, "I believe that the president of Merrimack College should hear from all of us regarding the article written by Mr. Stephen Farrell, Warrior Staff Writer."

Any comments about this article should be sent to: Office of the President, Merrimack College, North Andover, MA 01845.

The article appeared in the November 20, 1986 edition of the Warrior under the title "Stars & Stripes & Shrapnel," and is reprinted in its entirety for your information:

"Here at the Warrior we have received many letters asking why we didn't get Veterans' Day as a holiday at Merrimack. Let me take this opportunity to assure you that we Red, White, and Blue Americans here at the Warrior are up in arms over this treasonous disrespect.

"War is such an important part of our treasured American legacy of freedom that the nonobservance of Veterans Day should be made a capital crime. America cherishes and upholds the concept of killing other people. These days some folks seem to think that the murder and subjugation of others is wrong. Nothing could be further from the truth! Where would our great nation be without the example set by many fine young men going to foreign countries to destroy others and themselves?

"War is held in high regard by everyone linter-viewed at the local VFW. They fold me what an honor it is to be a veteran. Every American should gladly do his patriotic duty, even if it means having empty sleeves pinned up at your shoul-ders for the rest of your life. Being blinded by shrapnel is a truly honorable way to keep the world safe for democracy. Life as a quadriplegic, I'm told, is not unpleasant at all, and certainly not a high price to pay for the wonderful benefits of free capitalism. One veteran even told me that the Vietman War should have continued, so that more young Americans could have had the honor of being crippled, maimed or killed for the glory of America.

"Of course, it's encouraging to see so many students today moving away from Sixties leftist activism and more toward Republican apathy. Many students even think that we would be better off if there were just a world dictatorship. Well, I say that's just around the corner. If we can hold fast to

our traditional values of blind faith and patriotic loyalty we will soon see America's flag flying high worldwide, If you want a head start, why not do something extremely patriotic and enlist in the Army? Nothing says "Stars and Stripes Forever" better than a plastic hag full of charred remains. There's plenty more room in the Arlington National Cemetery for one more blank white

"What could be better for democracy than a steady supply of young people who are ready and willing to become war casualties or disabled veterans? It brings a patriotic tear to my eye when I see kids at the post office obediently signing up for draft registration. I notice a warm glow in the faces which will soon be blown off by land mines and hand grenades in the name of democracy. God bless America!"

### Reunions

USS McGOWAN (DD-678) Boston, MA, July 10-11, 1967. Contact Don Rogers, 30 Hurd St., Lynn, MA 01905.

WW II, USS LET 683, 11th Reunion, Niagra Falls, Ont. Canada, June 15-17, 1967. Contact "Smiley" D'Ariano, 11 E. Greenwood st., Andover, NY 14806; (607) 478-8070.

720th MP Bn (1942-55), June 12-14, 1987, Killeen, TX. Contact Joseph Selovich, 1909 -35th St., Kenosha, Wi 53140; (414) 654-0517.

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#### Page 18 ALABAMA

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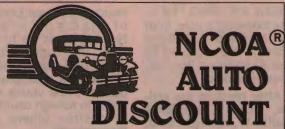
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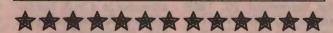




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(Continued on page 19)

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(Continued from Page 14)

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D. Has any driver had any accidents, regardless of fault, and/or traffic violations in the past 5

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(Continued from Page 18)

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A. You can write or call the CHAMPUS claims pro-cessor for the state in which the care was re-ceived. That's where the claim should have been sent. You can get the mailing address and toll-free telephone number for your state's claims processor from the nearest Health Benefits Advisor. If the claims processor doesn't handle your claim to your satisfaction, contact the Benefit Services Branch at CHAMPUS headquarters for additional help. The mailing address is: OCHAMPUS, Benefit Services Branch, Aurora, CO 80045-6900. The telephone number for the Benefit Services Branch at CHAMPUS headquarters is: (303) 361-3907/ 3707.

### Board nominations due March 30

INTERNATIONAL HEAD-QUARTERS - Nominations must be received to fill the five vacancies on NCOA's International Board of Directors

Nominations must be received at the international Headquarters by Monday, March 30.

The election will take place on Saturday, July 18, 1987 during the annual business meeting at the Bally's Hotel in Las Vegas, NV.

Those elected as Directors will serve a three-year term, or until his/her successor is elected or appointed. When making a nomination, please ensure that the nominee concurs with the nomination and is willing to serve, if elected. The nominee must be present during the annual business meeting to be elected, or have advised the Chairman of the Nominating Committee, in advance, stating his or her intention to

serve.
Nominations should be sent to Mr. Robert Guthrie, Assistant International Secretary, P.O. Box 33610, San Antonio, TX 78265.

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### **Transition Tips**

### You must set goals

Most men and women location...position — leaving the service after can be established and one or two tours especially those who are completing a career, have some plans for the future. Those plans encompass many areas and generally include moving to a new location (or back home), plans for employment, and plans concerning the amount of money we need and want to ensure a continuing quality of life that is desired.

#### by Bill Fitzpatrick

The only mistake that many veterans make in developing these plans is that they fail to assign priorities. They don't decide which of the plans are most important and which are flexible enough to change.

Job (or position), money (the right amount), and location are not always easy to put together. Further, many separating service people have found that family members do not always share the same priorities as they do themselves. For example, the retiree who owns a home at the present duty station, has children in high school and a spouse with a good job or active in community affairs will have to find a job in the local area. Although an offer may be made for a very important position at a high salary, the retiree may well have to settle for less to avoid

Another classic example is the veteran who stated that his only concern was to make \$40,000 per year. Location and position became more important to this individ-ual when informed that a majority of his time would be spent on an oil rig in the North Sea.

Priorities must be discussed and set long before the job search begins. In fairness, all family member should be brought into the discussion and their views should be heard.

Factors that must be taken into consideration are the family's current and projected financial situation, plans for eventual full retirement, plus any other factors which impact on the well-being of the family. Once this phase has been accomplished, then the relative importance of the three factors - money ...

the job search can begin in earnest. Wasted time and effort will have been eliminated and all efforts can be targetted toward a realistic goal. If the job seeker has a sincere desire for a specific amount of money, a special location or a single career field, then offers and opportunities can more easily be evaluated and then discarded or pursued.

Set you priorities — make your plan and then concentrate all of your job seeking efforts in that direction!

Next month this column will explore some ideas on resume preparation.
Until then, look for NCOA
Job Fairs in Ft. Walton
Beach, FL, on March 6
and in Tacoma, WA, on
March 37 March 27.

For more information, make sure to stop by your local NCOA Service Center. You can also pick up copies of the NCOA Mini Resume there to send in to the "People Bank," If you are not near a service center, write us here at Headquarters, and we'll send it to you.

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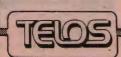
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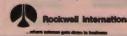
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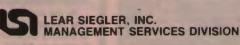
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The Vinnell Corporation is the major contractor to the U.S. Army Materiel Command on the Contract to support the Saudi Arabian National Guard Modernization Program, (SANGMP). To support the contract the Vinnell Corporation has periodic requirements for former military logistics officers, warrant officers, and senior NCOs in grades E7 through E9 who have had logistics experience at DS/GS level. The successful applicant will have held positions at NiCP, DCSLOG, or Depot levest.

We currently have vacancies for the following posi-

- tions:

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  Supply Packaging Technician
  Material Management Technician
  Material Management Technician
  Inventory and Stock Control Technicians
  Inventory and Stock Control Technicians
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Interested applicants should send resumes and supporting documents to: Vinnell Corporation/SANG-DSO, 10530 Rosehaver Street/Suite 100, Fairfax, VA 22030, Dept: NCOAJ, Attn: Chief Recruiter. NO PHONE CALLS PLEASE.



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Rail Company Attn: Joe Adams 5333 Mission Center Rd. Suite 316 San Diego, CA 92108.

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# Divorced parents' access to children's CHAMPUS records follows court custody rules

When parents divorce, the divorce settlement generally awards custody of children to one of the parents. This means that one parent or the other will be authorized by the court to have the child living with him or her most of the time.

The award of the custody to one parent changes the legal relationships which existed between the other parent and his or her children. It's essential that parents who are divorced, or are considering divorce, be aware of these changes.

The parent who has legal custody also usually has the right and responsibility to ar-

range medical care for the child. This includes the right to file CHAM-PUS claims and receive payments from CHAM-PUS on behalf of a child who is eligible for care under CHAMPUS.

The "noncustodial parent"—the parent who

The "noncustodial parent"—the parent who does not have legal custody of the child — normally cannot file CHAMPUS claims for the child or receive CHAMPUS payments, even if the noncustodial parent is the military sponsor.

In addition, information about the child that is contained in CHAMPUS records is covered by the Privacy Act. Some information about the child

from CHAMPUS medical records, such as information that has to do with venereal disease, abortion or drug abuse, will not be released to either parent without the child's consent, no matter what the child's age. Other information from CHAMPUS records may only be released to the parent who has custody.

In some cases, courts will award "joint custody," in which both parents participate in major decisions affecting the child's welfare. In this situation, CHAMPUS can release information about the child's claims history to either parent upon request. The parent re-

questing the release of information must provide information establishing that a true joint custody situation exists.

Also, a court will sometimes award physical custody to one parent, and at the same time make the other parent responsible for support, including responsibility for medical care. This can be a very difficult situation because the court orders may make a noncustodial parent responsible for support (including medical care), while still not defining that parent's right to have information relating to the child's medical care.

When this happens, the

parent who doesn't have custody must get the consent of the parent who does, to gain access to the information being sought. Any dispute about access to the desired information must be resolved between the parents.

Courts may sometimes go back and modify child custody awards to give the noncustodial parent legal access to the needed information. When such an order has been handed down, CHAMPUS recognizes the right of the noncustodial parent to have access to information relating to the child's CHAMPUS claims.



HONOR GRADUATE — SGT David Lorbecki receives a trophy from accredited counsellor John Lee, on behalf of the Liberty Bell Chapter, following graduation ceremonies from the PLDC class at Ft. Dix, NJ. Lorbecki is assigned to USA CECOM, Ft. Monmouth, NJ.

## Could you survive?

During the winter months you may notice children wearing plastic bags over their socks and inside their boots. Their parents apparently know the importance of keeping their feet dry when it's cold. And this technique will definitely keep outside moisture from getting to the socks or feet. This arrangement is probably safe for a few hours of active play.

However, if a child was to stay outdoors all day wearing plastic bags, serious problems could develop. The bags will prevent foot perspiration from evaporating. The moisture will instead be absorbed by the socks making the feet damp. This in turn speeds cooling of the feet and can easily lead to frostbite.

If plastic bags are the only thing available to keep outside moisture from the feet, it is extremely important that the socks be changed often. Don't wait for your child to come in and tell you his feet are cold. Check his feet and socks after the first hour and every half hour after that. At the first sign of cold feet, put on dry, clean socks.

It is much easier to prevent frostbite or even cold feet, than to bear the pain and discomfort that these conditions can bring about

(Survival Tips are presented as a public service by the United States Air Force Survival School, Fairchild AFB, Washington.)

### March Historical Events

The following historical events took place during the month of March and are presented, in the JOURNAL, for those military historical/trivia buffs.

March 1, 1954 — The U.S. explodes the first hydrogen bomb, in the Marshall Islands.

March 3, 1855 — Con-

March 3, 1855 — Congress appropriates \$30,-000 for the purchase of camels to be used by the Army in the Southwestern United States.

March 5, 1770 — The Boston Massacre takes place, a prelude to the American Revolution.

American Revolution.

March 6, 1836 — The
Alamo falls after a 13-day
seige by the Mexicans
under Santa Anna.

March 7, 1945 — U.S. troops seize the Ludendorff Bridge at Remagen, Germany, establishing the first bridgehead across the Rhine.

March 9, 1862 — The battle between the ironclads, USS Monitor and CSS Virginia (Merrimack) at Hampton Roads, VA.

March 15, 1916 — A punitive expedition under General John J. (Black Jack) Pershing crosses the border into Mexico in pursuit of Pancho Villa.

March 16, 1802 — The U.S. Military Academy is founded at West Point, NY.

March 18, 1808 — Congress authorizes pensions for Revolutionary War veterans.

March 20, 1922 — The first aircraft carrier, USS Langley, is commissioned.

March 23, 1965 — A manned spacecraft maneuvered in orbit for the first time.

March 24, 1970 — Air Force Reserve and Air National Guard units are mobilized to support the U.S. Post Office Department during a strike.

March 25, 1960 — The first launch of a guided missile from a nuclear powered submarine (USS Halibut) that fired a Regulus I off Oahu, HI.

March 26, 1949 — The first 10-engine aircraft (B-36) makes its first successful test flight.

March 28, 1800 — USS Essex became the first U.S. warship to round the Cape of Good Hope.

March 31, 1913 — The first Army aerial map is made from a plane by LT W.C. Sherman.

#### Award Winners At Ft. Lewis

FT. LEWIS, WA — Four soldiers were recently given NCOA awards after completing the U.S. Army I Corps NCO Academy

The award winners were: SGT Garry G. Marshall, CSC, 2/23rd Inf., Ft. Lewis; SGT David K. Johnson, 508th Maint. Det.; SP4 Victor L. Whitfield, 259th Supply Co.; and SGT Terry M. Hubler, HQ STARC, Boise. ID.



MEMBERSHIP DRIVE—Accredited Counsellor Robert Truelsen, manager of the Bossier City, LA, service center, presents a savings bond to Suni and SMSgt. Edward Wyvell. The bond was presented for their efforts in a recent membership drive at Barksdale AFB.

## Awards given at Ft. Dix

FT. DIX, NJ—Recently several soldiers were given NCOA awards on behalf of the Liberty Bell Chapter for distinguishing themselves at various Army schools.

SGT Leslie Quartero

sGT Leslie Quartero received the Leadership Award after graduation from the Basic Noncommissioned Officers Course from accredited counsellor John Lee. SSG Joseph Oliva was designated as the class Distinguished Honor Graduate.

Other award winners were SGT Daniel St. Armand who graduated with honors from the PLDC class and SSG Anthony Rigo who graduated from the Drill Sergeant Academy.

## Liability increase should improve moving service

An increase in the liability for household goods lost or damaged during movement or storage is expected to improve the service military personnel receive from household goods carriers, according to officials with the Military Traffic Management Command. The increased liability, which takes effect May 1, will be \$1.25 times the weight of the shipment, as opposed to the current 60 cents per pound per article.

The increase applies only to shipments made between points in the continental U.S. and in Alaska, but, according to Col. Joe Marotta, director of personal property at MTMC, a similar change is being considered for overseas shipments.

The higher liability

The higher liability coverage has been available all along, but service members who wanted it had to pay for it themselves. The government will now pay for that level of coverage automatically.

The increased liability should put pressure on the commercial moving and storage industry to continue to cut their rate of loss and damage, according to Marotta. He added that a number of programs MTMC has instituted over the past several years have already improved performance considerably over what it was in the late 1970s.

Although the govern-

ment will have to pay the commercial movers an additional charge to cover the increased liability, the overall cost to the government is expected to be less. When a service member files a damage claim, the government first pays off the claim and then attempts to recover the money from the carrier. With the liability increase, the recovered funds will come closer to the actual value of the items lost.

According to Marotta, a liability increase has been under consideration for a long time. Bringing it about required negotiations with all the military services, consultation with the moving and storage industry and approval by the U.S. General Accounting Office before MTMC could implement the change.

### **Reunions**

MOSQUITOS 6147 Tac Controll Gp., 5th AF, Korean War (1950-58). All personnel attached units & TDY people. Combat aircraft T-6 "Texan." Mayflower Park Hotel, Seattle, WA, July 23-26, 1987. Contact Orville S. Long, 10621 SE 236th Pl., Kent, WA 98031; (206) 852-1030.

4th Annual Reunion, USS SHANGRI-LA (CV-38), June 25-28, 1987, Norfolk, VA. Contact Robert P. Kissing, 6018 Harrison St., Mentor, OH 44060/(216) 257-2434.

USS LAVALLETTE (DD-448), WW II, Sept. 17-20, 1987, New York City, NY. Contact Leonard Ennico, 766 Tuckahoe Rd., Yonkers, NY 10710; (914) 793-6426.

## Save Money on Your Automotive Repairs With Mechanical Breakdown Protection For Your New Vehicle **Special Rates for NCOA Members Only**

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| Vehicle<br>Class | 3-Year/<br>36,000 Miles | 5-Year/<br>50,000 Miles | 3-Year/<br>75,000 Miles | 6-Year/<br>65,000 Miles | Vehicle<br>Class | 6-Year/75,000 Miles<br>Wrap-Around* | 5-Year/50,000 Miles<br>Wrap-Around* |
|------------------|-------------------------|-------------------------|-------------------------|-------------------------|------------------|-------------------------------------|-------------------------------------|
| A                | \$126                   | \$234                   | \$297                   | \$333                   | 1                | \$297                               | \$171                               |
| В                | 153                     | 252                     | 333                     | 351                     | 2                | 333                                 | 207                                 |
| С                | 171                     | 3:6                     | 387                     | 405                     | 3                | 369                                 | 270                                 |
| · D              | 189                     | 333                     | 414                     | 432                     | 4                | 414                                 | 306                                 |
| E                | 207                     | 369                     | 486                     | 495                     | 5                | 468                                 | 333                                 |
| F                | 279                     | 432                     | 594                     | 612                     | 6                | 594                                 | 369                                 |

- 1. All "new vehicles must have both time and mileage remaining under the first 12 months and 12,000 miles of the factory warranty which is full coverage and for which the consumer pays no deductible.
- 2. "Effective Date" is the date of vehicle purchase by the original retail purchaser, or the initial date of demonstrator, driver education or factory executive vehicle usage, whichever is the earlier date.

| Meker/Model Class  GM — Chevrolet — Trucka  Astro C  Blazer D  Blazer R-WD E  Blazer 8-10 C  Blazer 8-10 C  Blazer S-10 C  Blazer S-10 E  El Camino D  Sportsvan D  Sportsvan D  Sportsvan D  Sportsvan D  Suburban 4-WD F  Truck C 2-WD D  Truck C 2-WD D  Truck C 2-WD F  Truck K 4-WD F  Truck K 4-WD F  Truck S-10 2-WD E  Truck S-10 10-SL E  GM — GMC Trucks  Jimmy S-15 C  Truck S-15 4-WD D  Truck C   |                     | Rate        |
|--|---------------------|-------------|
| Astro C Blazzer BWD E Blazzer R-WD E Blazzer R-WD E Blazzer S-10 C Blazzer S-10 C Blazzer S-10 - C Blazzer S-10 SL F Blazzer S-10 SL E EI Camino D Sportsvan D Sportsvan D Sportsvan D Sportsvan C Suburban D Suburban S-WD F Truck C 2-WD D Truck C 2-WD D Truck C 2-WD D Truck C 2-WD D Truck C 3-10 SL F Truck S-10 SL SL F Truck S-10 SL SL F Truck S-10 SL  | Maka/Model          | Class       |
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| Sportsvan 4-WD   |                     |             |
| Suburban   |                     |             |
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| Truck C 2-WD   | Suburban 4-WD       | F           |
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| Truck K DSL. F Truck S-10 2-WD. C Truck S-10 4-WD. D Truck S-10 DSL. E Truck S-10 DSL +-WD. E  GM — GMC Trucks  Jimmy S-15. C Jimmy S-15 +-WD. D Safert Van  |                     |             |
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| GM — GMC Trucks  Jimmy S-15 C  Jimmy S-15 4-WD D  Safari Van C  Safari Van 4-WD D  Truck S-15 C  Truck S-15 4-WD D  Truck C D  Truck C DSL F  Truck K OSL F  Truck K OSL F  Truck K OSL F  Truck K OSL F   |                     |             |
| Jimmy S-15   | Truck 5-10 USL 4-WI | D E         |
| Jimmy S-15   | CM OMO Tavala       |             |
| Jimmy 8-15 4-WD  |                     | _           |
| Safari Van         C           Safari Van 4-WD         D           Truck S-15         C           Truck S-15 4-WD         D           Truck C         D           Truck COSL         F           Truck K         F           Truck KOSL         F           Van         D  | Homey C-15 A.WD     |             |
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| Van D  |                     |             |
|  |                     |             |
| Van 4-WU.: E   |                     |             |
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|                       | Rate<br>Class | Make/Model         | Rate<br>Class |
|-----------------------|---------------|--------------------|---------------|
| GM — Oldsmobile       |               | NISSAN             | = 12          |
| Calais                | 4             | 200 SX             | A             |
| *Custom Cruiser       |               | 300 ZX             | C             |
| *Cutiass Supreme      | 4             | 300 ZX Turbo       | D             |
| *Cutlass Ciera        | 4             | Maxima             | A             |
| *Delta 88             |               | Pathfinder         | C             |
| *Firenza              | 4             | Pulsar             | A             |
| *Ninety-Eight Touring |               | Sentra             | A             |
| Sedan                 |               | Stanza             |               |
| Regency 98            |               | Truck PU           | B             |
| *Toronado             |               | Truck PU 4-WD      |               |
| *Toronado Trofeo      | 6             | Truck PU DSL       |               |
| GM — Pontiac          |               | Truck PU 4-WD DSL. | F             |
| 1000                  | 3             | TOYOTA             |               |
| 6000                  | 4             | *4 Runner SR 5 4x4 | 3             |
| 6000 STE              | 3 .           | *4 Runner          | 3             |
| Bonneville            |               | *Carnry            |               |
| Fiero                 |               | *Celica            |               |
| Fireblrd              |               | "Corolla           |               |
| Firebird Turbo        | 6             | *Cressida          |               |
| Grand Am              |               | *Landcruiser       | 4             |
| Grand Prix            | 4             | *MR2               | 1             |
| Phoenix               |               | *Supra             |               |
| Safari Wagon          |               | *Tercel            |               |
| Sunbird               |               | *Tercel 4-WD       |               |
| Sunbird Turbo         | 5             | *Truck PU          |               |
| Trans Am              | 4             | *Truck PU-4WD      |               |
| Trans Am Turbo        |               | *Van Wagon         | 2             |
| Trans Am GTA          |               | The second second  |               |
| AND THE RESERVE       |               | AMERICAN MOTORS    | 100           |
| HONDA                 |               | Cherokee 2-WD      | C             |
| Accord                | A             | Cherokee 4-WD      | D             |
| Civic                 | A             | Cherokee DSL       | F             |
| CRX                   | A             | Comanche 2-WD      |               |
| Prelude               | A             | Comanche 4-WD      | D             |
|                       |               | Eagle 2-WD         | C             |
| HYUNDAI               |               | Eagle 4-WD         | D             |
| Excel                 | . A           | Scrambler          | D             |
| Pony                  |               | Wrangler 2-WD      |               |
| Stellar               |               | Wrangler 4-WD      |               |
|                       |               | - color marketon   |               |
|                       |               |                    |               |

| Make/Model                            | Class  |
|---------------------------------------|--------|
| CHRYSLER - Chrysler                   |        |
| *5th Avenue                           |        |
| *5th Avenue Turbo                     | 3      |
| *Laser                                |        |
| *Laser Turbo                          | 4      |
| *LeBaron                              | 3      |
| *LeBaron Turbo                        | 5      |
| *LeBaron GTS                          | 4      |
| *LB Town & Country                    | 4      |
| *New Yorker                           | 3      |
| *New Yorker Turbo                     | 5      |
| Smill and the second                  |        |
| CHRYSLER — Dodge                      |        |
| *800                                  | 4      |
| *600 Turbo                            | 5      |
| *Ariee                                | 3      |
| *Charger                              | 4      |
| Colt                                  |        |
| Conquest                              | C      |
| Conquest Turbo                        | D      |
| *Daytona *Daytona Turbo               | 4      |
| Daytona 10100                         |        |
| *Diplomat                             | 3      |
| *Lancer *Lancer Turbo                 | 3      |
| *Cancer Turbo                         | 5      |
| *Omni *Omni Turbo                     | 4      |
| *Shadow                               |        |
| Silauuw ,                             | 4      |
| CHRYSLER-Dodge-                       | Trucks |
| *Caravan                              | 3      |
| *Dakota                               | 3      |
| *Dakota 4x4                           | 4      |
| *Raider 4x4                           | 4      |
| Ram 50                                | В      |
| Ram 50                                | 5      |
| *Ramcharger 4-WD                      | 6      |
| *Ramcharger DSL                       | 6      |
| Mini Ram Van                          | В      |
| Truck PU                              | 3      |
| Mini Ram Van *Truck PU *Truck PU 3-WD | 5      |
|                                       |        |

| lake/Model        | Class | Make/Model             |
|-------------------|-------|------------------------|
| Van               | 3     | *Sable                 |
| Van 4-WD          | 5     | "Topez                 |
| Van DSL           | 5     | *Town Car              |
| ORD - Ford        |       | GENERAL MOTORS         |
| Crown Victoria    |       | "Century               |
| Escort/EXP        | 3     | *Century Turbo         |
| LTD               | 3     | *Electra/Park Ave      |
| Mustang           | 3     | *LeSabre               |
| Mustang Turbo     | 5     | *LeSabre Turbo         |
| Taurus            | 3     | *Regal                 |
| Tempo             |       | *Regal Turbo           |
| Thunderbird       |       | *Riviera               |
| Thunderbird Turbo | 5     | *Riviera Turbo         |
|                   |       | *Skyhawk               |
| ORD - Ford Trucks |       | *Skyhawk Turbo         |
| Aerostar Minivan  |       | *Skylark               |
| Bronco            |       | *Somerset              |
| Bronco 4-WD       |       |                        |
| Bronco II         |       | GENERAL MOTORS—Ca      |
| Bronco II 4-WD    |       | *Allante               |
| Club Wagon        | D     | *Cimarron              |
| Club Wagon DSL    | E     | *DeVille FWD           |
| Econoline         | D     | *El Dorado             |
| Econoline DSL     | F     | *Fleetwood FWD         |
| Ranger            | C     | *Fleetwood Broughan RW |
| Truck PU          | D     | *Seville               |
| Truck PU 4-WD     | E     |                        |
| Truck PU DSL      | F     | GENERAL MOTORS—Ch      |
|                   |       | *Beretta               |
|                   |       | *Camaro                |
| ORD - Lincoln/Mer | cury  | *Camaro Z28,           |
| Capri             | 3     | *Caprice               |
| Continental       | 3     | *Cavalier              |
| Couger            | 3     | *Celebrity             |
| Cougar Turbo      | 4     | *Chevette              |
| Grand Marquis     | 3     | *Corsica               |
| Lynx              | 3     | *Corvette              |
| Mark VII          | 5     | *Monte Carlo           |
| Marquis           | ,. 3  | *Nova                  |
| Merkur XR4Ti      | 3     | *Spectrum ,            |
| Merkur Scorpio    | 3     | *Sprint                |
|                   |       |                        |

### Pay Only \$25 Deductible on Covered Repairs. COVERAGE

|  | hanical Breakdown Protecti   | on     |
|--|--|--------|
| Name   | Indicate of following is applicable:   Manufacturer's serial number  Motorhomes: Coach  Chas   | Diesel |
| NCOA Membership  | Current odometer reading  Purchase or lease date  Purchase price  I certify that the mileage on my odometer is as stated at covered parts are in good working condition. | m      |
| □ Charge Protection Plan on my: □ VISA □ MasterCard □ Exp. □ Enclosed is my personal check (made payable to: Nat'l Warranty Corp.). □ Enclosed is money order. | Signature of member  Return to: Administrator for National Warranty Corp. 3960 Broadway, Suite 115 Garland, Texas 75043  | Т      |

|     | Type of vehicle  | 311           |                  |                    |
|-----|--|---------------|------------------|--------------------|
|     | Make   | Model         |                  | Year               |
|     | Indicate of following is applicable:                                   | ☐ Turbo       | ☐ Diesel         | ☐ 4-Wheel drive    |
| •   | Manufacturer's serial number   | mad back      | Substitute to    |                    |
| 1   | Motorhomes: Coach  |               | _Chassis         |                    |
| -   | Current odometer reading   | HE WAY        |                  |                    |
|     | Purchase or lease date   |               |                  |                    |
|     | Purchase price   |               | 19000            |                    |
| 77. | I certify that the mileage on my odo covered parts are in good working |               | tated and that t | o my knowledge all |
|     | Signature of member  |               |                  | Date               |
|     | Return to: Administrator for Natio                                     | onal Warranty | Corp.            |                    |

Garland, Texas 75043 214/864-0065

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