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OCTOBER 92

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**SPECIAL
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Cover: Steve Maxwell as a guardsman and a mailman. Photo by NANCY GILSTRAP

WIN A BOSE MUSIC SYSTEM. SEE PAGE 36 FOR DETAILS.

CIRCULATION AUDITED BY: **BPA** MEMBER OF: **MMA** **IMCEA** **MPA**
 U.S. circulation 525,000



Left: the entrance to Mather AFB's commissary.

Below: fresh produce is one of the commissaries' biggest draws.



DeCA DELIVERS

It may not seem like a pressing issue to some, but jellies should be next to peanut butter in grocery stores. The Defense Commissary Agency (DeCA) has made that the standard placement in all military commissaries. Initial reaction indicates shoppers love it, but it's more than just catering to the customer...

Many civilian stores separate their peanut butter and jelly, and other obvious matches, forcing customers to search aisle to aisle for products. The more searching they do, the more apt they are to buy something they aren't looking for.

It's an example of the basic philosophical difference between military commissaries and their civilian counterparts: profit margin. Supermarkets must have profits, commissaries can't.

"Our only care is the customer," said Thomas C. Fisher, commissary officer for Fort Eustis, Virginia. "We are not profit driven, we are satisfaction

driven." DeCA officials estimate that translates into a 25 percent total-bill savings for military shoppers.

Commissary privileges, however limited, thus remain one of the most prized benefits among reservists. "Yeah, that's a big one," said Gilbert W. Smith, a Naval Reserve Medical Corpsman living in Omaha, Nebraska. "If you use them (privileges) like I did, one day a month, you can save a lot of money. Compared to civilian prices, milk products are cheaper, their cigarettes are definitely cheaper. Some things are cheaper, some things are about the same."

And, yes, a few things are more expensive on base. Civilian stores will sell selected items at a loss—known in the grocery industry as "loss leaders"—which commissaries aren't allowed to do. "They'll offer you loss leaders to get you in the store, then sock it to you," Fisher said.

Total-bill savings is the key here, and that, truly, is all that counts for the type of commissary shopping forced upon reservists. Members of the Reserves and National Guard, and their families, are authorized to use commissaries up to 12 days a year, plus any days spent on active-duty. That precludes weekly grocery trips or quick stops to fill out menus. But, as Smith points out, the setup allows Reserve families to make monthly commissary trips to stock up on meats, frozen foods, canned goods, soaps, health aids and pet food.

The savings at the checkout stand often outdistance the cost of driving two hours to the nearest commissary.

"We get a lot of reservists in here," said Fisher. "That value is what brings them in."

Commissaries achieve that value simply because they sell all their products at cost. Sometimes they sell for less when companies offer DeCA's seven regional offices special promotions, or local distributors give deals to the commissaries themselves. DeCA also solic-

its participation from companies in storewide sales, especially the three big annual events: the Armed Forces Day Sale in May, the Community Appreciation Sale in July and October's Anniversary Sale.

Commissary customers also don't pay sales tax, though they do pay a 5 percent surcharge at the checkout, money that goes toward building new commissaries, upgrading old ones and supplying stores with such things as produce bags. Though the surcharge applies to the total bill and matches the amount of sales tax charged in many states, Fisher said it still amounts to a savings because the food bill is less. Besides, he said, that money comes back to the customer.

"That five percent is a good investment," said Fisher, who oversees a new 100,000 square-foot building with 48,463 square feet of selling space, which opened in January. "This \$11 million facility was built entirely without taxpayer cost."

Another cost for commissary customers is tipping baggers, though ultimately that is optional. Baggers, however, work only for tips, and Fisher said a good standard is 25 cents a bag. "Our customers need to remember what baggers are for," he said. "Many are military dependents, young kids who can't get other jobs. This is their income, so we're benefiting the military community in that sense, too."

The military commissary system is in the early days of an overall restructuring that already has brought boons to the military customer. Until last year, each branch of the Armed Forces operated its own independent commissary system. DeCA, established in 1990, began operating a consolidated system in October 1991. By cutting bureaucratic

costs through the consolidation, DeCA has spent more to improve efficiency at the commissaries:

—Expanding store hours an average of 8 percent at 166 commissaries;

—Cross-training store employees on register checkout to help out during peak hours;

—Changing from a warehouse supply system to "just-in-time" deliveries.

"Probably the best thing the system ever did was go to frequent delivery," Fisher said. "We enter orders into the computer in the morning, the truck pulls up that evening, we stock it for the next day. It allows us to order smarter. It's brought us a fresher product. It keeps better availability of products on the shelf."

It also allowed new store plans to reduce storage space 64 percent and increase sales space. Fisher's store sells about 15,000 items, he said, of which about 500 high-volume products are stored in the building's warehouse—sugar, flour, bleach, rices, sodas and charcoal in the summer.

Given this consistent stocking system, Reserve families scheduling stock-up trips need worry only about avoiding large crowds and long lines. Fisher suggests mid-week mornings, but avoiding the pay-day periods at the middle and end of the month.

Most commissary products—all name-brand—are chosen through the regional centers based on each region's consumer demands. Commissary officers supplement the regional stock list with local favorites.



DeCA stock is standardized as far away as Upper Heyford in England.

Germany here, lots of people with German backgrounds," Fisher said. "They'll bring me products from the local marketplace, and as much as possible we'll try to accommodate that. Like, we're selling a German bread now."

Local contractors deliver dairy products and meats daily. Many stores also have fresh delis, bakeries and seafood stands. Produce, grown specifically for military buyers, is trucked straight from the farms to DeCA distribution centers and on to the stores.

"The produce we sell is the finest in the world," Fisher said. "It's grade-A, first quality, eye-popping produce. Produce averages only 8 percent of sales for the whole commissary, and meats 18 percent, but the produce and meat departments account for 90 percent of customer satisfaction. Customers gauge how good a store is by the produce, so you've got to get that right."

Though profits don't drive him, Fisher is keen on keeping customers coming back to his Fort Eustis Commissary. Located in the Hampton Roads area, it competes not only with off-base supermarkets, but a dozen other Army, Air Force and Navy commissaries. Because prices are set, for the most part, the only way he can get an edge is by making the shopping experience as pleasing as possible.

"Every business day we open five minutes early. Whoever heard of a government thing opening five minutes early?"

And when the customers stream in, they get a map of the store's aisles and location of products. Peanut butter and jelly—first aisle on the left. ■



Shoppers check out what's new in the commissary's frozen food aisles.



Above: Peacekeeper Challenge is an Air National Guard training program pitting top units against one another. **Left:** Physical fitness is an integral part of readiness.

A BIGGER PART OF THE PICTURE

Recruiters are like salesmen. Take insurance agents, for example. They play up the coverage you get, the bargain rates, the vestments, the security. They will tell you the risk clauses or potential for premium fee increases down the road, sometimes openly, but often only in the fine print. Their emphasis, though, is always on the benefits. . .

Shield/Storm, you heard a lot of people saying, 'Hey, I didn't know I might have to serve in a war.' What did they think? What did they go through basic training for? Why do they drill? What do they think the uniform is for?"

Second Lt. Cliff Cribb of the South Carolina Guard didn't understand the reaction either. Though he wasn't activated during the war, he recalled eight years ago when he first enlisted in the Guard, which he saw then merely as a sampling of military life along with a paycheck and education bonuses. "Before I signed my name on the dotted line, I asked myself a hundred times, 'If the Guard has to go to war, would I be willing to go?' And I said 'Yeah.' I didn't want to go to war, but I knew I would if I had to."

That the nay-saying reaction happened at all might appear absurd on the surface, but from the outside, the Guard and Reserves still seem to fit the "weekend warrior" image. Advertising even focuses mostly on how the Reserves experience can help civilian careers along. Furthermore, the Guard, in particular, clings steadfastly to the label "citizen-soldier," where the emphasis is on the "citizen" and the focus is on community.

So it is with recruiters' efforts to get people to join the Reserves and National Guard. They advertise the education benefits, the teamwork, the job skills, the adventure. Oh, and by the way, you might go to war.

The bottom line of military duty is to fight in armed conflicts for your country. For reservists, that often means moment's-notice activation, plucking members out of their homes and civil-

ian jobs for up to 12 months of active duty. But during Desert Storm, much attention focused on those reservists who didn't appreciate being activated. They argued that they joined the Reserves for the additional paycheck or to pay for school, not to fight wars.

"It's like teenage kids—it's selective listening," says Lt. Col. David Super, a guardsman and public affairs officer for the Department of Defense. "In Desert

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"You're much closer in the Guard," says Capt. Debra A. Clark of the Arizona Guard, who served three years in the active Army. "People go out of their way to help each other. If you have somebody AWOL in the Army, you send the MPs and go out and arrest them. If we have somebody that can't make it, we drive out and pick them up and bring them in. They still get in trouble because they should have made arrangements, but it's handled differently."

Desert Storm, however, brought into focus the Pentagon's "Total Force Policy," which has been developing since the 1970s. Gradually, Reserve and Guard units have been taking on more support missions that had once been the sole domain of active forces. Reservists were no longer merely drilling in abstract scenarios just to keep sharp, they were performing "real world" missions.

When U.S. forces engaged in armed conflicts around the world, reservists were taking part, though the media didn't take much notice before Desert Storm. Air Force Reserve crews airlifted students from Grenada in 1983 and

Army Reserve civil affairs units went in after the U.S. occupation. Many of the air-refueling tankers on the 1986 air raid of Tripoli were flown by Reserve crews. Military police from the National Guard took part in Operation Just Cause in Panama, and Air Force Reserve and Air Guard crews again flew hundreds of Just Cause sorties.

The Gulf War not only focused attention on the Total Force Policy, but paved the way for its future implementation. For the '90s, as the Reserves increase in importance and visibility in the modern military, the emphasis for citizen-soldiers will be on "soldier."

That means reservists will be expected, more than ever before, to maintain essential military standards and customs. They must keep physically fit. They must maintain their uniform and wear it to regulations. They must heed protocol of rank. They must uphold certain principles in their private lives, such as meeting financial obligations



Two Marine Corps reservists prepare a defensive perimeter during training.

and not abusing drugs or alcohol. They are subject to both non-judicial and judicial punishment under the articles of the Uniform Code of Military Justice (UCMJ) while drilling or activated. Failure to meet any of these standards could impede promotions or lead to discharge, especially as the manpower reductions make promotions more competitive.

And, as always, they are obliged to answer the call to duty. Members of the Army, Air Force, Naval, Marine Corps and Coast Guard Reserves not only can be activated in times of national crisis, but are also called on to conduct a variety of drug interdiction missions. Members of the National Guard and Air Guard face two types of activation: the Pentagon can federalize Guard units, such as occurred in the Gulf War, and states can mobilize their own Guard units in times of natural disasters or civil distress.

The last shooting involving National Guardsmen occurred not in Kuwait but on the streets of Los Angeles during the "Rodney King" riots last spring. "When duty calls, you're a member; you're obligated to respond," Super says. "Obviously, it's delicate duty. It's very serious business. It's not some sort of cavalier response."

Desert Storm was the largest call-up of Reserve forces since the Berlin Crisis in 1961, and such a situation may not arise for another 30 years. But in that 30 years, reservists and guardsmen can count on serving in a few limited conflicts like Just Cause, several civil disturbances and many, many natural disasters.

"Every guardsman has a six-year duty obligation, and two years additional in the Individual Ready Reserve," Lt. Col. Super says. "You can be certain that you will be activated at some point in that window." ■

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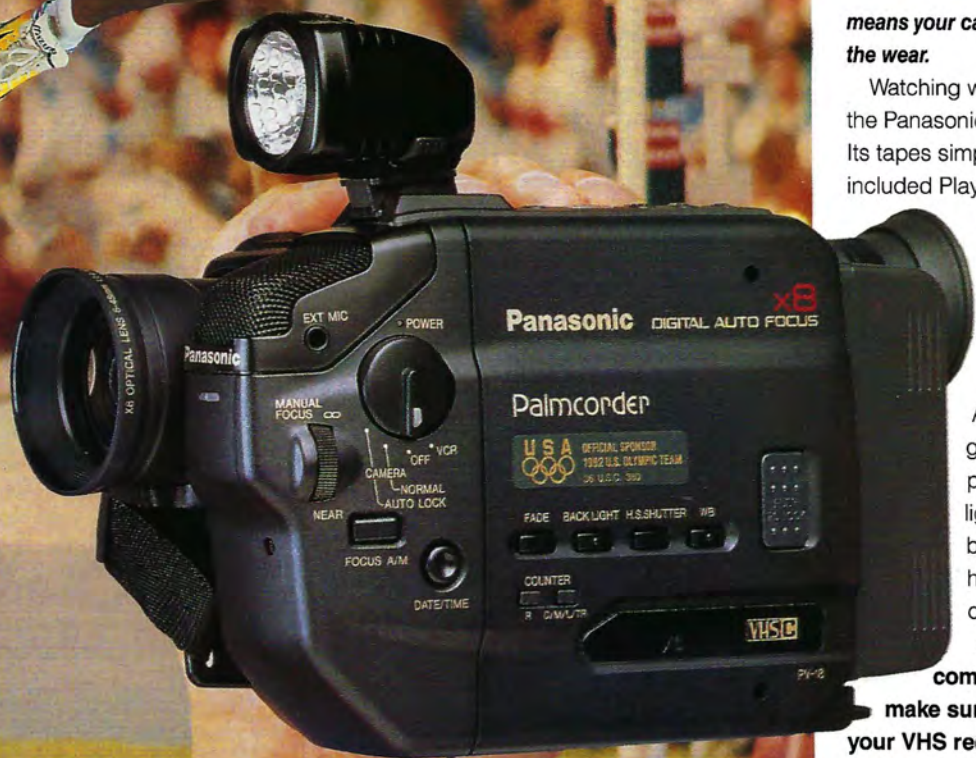
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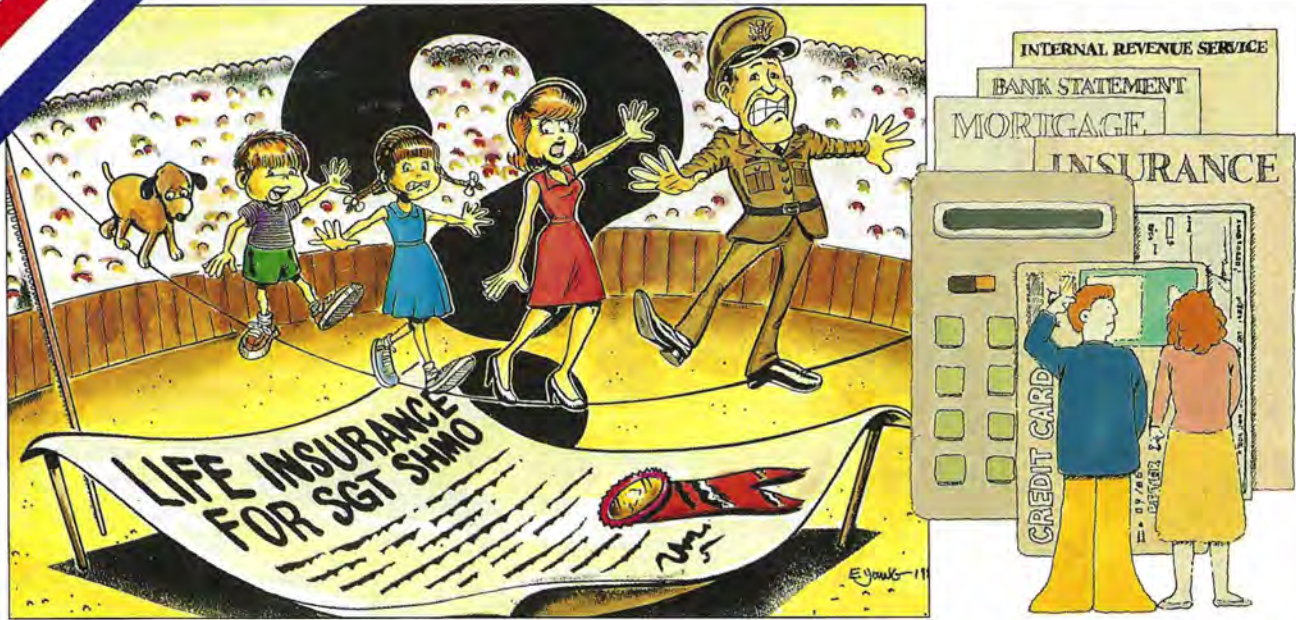
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When you marry you hear the line "til death do us part" and think, "My, that's a long time." What you don't think about at such times is the need for insurance.

"(Insurance) is an area that a lot of people don't like to think about because it involves asking yourself what's the worst thing that can happen to me," said Marc Rosenberg, vice president of the Insurance Information Institute in Washington, D.C. "It's not the way people normally think, and the industry forces you to think like that."

Insurance—life, health, property and auto—is something reservists need to think about, and they need to keep their particular military obligations in mind when they shop for policies.

Insurance companies through time have had a tenuous relationship with the military. In 1887, a group of Army officers stationed at Fort Leavenworth,

Kansas, couldn't get property insurance. So they formed their own company, Armed Forces Insurance, which still has its headquarters at Fort Leavenworth and boasts more than 110,000 customers. In 1922, 25 Army officers in Texas couldn't get automobile insurance, so they formed USAA in San Antonio. With more than two million customers, the company is now the nation's fifth largest auto insurer, fourth largest homeowner insurer and among the top 40 for life and health insurance.

The prosperity of these companies proves how valuable military customers can be, and commercial companies today aren't so wary of military policy holders. "You've got to remember what was going on at Fort Leavenworth then," Ken McClure, senior vice president of marketing for USAA Life, said of Armed Forces Insurance's founding in 1887, when Kansas was still a frontier.

Nevertheless, many insurance companies that are now willing to insure military members don't have a handle on either the benefits reservists receive from the military or such special demands as activation and combat duty.

When buying insurance, reservists should inquire about these factors with their agents. "Talk with you insurance company about how that company handles a call to active duty," Rosenberg said. "Most insurance companies will make arrangements with you if you're called to active service. But not all.

"In the middle of a mobilization, the last thing you want to do is call your agent and say, 'Hey, can you switch me to another insurance company that will cover me?'"

Reservists can also turn to their brethren. Companies such as USAA, Armed Forces Insurance, and USPA & IRA are run by ex-officers and cater specifically to military members. Also, many military associations contract with insurance companies to provide group plans to their members. A list of such associations appears on page 28. Such companies and providers don't necessarily offer the best rates to military people, but they often are better equipped to handle military members' special needs, such as offering world-



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| 25-29 | \$ 2.40 | \$12.00 | \$24.00 | \$60.00 |
| 30-34 | \$ 2.70 | \$13.50 | \$27.00 | \$67.50 |
| 35-39 | \$ 3.65 | \$18.25 | \$36.50 | \$91.25 |
| 40-44 | \$ 6.15 | \$30.75 | \$61.50 | \$153.75 |
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wide service or making special arrangements in event of war.

Following is some advice for reservists concerning insurance. Whether or not you already own policies, consider these pointers.

AUTO

"You need to arrange what you will do with your car in case you are activated," Rosenberg said. "Then go to the insurance company and say, 'I'm in the Reserve, what will happen to my policy if I'm called up?'"

Different scenarios yield different results. If you turn the car over to a friend or rent it, the risk rate of that driver will raise or lower your premiums. If you store it, you can drop liability coverage because you won't be hitting anybody with the car, but you still should carry theft and fire protection. However, where you store the car can affect your rates. For example, if you leave it with your parents, the location of their house could still raise your rates.

LIFE

Reservists can get one of the best insurance bargains anywhere through Servicemen's Group Life Insurance: up to eight dollars a month for up to \$100,000 worth of coverage. "That is regardless of your age, health, sex, whether you smoke or not," said USAA's McClure. "It ranges from a pretty good deal to a wonderful deal, depending on your status."

McClure, himself a recently retired Air Force Reserve lieutenant colonel, advises reservists to buy all the SGLI available, a term insurance that can be converted upon retirement. If you need more than \$100,000 in coverage, you can look for another term policy, or buy a whole or universal life plan.

In a nutshell, term life is a set amount for a set time, the price rising with age, and no cash value on the policy. "You live, you pay; you die, we pay," McClure said. Whole life, which costs more at the outset, is designed to last a lifetime, with cash value building that eventually will help pay for your premiums.

The type you choose depends on what you can afford, McClure said. "Your first (priority) should be to buy all the insurance you need. (If) all you can afford is term, then look no further. If you can afford whole life, there are a lot of options." McClure cautions against factoring dependents indemnity compensation into the insurance equa-

tion because the family gets that money only if the reservist dies while on active duty.

One thing reservists over the years have fallen victim to in the insurance industry is the "war clause": fine print on some policies that voids the coverage in the event of a combat death or death while flying on a military aircraft. "Almost nobody has a war clause anymore," McClure said. "You want to make sure your policy doesn't have it, but it's not a point of comparison."

PROFESSIONAL LIABILITY

The call-up of reservists for the Gulf War brought to light the number of professionals—doctors, dentists, lawyers, therapists, accountants—who had to give up their practices while on active duty. Though their income was severely slashed during activation, their liability, such as in malpractice suits, continued because a claim could be brought while they were away, many months after the incident in question occurred.

During Desert Storm, insurance companies allowed professionals to defer payments until after activation while keeping the policy in force during the interim. Congress has since written that procedure into law, but Rosenberg suggested professionals make sure their individual policies or their practice's group policy will continue covering them through an activation.

MEDICAL

This is the most bewildering of insurance options for reservists, not only because health insurance is so expensive while the possibility of hospitalization is astronomically costly, but also because of the limited coverage the military offers.

If a reservist is injured or becomes ill while on weekend drill, annual camp or training, or while activated, the military handles all care. CHAMPUS, the Civilian Health and Medical Program for the Uniformed Services, is available to families when the reservist is ordered to active duty for a period of more than 30 consecutive days. Family members must be listed in the DEERS system to be eligible for coverage. CHAMPUS has its drawbacks, however, such as forcing the covered person into the military medical system and thereby precluding continuing care by the family civilian physician.

Reservists or their spouses who have access to an employer plan at their regular workplace should take it, since group plans generally are far more economical than individual policies. But reservists need to find out if family member coverage continues when activation interrupts employment. If it doesn't, look at CHAMPUS or other options, keeping in mind that coverage by CHAMPUS may be less than that of the employee plan. Supplemental health insurance plans are available through many of the associations mentioned above.

Reservists who do not have access to an employer insurance plan should, with today's medical costs, buy some health insurance. Aside from the military associations, many occupation-oriented associations offer group plans, including some for self-employed workers.

PROPERTY/RENTERS

"Renter's insurance is the one that's tricky," Rosenberg said. "If you're single and in a rental property that you're moving out of (during activation), you have a question of what to do with your possessions. If you put them in storage, you need to make sure your rental insurance will (still) cover them."

Homeowners also need to have a plan ready for their insurance in event of activation. If the house is left empty, premiums will go up. "The cost of insuring a property that is occupied is less than the cost of insuring a property that is not occupied," Rosenberg said. If the house is rented, a different policy is required.

When shopping for any insurance:

—Make an inventory of your possessions and your family's needs. That way you will know exactly how much coverage to buy.

—Shop around and compare prices. "Make certain when you're comparing premiums, you are comparing identical coverage," said Susan Larson, communications coordinator at Armed Forces Insurance.

—Ask around your unit to see what insurance your friends are getting and whether they are happy with the service.

—Draw up a current will.

For general information, call the help line at 1-800-942-4242 provided jointly by the Insurance Information Institute (property and casualty insurance), the American Council of Life Insurance, and the Health Insurance Association of America. ■



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Though pay during activation rarely matches civilian income, many reservists and National Guard members cite such "intangible benefits" as training that lends broader experience to a civilian job.



ARMY COMMUNITY

DOLLARS AND SENSE

Until the last couple hundred years, the "professional soldier" was a mercenary who offered his limbs and guts to fight wars for any province, dukedom or country. He may have loved it for the adventure, true, but he was in it for the money. . .

The pay was usually decent, and the fringe benefits included looting and pillaging vanquished enemies.

He wouldn't like today's Selected Reserves. "Professional" now means things like loyalty, appearance and conduct, but not to the taste of the cavalier musketeer. The adventure is still there,

true, but the pay isn't great. And fringe benefits like retirement, life insurance, and exchange and commissary privileges would nothing compared to loot.

Recompense for serving in the Reserves and Guard is something that accrues over time. In addition to the pay that increases with promotions, reserv-

ists and Guard members build points for retirement pay, and they save money here and there by using military benefits. Many more financial rewards aren't in the codes, either.

Many reservists, though, say they serve because they enjoy the experience and camaraderie, and because they believe in serving their country. Pay and benefits are just pudding, sometimes barely that.

"I ended up losing money to go to Kansas City for my drill, when you add up the gas and oil to get there and back, and what I spent there," says Gilbert W. Smith, a hospitalman third class in the Naval Reserves. Smith lives in Omaha and drilled at the Naval Air Reserve Center in Olathe, Kansas.

An advanced respiratory therapist for Nebraska Methodist Hospital, Smith joined the Reserves in January 1988 at his current rank of petty officer third class on the Advance Pay Grade program, recruited because of his medi-

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cal experience. Even so, pay was not the hook that signed him. "I had a desire to go into the Navy when I got out of high school, but I went to college instead. I saw it (the Reserves) as a chance to do a little traveling and learn something."

When he was activated for Desert Storm and spent six months at the Millington Naval Hospital near Memphis, military pay became a major factor for the father of three, but not in a positive sense: "My biggest concern was whether Patti (his wife) and the kids would survive with my losing my (civilian) income. I took a drastic cut in pay."

Family illness forced Smith to go inactive last August, but he plans to re-up as soon as he can. "I enjoyed it. I enjoyed being able to work with the various people, I liked the sense of pride that I was doing something for my country. I was able to learn totally different things from my civilian job, even with my medical background." While at Memphis, Smith was trained as an emergency medical technician and is now a national registered EMT. "I learned how to put in stitches, cast legs, drive an emergency vehicle. I drove an ambulance in Tennessee. I had a ball."

It's an intangible, but it does amount to recompense for duty in the Reserves. Smith now is a

much more valuable commodity in the civilian job market.

Pay for ready reservists uses the active-duty pay scale, based on rank and time in grade. Reservists are paid according to Monthly Unit Training Assembly (MUTA) time, which is the same as a day's pay for their active-duty counterparts. Each weekend drill amounts to four MUTAs, or four days' pay per month. When on annual training, members also pull in Basic Allowance for Subsistence, and in some cases, per diem for traveling to drill locations.

Guard members are paid the same as Reserve forces—same amount and same process—except that when a state activates the Guard, pay comes from state coffers instead of federal funds.

After taxes, Smith, an E-4, says he took home about \$112 a month for drilling. A pittance, really, but it can be a significant boon for some. Chris Baker, an Army Reserve second lieutenant in Weymouth, Massachusetts, is currently unemployed. With his degree in mechanical engineering from Norwich University—which he attended on an ROTC scholarship—and his recent experience at Officer Basic Course, Baker is seeking a job with one of the

high-tech firms in Boston. Meanwhile, he's earning about \$200 a month.

"That paycheck comes in handy," he says, but adds, "If you calculate the amount of time that you put into it, you're getting paid very little. You get much more out of it than a paycheck."

That time adds up to retirement income, though. The amount of retirement pay a reservist draws is based on a complicated system of points. Each day of active service counts as a point, as does each MUTA. Reservists also earn points for courses and additional duties.

"The point system was developed to attach value to some of the little things reserves and guardsmen do, such as extra training or attending additional courses," says Lt. Col. David Super, a Guardsman and public affairs officer for the Department of Defense. Members get an account of their retirement points every year. "Once you make a commitment, you ought to watch that closely," Super says.

When members get out after 20 years, their retirement is locked in until age sixty. Then they start drawing the paycheck, an amount usually between \$500 and \$1,000 a month, depending on points accrued and rank at retirement.

Another tangible benefit is access to Servicemen's Group Life Insurance: \$8 a month for \$100,000 worth of coverage. How much this means depends on the reservist. Says the single twenty-two-year-old Baker: "It's OK; better than nothing, I guess." Says thirty-three-year-old Smith, who is married with children: "You can't beat it. And from a Reserve standpoint, it's important because a lot of life insurance policies don't pay off in event of war."

Other monetary benefits come with money saved by shopping at the commissary and exchange, or by using the gym and other recreation facilities on base, such as arts and crafts shops, golf courses and marinas. For instance, a reservist can get married in a military chapel for free and have the reception at a club on base for less than \$100. The money saved can add up to a nice honeymoon or serve as padding for the newlyweds' savings account.

Those with questions about their pay, retirement accrualment or other benefits should see their paymaster, finance officer or unit pay specialist. ■



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Steve Maxwell switched from the Army Reserves to the National Guard to be closer to home.



NANCY GILSTRAP

CLIMBING THE RANKS

Steve Maxwell is just starting his third military career. A draftee in 1972 ("I was one of the last") Maxwell spent seven years in the Army. After another seven years out of the service, the Iva, South Carolina, native joined the Army Reserves, losing a grade in the interim. . .

Last year, seeking a more convenient drill location, he switched to the National Guard, but consequently got waylaid again in his military career tracking.

The Reserves give many men and women opportunities to serve in the military without taking them away

from home or forcing them to move from station to station. The flip side of that benefit is limitations on career advancement.

From the beginning of his active-duty days, Maxwell has been in military intelligence, working primarily as a Russian linguist. Wearing the

rank of staff sergeant, he left the Army for family considerations, he says, and couldn't return as a reservist because of a job conflict. But clearly, his desire was military service. "I really like military intelligence," he says. "I like the challenge of it. I missed that part of my life."

In 1986, he started work as a rural mail carrier for the Abbeville, South Carolina, post office and immediately joined the Reserves, attached to a small detachment in Aiken, South Carolina—the state's only military intelligence Reserve unit, about 90 minutes from his home. Because he was absent from the military for seven years, he lost a grade, but at least he was working as a Russian voice intercept technician.

But two years ago the unit disbanded, and Maxwell was transferred to a military intelligence battalion in Charlotte, North Carolina. It was still only three hours away, but they drilled six times a year in San Antonio. "The logistics just didn't work

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out," he says.

So he switched to the Guard. "The glitch was, I had to agree to re-train in a different specialty, though still in military intelligence." He now serves as an intelligence analyst predicting battlefield developments for the 263rd Air Defense Artillery Brigade in Anderson, South Carolina, 15 minutes from home. "I like it, but it's not nearly as challenging because I don't have to maintain my language," he says, though he's kept in some practice translating letters for a church that's sending Bibles to Russia. Furthermore, the 13-year sergeant will now have to wait at least another two years before he has a chance at promotion, having already been thwarted in the Reserves.

Promotions for Reserve and Guard members, especially in the Army and Air Force, are trickier than they are for active-duty ranks. Like the active services, slots are tied to rank. Unlike the actives, because reservists choose the unit they serve in, slots in their military occupational specialty (MOS) are limited by local availability. To be promoted, all personnel must fulfill prescribed military educational and training requirements and be performing their military jobs adequately. Service time is also factored in.

All Reserve officers receive mandatory consideration for promotions based on total service and years in grade, but Army Guard officers must fill higher grade positions upon their promotions. If no vacancy exists, the officer can decline the promotion for three years or transfer to the Reserves. In the Reserves, officers can attain early promotions to fill unit slots.

Requirements differ among the branches for enlisted personnel. In the Air Force and Coast Guard Reserves, promotion to E-2 comes with-out regard to unit vacancy, as does promotion to E-3 in the Army Reserves. After that, promotions are made according to unit vacancy, but if no vacancies exist, a reservist can become an Individual Mobilization Augmentee or be placed in the Individual Ready Reserves.

The Army Reserve has also started two new programs allowing more flexibility: the Unit Mobilization Aug-

mentation and the Drilling Individual Mobilization Augmentation. In the former, members can fill a slot in a unit regardless of geographical constraints and attend annual training with the unit, but forego weekend drills. In the latter, personnel can drill with a local unit, but do the annual training with their mobilization outfit.

Naval and Marine Reserve promotions have no unit vacancy requirements. For Guard members—beyond private in the Army Guard and senior airman in the Air Guard—unit vacancy governs all promotions.

While he was serving in the Reserves, Maxwell couldn't get a promo-

tion because the staff sergeant slot in his unit was filled. A slot is open in his Guard unit, but he has to be qualified in his new MOS. That will take two years of his annual training to fulfill. "The slot may fill by that time," he notes. "It's frustrating. I knew it was going to be this way, but it's still frustrating."

The way to use the system to make promotions, of course, is to transfer to a unit where the desired slot exists, an option that many members holding hometown ties, like Sgt. Maxwell, choose not to practice. Guard members seeking transfers should contact the public affairs office of the adjutant general in the states they wish to serve. Reservists should call their branch's personnel management office. ■



Maxwell delivers the mail to rural areas in South Carolina.

Thanks to the law, chances are good your job will still be waiting for you after activation.

DEPARTMENT OF DEFENSE



GAILER ES THATCHER/PHOTOS

JOB SECURITY

Strip away all emotion for a minute and look at the sacrifice America's employers are making. When reservists take off from work for drills, annual training or extended schools, let alone activation, it costs employers. . .

They may not have to pay salary during that time, but they incur other costs such as lost production, paying overtime for others to pick up the slack, or the expense to hire and train a temporary replacement.

The bottom line, though, is that it's the law. The federal Veterans' Reemployment Rights Law requires employers to give reservists time off for military duty and reinstate them at their current level of employment. Employers cannot hold military duty against an

employee, nor can they discriminate in hiring and promoting based on a reservist's military obligations.

Now layer on emotional and ideological factors. Whether for patriotic zeal, community mindedness, good personnel management or business initiative, many employers have no problem with the law or their workers' military roles. In fact, reservists, given the strong law backing them, actually carry more of the responsibility for maintaining peace with their employers over

conflicts stemming from military duty.

"I think employers, by and large, are extremely supportive and understanding," said Col. Nick Dawson, an Air Force reservist serving as the national ombudsman for the National Committee for Employer Support of the Guard and Reserve, an organization of 4,000 volunteers.

Considering that more than a million drilling reservists are in the national work force, Dawson said, his office gets surprisingly few complaints or cases to mediate. "More often than not, we get a call from an employer wondering, 'What do I have to do?' We seldom hear back from that employer because once they hear what their obligations are, they do that," Dawson said.

Those obligations are sweeping:

- Employers must allow reservists time off to meet military obligations, whether that duty is mandatory or voluntary. That includes initial activation training or boot camp and tech school, as well as drills, annual training, schools for military career advancement and activation.



- Employers must keep jobs for activated reservists, unless it is legitimately eliminated in a general layoff. The time limit for holding jobs upon activation is up to four years, unless the federal government extends the duty. No time limit is set on training and certain types of National Guard duty.

- After the activation ends, reservists generally have 90 days to return to work. Reservists returning from initial active-duty training or a presidential Selected Reserves call-up must apply for reemployment within 31 days. Reservists returning from other training must report to work on their next scheduled shift.

- Employers must reinstate reservists with the same seniority, job status and rate of pay that would have accumulated if the reservist had remained continuously on the job.

- Employers cannot force reservists to use earned vacation time for military duty.

"The most problems we deal with have to do with time off for training," Dawson said. "Of training, annual 'summer camp' causes the most traffic for us. A lot of it is just questions or misunderstandings. A lot of employers tell employees they can go to annual training, but they have to use vacation. But that's against the law."

Employers are also often shocked at

the length of time off employees require for initial active-duty training and other longer schools, Dawson said. "All that falls under training and, again, all that is not optional for the employer."

The reservist's only obligation in the law is to request a leave of absence from his or her employer. That request, however, is merely a formality, a notice that must be given.

Even with the law wholly in their corner, reservists should strive to generate a spirit of cooperation with their employers. Dawson suggests a number of simple ways to garner support and even encouragement from employers:

- As soon as you know what your drill schedule and annual training obligations will be, tell your boss in writing.

- Tell your boss how important your role in the Guard or Reserves is to you, your community and nation. The National Committee for Employer Support of the Guard and Reserves has brochures you can order to give your boss.

- Thank your boss. Dawson's committee offers a series of awards for employers who show outstanding support to reservists. The first tier is a "My Boss Is a Pro" certificate that reservists can obtain easily. "It's very effective to have an employer come out to the military unit and have the commander make a presentation," Dawson said. "(Employers) love them, usually frame them and put them up in their office." Another tool of appre-

The call can come any time—as in the "Rodney King" riots this year.

ciation the committee offers is "Bosslifts," in which employers are flown on military aircraft to a camp or exercise.

Occasions do arise when employers create hassles for reservists. Members should inform their commanders or take it up with the National Committee for Employer Support of the Guard and Reserves. For information on the committee, call toll free 1-800-336-4590 or write: NCESGR, 1555 Wilson Blvd., Suite 200, Arlington, VA 22209-2405.

"We try to be an honest broker between employers and reservists," Dawson said of his office, which is under the Department of Defense. "In other words, we don't always come down on the side of the reservist."

The law actually comes under the auspices of the Department of Labor's Veterans' Employment and Training Service. Dawson stresses that his office acts as an informal ombudsman, mediating without paperwork or legal entanglements; an alternative to taking a case directly to the Labor Department or to court.

The Veterans' Reemployment Rights law was first enacted in 1940 when the nation instituted the draft in anticipation of World War II and sought to protect men yanked out of their jobs to fulfill mandatory military service. With the end of the draft in the early '70s came the military's "Total Force Policy," calling for a greater role by the Guard and Reserves. The law, which was amended in 1968 to include those members, was further expanded in 1974 to afford Guard members and reservists its sweeping protection.

Congress is now working on a rewrite of the law to clear up much of its convoluted language. The only statutory change proposed is to use length of duty instead of type of duty when determining the grace period for reinstatement to a job, Dawson said. For instance, in the current law, a reservist who completes a two-year training course must report back to his or her civilian job with the next shift. Meanwhile, a reservist who is activated and then deactivated after only a day, for whatever reason, has 90 days to return to his or her job.

The federal law does not cover guardsmen activated by state call-ups, but most states also have employee protection statutes on the books. For information or to resolve those types of conflicts, call your state's adjutant general. ■



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ARMY COMMUNITY



Family members have access to help when spouses are called up for active duty.

KEEPING THE HOME FIRES BURNING

During Operation Just Cause, the U.S. invasion of Panama in December 1989, the Missouri National Guard had a military police unit in the battle zone. One of its members was a pig farmer. . .

Guard Bureau Family Programs. "But we found with Desert Storm and even Just Cause that this is only the tip of the iceberg."

All major military installations have family centers, providing assistance to families on everything from financial counseling to job referrals. Many offer workshops on job training, stress management, self-confidence and child welfare benefits. Some have food banks and household goods giveaways for service families in need. Though these centers are available to families of activated reservists and guardsmen, that availability is limited to those living near a base.

When Ogilvy-Lee took over the Guard's family programs after working seven years with active-duty forces in Europe, she says she saw "this incredible hole" in support for Reserve and Guard families. "If we had to activate a large number of units, there was nothing for the families," she says. And while the active-duty family centers were expected to handle the needs of these as well as active-duty families, Ogilvy-Lee knew this was impossible.

While he was away, piglets were born back at the farm. Male pigs must be "fixed" shortly after birth, and the farmer's wife needed help for the operation. Without it, the farm faced a serious loss. So she called her unit's Family Assistance Center, which found another pig farmer guardsman to go out to the woman's farm and perform the operations.

The Guard's national Family Assistance Center program was then only a fledgling concept, first used in that autumn's three major crises: Hurricane

Hugo, the San Francisco earthquake and Just Cause. Desert Shield was eight months away.

While the Total Force Policy has become an established program for infusing Reserve and Guard units into the military mainstream, the concept hasn't fully applied to Reserve Component families. "The idea before with family services for the Guard was to get them their ID cards, sign them up for DEERS and CHAMPUS, and that's all the military was responsible for," says Dorothy J. Ogilvy-Lee, chief of the National

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"I just came from active duty, and they could barely handle what they had. To think they could take on a 100 percent increase was absurd."

Her office thus set up a network of Family Assistance Centers through the adjutant offices of each state. "We put them in places where the people were, because you can't move the military installation," she says. "So we went to the armories."

The centers fire up upon a unit's activation. Manned by both volunteers and paid personnel—such as recruiters or administrative staffers whose regular jobs are temporarily usurped by the events—they work as a telephone bank providing families with information, referrals and follow-up. They'll assist in any situation, "whether it's a problem with mortgage payments or the pay system (and there was a lot of that in Desert Storm); if a child is sick or your car won't start; if the water pump broke or you need help at the farm," Ogilvy-Lee says. "The whole idea of Family As-



Left: Community Day Parades are just one type of morale-building support given family members by Family Assistance Centers.

Below: The issuing of ID cards is the first step for signing up Reserve and National Guard family members for DEERS and CHAMPUS benefits.



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sistance Centers is to provide that vital link for people who don't live in a military community."

They also bring peace of mind to both sides of activation—the mobilizing members and the families. "The unit's responsibility is only to mobilize and move out as quickly as possible," Ogilvy-Lee says. "The Family Assistance Centers account for the families."

The centers respond to all activations, including state call-ups for natural disasters and civil disturbances. Some even swing into action during annual training overseas. The first effective use of the system came when Hurricane Hugo whipped through North and South Carolina, and both states called out their Guards. Unfortunately, many Guard families themselves were victims of the storm. The Family Assistance Centers "served as a communication network between the Guard and family members," Ogilvy-Lee says. "Guardsmen on duty didn't know where their families were or if they were OK, and the centers got word to them."

The Guard's Family Assistance Centers are available to all military families,

be they members of the Guard, Reserves or active-duty forces. Most Reserve State Area Commands also establish Family Assistance Centers during mobilization. Like the Guard centers, they offer financial management assistance, child support services, relocation help and a program to help with ill, disabled or exceptional family members. They also give confidential assistance for family problems, from child or spouse abuse to loneliness.

When problems arise in times other than activation, family members are urged to lean on the community spirit of the Reserve unit, such as the Guard's family support group, the volunteer side of the Guard units. Because they receive federal funds, these groups must be sanctioned by the unit commander. Family members can contact the commander for further information about these Guard family support groups. For information about the Guard's Family Support Centers, contact the adjutant general's office of your state government. Reservists should see their unit commander about family support services.

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Retailer: Chesebrough-Pond's USA, Co., Dept. 00521, 1 Fawcett Drive, Del Rio, TX 78840 will reimburse face value plus 8 cents handling provided you have complied with our Redemption Policy. Coupon has no cash value without simultaneous purchase. Limit one coupon per purchase. Good only on product indicated. Any other use constitutes fraud. Expires 1/31/93.

REDEEMABLE ONLY IN MILITARY COMMISSARIES AND EXCHANGES. COUPON EXPIRES 1/31/93

50¢ OFF
ANY **TWO**
AQUA NET® HAIR
CARE PRODUCTS



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\$1.00 OFF
ANY **TWO**
CLOSE-UP®
TOOTHPASTE
(6.4 OZ OR LARGER)



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ANY
BRUT®
TOILETRY
ITEM



00521-29247

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REDEEMABLE ONLY IN MILITARY COMMISSARIES AND EXCHANGES. COUPON EXPIRES 1/31/93

25¢ OFF
PROMISE® SPREAD
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11115-27044

Consumer: Coupon void if used to purchase products for resale or transferred to any group, firm or person prior to store redemption. One coupon per purchase. Good only on product indicated. Policy available upon request.

Retailer: We will reimburse face value plus 8 cents if submitted in compliance with Van den Bergh Foods Company's Redemption Policy. Valid if redeemed by retail distributors of our merchandise. Cash value 1/100 of 1 cent. Van den Bergh Foods Company, Dept. #11115, 1 Fawcett Drive, Del Rio, TX 78840. Limit one coupon per purchase. Good only on product indicated. Any other use constitutes fraud. Expires 1/31/93.

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RAGÚ®
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SAUCE
ANY STYLE
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Retailer: Ragú Foods, Inc., CMS Dept. 36200, 1 Fawcett Drive, Del Rio, TX 78840 will reimburse face value plus 8 cents handling provided you have complied with our Ragú Foods Coupon Redemption Policy. Coupon has no cash value without simultaneous purchase. Limit one Ragú Foods coupon per Ragú Product purchased. Void where prohibited, restricted or taxed. Expires 1/31/93.

Free counselling is one of the many services available to reservists and Guard members.



VETERANS OF FOREIGN WAR

SOMEONE IN YOUR CORNER

Members of the National Guard, Selected Reserves and Individual Ready Reserves have access to several associations catering to their needs and interests. . .

Many serve as a voice in Congress, some provide aid and services to military members and families, and others offer seminars and other educational opportunities.

Following is a list of some of the more prominent associations and their national headquarters, which will put you in touch with local chapters. Dues are required to join most of these organizations, but the dues usually include a subscription to the organization's publication and access to group deals on insurance and other services. This list concludes with associations catering to the military in general with reservists among their members.

Enlisted Association of the Na-

tional Guard of the United States: 1219 Prince St., Alexandria, VA 22314; telephone (800) 234-3264. Promotes national security issues and the status, welfare and professionalism of the National Guard's enlisted members. Open to all Army and Air National Guard members from grades E-1 through E-9. Formed in 1970; membership 60,000. Annual dues are \$4 plus state association fee. Offers insurance plan, VISA card, accidental death and dismemberment policy, travel discounts, legal services and *New Patriot* publication.

Fleet Reserve Association: 125 North West St., Alexandria, VA 22314-2754; telephone (703) 683-1400. Protects

personnel interests of seagoing servicemembers, including pay, benefits and entitlements issues in Congress; helps individuals with career problems through representation with government agencies. Open to enlisted personnel, active, retired and Reserve, in the Navy, Marine Corps and Coast Guard. Formed in 1924, membership 150,000. Annual dues are \$20. Offers legislative seminars, on ships and at bases, and insurance plan.

Marine Corps Reserve Officers Association: 201 N. Washington St., Suite 206, Alexandria, VA 22314; telephone (703) 548-7607. Promotes interests of Marine Corps Reserve officers in Congress and advancement of officers' professional and technical skills. Open to Marine Reserve commissioned and warrant officers. Formed in 1926, membership 5,600. Annual dues are \$20 (warrant officers and lieutenants), \$25 (captains), \$35 (majors), \$40 (lieutenant colonels), \$50 (colonels), \$100 (generals). Offers insurance plans and *The Word* publication.

National Guard Association of the United States: 1 Massachusetts Ave., N.W., Washington, DC 20001; tele-

OFF DUTY ★ ASSOCIATIONS

phone (202) 789-0031. Promotes National Guard issues in Congress, with the National Governors Association, the Department of Defense and branches of the regular Armed Forces. Open to all officers and warrant officers serving or who have served in a federally recognized status with either the Army or Air National Guard. Formed in 1878, membership 56,000. Annual dues are \$68 (generals), \$45 (colonels and lieutenant colonels), \$33 (majors), \$25 (CW4s), \$20 (captains and CW3s) and \$14 (lieutenants, warrant officers and CW2s). Offers insurance plan, speaker's bureau, awards program, legislative seminars, library and the *National Guard* magazine.

Naval Enlisted Reserve Association: 6703 Farragut Ave., Falls Church, VA 22042-2189; telephone (703) 534-1329. Promotes national security issues and career service in the Naval, Marine Corps and Coast Guard reserves. Open to Naval, Marine Corps and Coast Guard reservists in pay grades E-1 through E-9. Formed in 1957, membership 16,000. Annual dues are \$20. Offers Microfiche Record Review Service, insurance plan and the *Mariner* magazine.

Naval Reserve Association: 1619 King Street, Alexandria, VA 22314-2793; telephone (703) 548-5800. Promotes U.S. Navy interests in Congress and Reserve officers' interests with the Navy; provides educational services to Naval Reserve officers. Open to Naval Reserve officers. Formed in 1954, membership 24,000. Annual dues are \$25. Offers insurance plans, *NRA News* publication and periodic educational papers.

Reserve Officers Association: 1 Constitution Ave., N.E., Washington, DC 20002; telephone (202) 479-2200. Promotes national security issues with Congress, state legislatures and local governments. Open to commissioned and warrant officers of the active forces, Reserves and National Guard, including retirees and members honorably discharged. Formed in 1922, membership 120,000. Annual dues \$40. Offers insurance plans, travel discounts, *The Officer* magazine and a monthly national security report.

Other military organizations:

Air Force Association: 1501 Lee Highway, Arlington, VA 22209; telephone (703) 247-5800. Insurance plan.

Air Force Sergeants Association: P.O. Box 50, Temple Hills, MD 20748; telephone (301) 899-3500. Insurance plan.

Association of the U.S. Army: 2425

Wilson Blvd., Arlington, VA 22201; telephone (703) 841-4300. Insurance plan.

Chief Warrant Officers Association: 200 V St., S.W., Washington, DC 20024; telephone (202) 554-7753. Insurance plan.

Coast Guard Chief Petty Officers Association and Coast Guard Enlisted Association: 5520G Hempstead Way, Springfield, VA 22151; telephone (703) 941-0395. Insurance plan.

Marine Corps Association: P.O. Box 1775, MCCDC, Quantico, VA 22134; telephone (703) 640-6161 or (800) 336-0291. Insurance plan.

National Association for Uniformed Services: 5535 Hempstead Way, Springfield, VA 22151; telephone (703) 750-1342. Insurance plan.

National Military Family Association: 6000 Stevenson Ave., Suite 304, Alexandria, VA 22304-3526; telephone (703) 823-6632.

Non-Commissioned Officers Association of USA: P.O. Box 33610, San Antonio, TX 78265; telephone (512) 653-6161. Insurance plan.

Society of American Military Engineers: 607 Prince St., Alexandria, VA 22314; telephone (703) 549-3800 or (800) 336-3097. Life insurance plan. ■



RESERVE OFFICERS ASSOCIATION

AT YOUR SERVICE:

- Legislative Action
- Professional Development
- National Security
- Consumer Services

ROA SALUTES: The Citizen/Soldier

For additional information:

One Constitution Ave., NE
Washington, DC 20002
202/479-2200

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Canon

NEW E210



Most exchange complexes include a beauty shop, barber shop, dry cleaners and floral shop as well as the main store.



THE NOT-SO-SECRET HIDDEN BENNIE

Long before Sam Walton of Walmart fame got into discount merchandising on a massive scale, Uncle Sam was paving the way with AAFES and NEXCOM. . .

Now, despite growing competition in the civilian sector, the Army and Air Force Exchange Service (AAFES) and the Navy Exchange Service Command (NEXCOM) still provide America's armed forces members some of the best deals around. The bargains come on top of convenience, too, with facilities of varying sizes on every base, post, site and ship.

And, last year, that convenience was unconditionally extended to all members of the Selected Reserves and to "gray area" retirees, former reservists under age sixty who are eligible for retirement benefits at sixty. Now, reservists and their families have unlimited exchange privileges and can shop at BXs, PXs and NEXs any time.

In armed forces parlance, such privileges are considered a "non-pay benefit" because of the pocketbook savings.

"Our goal is to save 20 percent in total bill purchase over what (servicemembers) might pay in outside retail," said Dub Bush, a spokesman for AAFES at its Dallas, Texas, operations center. "For the last three or five years, we've met that goal. Also, there's no tax when you shop in a facility directly operated

Exchange patrons can save up to 20 percent off the prices of off-base retailers.

by AAFES like a main store." Some concessionaires have to charge state taxes for their services, he said.

The A.C. Nielsen Company conducts a price comparison survey for AAFES each year to gauge how close the base exchanges and outlets come to that 20 percent savings goal. The Fiscal Year 1990 survey compared costs of 317 high-volume items at the exchanges and five civilian retailers in 17 locales. Nielsen said AAFES saved customers 23.2 percent overall, from 13.5 percent in such categories as appliances, sporting goods, film and cameras to 28.1 percent for household items, according to the AAFES annual report.



Cut along dotted lines and save!

20% off

Lube, Oil Filter Change
at the BX/PX Service Station/
Concession Garage.

Please present this coupon at your BX/PX Service Station/Concession Garage and receive a 20% discount off the regular price of a Lube, Oil Filter Change. Not to be used in conjunction with other coupons or offers.



Have lunch on us...

Save \$3.50

at any BX/PX food facility.

Please present this coupon and receive one free meal not to exceed \$3.50. Not to be used in conjunction with other coupons or offers. Offer good at any BX/PX Burger King, Anthony's Pizza, Robin Hood, Frank's Franks, Sweet Reflections, Amigos, Chicken Loft or Snack Bar.



10% off

at your BX/PX.

Please present this coupon to the BX/PX cashier and receive a 10% discount on any one item over \$50.00. Not to be used in conjunction with other coupons or offers.



2 for 1 Videos

at the Video Rental Center.

Please present this coupon to the Video Rental cashier and receive two videos for the price of one. Not to be used in conjunction with other coupons or offers.



NEXCOM also strives for a 20 percent total savings.

Neither service achieves these savings by skimping. With annual sales of more than \$2.9 billion, NEXCOM ranks 36th among the nation's retailers, according to NEXCOM documents. Meanwhile, AAFES recorded \$7.4 billion in sales for fiscal year 1990, ranking the system ninth among the nation's retail chains.

That sales figure rode on an armada of services: 4,500 retail stores and military clothing shops; 2,300 food stores; 5,768 personal services concessions; 957 automotive facilities; 769 movie theaters; 364 package beverage stores; 2,200 vending centers; and catalog sales.

That variety of services makes both AAFES and NEXCOM unique among retailers, too. It's like one company operating a suburban shopping mall where every store offers bargain basement prices year-round. And just like the commissaries, Selected Reserves members are eligible to use all of these services.

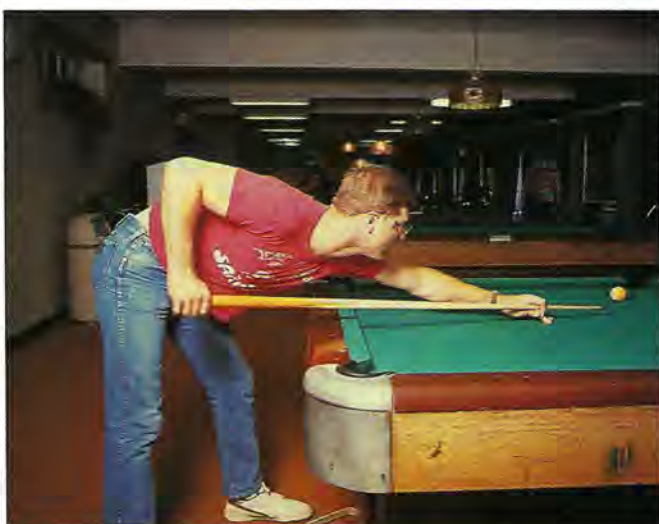
The shopping mall comparison is becoming more and more apt as both AAFES and NEXCOM remodel old stores or build new ones into mall-type layouts. Anchored by the main store, the shopping centers also feature, at the least, a barber shop, a beauty shop, a dry cleaners and a floral shop tied in

with FTD, Bush said. Many bases also have optical shops, shoe repairs, watch repairs, photo processing, game arcades and Class Six stores.

Newer stores also have food courts. AAFES is a licensed franchisee for Burger King and Baskin-Robbins, in addition to its own food operations: Anthony's Pizza, with 135 restaurants worldwide; 90 Frank's Franks; 27 Robin Hood Sandwich Shoppe and Delis; and 19 La Casa de Amigos Mexican restaurants.

AAFES recently launched two new food operations. Sweet Reflections offers fresh-baked pastries, gourmet coffee, frozen yogurt, ice cream and candies. The Chicken Loft serves a variety of fried chicken, fixings and biscuits in its first store at Fort Rucker, Alabama, with 22 more stores on the way.

NEXCOM, meanwhile, is expanding its Mr. Roberts Hot Dogs stands to total up to 50 around the world this year. Its



U.S. ARMY FRANK'S FRANKS SUPPORT CENTER

The expanded exchange privileges include the use of recreation facilities.

other new food operation, Pizza Galley, recently opened its third outlet. NEXCOM is also a franchisee for McDonald's.

Though food operations have shown some of the greatest growth in the past couple years, both AAFES and NEXCOM have moved into new areas of consumer service to match the creative catering found outside the base gates.

NEXCOM opened its first Anchor Mail & Express stores at two locations last year offering packing services, express delivery, mail box rentals, copying and faxing. AAFES has opened 150 H&R Block offices offering income tax preparation services. Army and Air Force Exchanges also are altering the way they sell jewelry. In addition to the glass counters in the middle of the main exchanges, some operations are opening The Cherish Collection stores, which resemble plush jewelry stores selling more upscale items.

As AAFES remodels and opens new shoppettes, it is including gas pumps to match civilian food mart/gas stations. AAFES service stations continue to provide such car care as tire repairs and battery replacement.

AAFES and NEXCOM also sell their own brand-name merchandise, especially in household products. AAFES, in addition to 285 AAFES brand products, sells two private labels: the Cavalon line of men's and women's shirts, and Athletic Club shoes.

But NEXCOM has made the most aggressive foray into this merchandising arena. Navy Exchanges offer more than 500 products in the Navy Exchange Private Label line, from NEX film to Harborware cookware, from

MWR PRIVILEGES

ONE OF THE HOTTEST night spots in Norfolk, Virginia, is a sports bar featuring pool, foosball and table tennis, large-screen televisions constantly broadcasting sports events and a number of patron-participation competitions.

This trendy club is on the Navy base and run by the Navy MWR Service. Such sports bars, MWR's latest venture, have opened at the Navy's four major metropolitan bases—San Diego, Jacksonville and Charleston being the others.

"We're real proud of them," said Bill Mullins, head of the Navy Recreation Branch. "When you walk into them, you think you're outside the gate in the private sector."

Now, thanks to the same law that last year expanded exchange privileges for reservists, many MWR activities, such as the sports bars, are available to reservists and their families regardless of duty status. These are the Category C revenue-producing services such as bowling centers, marinas, golf courses and clubs. And it only makes sense, since exchange revenue helps fund MWR activities, and now reservists are likely to provide more of that money through their expanded exchange privileges.

Additionally, the Air Force has opened its gyms and other physical fitness centers to

reservists regardless of duty status. The Department of Defense is considering such a policy for all branches, and a draft directive to that effect has been circulating since the summer. Physical fitness centers, financed totally by appropriated funds, are considered mission essential because they help keep service members fit. With "Total Force" in mind, the military is recognizing that reservists should be allowed access to the same physical fitness opportunities as other service members.

Some MWR facilities, however, still restrict use by reservists. Base libraries, for instance, are available only to reservists while on active-duty. Category B facilities, which include hobby shops, picnic areas, campgrounds and bowling centers with 12 lanes or less, are also restricted, according to Mullins. These services charge a fee since only 65 percent of their operating budgets are provided by appropriated funds.

Installation commanders have the discretion to restrict or open unconditionally Category B facilities to reservists. Priority goes to active-duty members; if space availability allows, a commander may offer the facilities for Reserve and Guard families. Reservists should contact the facilities at individual bases to find out if and when they can use them.

For far too long, replacing your stereo system has meant getting a new version of the same old technology.



The top-of-the-line Bose® Lifestyle® music system, with:

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Direct/Reflecting® speaker arrays – lifelike sound and added placement flexibility.
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Conventional stereo system technology hasn't changed much over the past decade or two. Most of today's equipment looks and sounds about the same as the equipment you already own. That's not much reason to replace what you have.

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For example, our award-winning Lifestyle® music system replaces an entire rack of conventional electronics and speakers. It shows what can be accomplished as we apply breakthrough technology to the goal of providing clear benefits.



The Lifestyle® music system doesn't even look like stereo equipment. It won't dominate your room. It won't be too complicated to use. And its Virtually Invisible® speaker

design means it won't be the first thing your friends notice. Until you turn it on.

At that instant, its performance will speak for itself. And you'll realize that replacing your conventional system was actually a very good idea.

We invite you to compare our Lifestyle® music system to larger, more expensive stereos. Just listen. You'll make your own decision in less than a minute.

The Lifestyle® music system is available now at select military exchanges. For the name of the exchange nearest you, call toll-free:

1-800-444-BOSE Ext. 200

USA: Monday-Friday 8:30AM-9:00PM (ET)

Canada: Monday-Friday 9:00AM-5:00PM (ET)

Sea Soft Drinks to Harbor Home Housewares, from Bristol House men's wear and Townsend Square accessories to Andrea's Closet junior fashion and the Typhoon boys' wear, from Kids Ahoy children's clothing to Elysian Fields intimate apparel.

NEXCOM's latest addition is toys. This summer, Navy Exchanges began selling an exclusive line of service-related toys: 12-inch Navy Heroes similar to G.I. Joe, a Frisbee-type disk and a Huffy Navy Destroyer 10-speed bicycle.

Also coming under NEXCOM's auspices are the Navy Lodges, a motel/hotel chain available to military personnel and their families at 43 Navy installations around the world. Personnel undergoing permanent change of station have priority in reservations, but reservists and retirees can make reservations up to 30 days in advance by calling 1-800-NAVY INN (in New Jersey, call 908-323-1103). Reservations can be guaranteed with a credit card. The lodges, as with all exchange services, aim for a 20 percent savings over local area hotels.

The savings also extend to catalog sales, now an all-services catalog for all exchange facilities, including Marine Corps and ships at sea. It is particularly valuable to reservists. Catalogs are pub-



lished twice a year, with additional specialty seasonal supplements. For more information about the catalogs, see the accompanying box.

Though not directly operated by the exchange system, concessionaires also offer their services at a savings over off-base prices. Bush said that when concessions such as barber shops, beauty shops and florist are contracted, AAFES officials survey prices in the local community for haircuts and flowers, then adjust those of the concessions.

You can find all the top-name brands in sportswear and other clothing.

"We do that to keep them in a competitive situation with what they would get on the outside market," he said. "It helps keep prices low for the customers while ensuring a profit for the concession." Concession contracts run two years and can be extended up to three additional years. After five years, the contracts must be resolicited.

Such savings for the military consumer does not preclude profits, though both exchange services are not-for-profit organizations. Three percent of every dollar spent in AAFES exchanges and outlets goes directly to the Morale, Welfare and Recreation (MWR) Services funds, Bush said. In the 1991 retail fiscal year that ended in January, \$224 million went to MWR.

"Of that total, based on per capita, one check is cut for the Army and one for the Air Force, with no strings attached," Bush said.

More than four cents per dollar spent in Navy Exchanges goes to support Navy recreation, with \$83 million going to recreation funds in 1990.

As for the rest of the earnings, AAFES plows one cent of every dollar into capital improvements, building new exchanges or refurbishing outlets. Personnel costs eat up another 15 cents, and six cents go to overhead costs such as utilities and distribution, Bush said. "We don't operate with tax funds, so we have to pay our own personnel costs, distribution costs and utilities," he said.

About 75 cents goes toward buying inventory. AAFES has three means of stocking its merchandise. With fashion goods, the bulk of an exchange's retail operation, store managers get a list of

THE MILITARY'S WISH BOOK

ALONG WITH UNLIMITED exchange shopping privileges and all the other services that entails, Selected Reserves members are also eligible to shop from the *Exchange Mail Order Catalog*, published twice a year with seasonal supplements. The 504-page fall/winter '92/93 edition is now on sale at most exchanges for \$3. Inside, you'll find a rebate coupon for \$5 off your first order of \$25 or more. Navy ships and remote bases receive free copies to share, one for every 15-20 people served.

The pages are full of clothing, jewelry, cameras, hi-fi/video equipment, home appliances, computers, sporting goods and giftware. Over 200 items in the current edition are even available with gift wrapping for the holiday season. Just look for the "giftbox" symbol.

To make a purchase, use the mail-in order forms found inside the catalog, or use the free electronic in-store ordering system at AAFES main stores worldwide and pay with cash, check, money order, VISA, MasterCard or Discover Card. Customers in the 50 United States and Puerto Rico can also order with credit card by phone: 1-800-527-2345.

Catalog orders may be sent to any address in the U.S. or to any overseas APO/FPO address. Profits from catalog sales, like exchange profits in general, are pro-

rated back to each branch of the military to fund MWR recreational and support facilities and programs. Anyone with exchange privileges may order from the catalog, including active-duty members of the military; reservists, including National Guard members; retirees; DoD civilians assigned overseas; and family members.

To order a copy of the catalog, send a \$3 check or money order to: Exchange Catalog Sales, P.O. Box 660211, Dallas, TX 75266-0211; or call the toll-free number.



The Nikon for people who care more about pictures than cameras.



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The brand of camera carried by more journalists, scientists, artists, and astronauts is now available in a daring model.

One for people who wish to document the birthday rituals of small humans.

Or discover national monuments aboard a minivan.

Or embark on landmark visits to the barbershop.

It's called the Nikon N5005™, and

See the N5005 at authorized Nikon dealers. Just look for this symbol. For more about the N5005 and benefits of the exclusive Nikon MasterCard, call 1-800-NIKON-35.



right above you can see graphic evidence of the many miracles you can perform simply by setting everything on automatic and using the built-in flash. The 28-70mm autofocus zoom Nikkor lens was used for this shot. It's just one of

Presenting the Nikon N5005.



a wide variety of legendary Nikkor lenses that you can choose from.

You, of course, furnish the little boy.

You see, the N5005 allows you to look for pictures instead of looking for the instruction booklet.

It's for people who want to know the time but not how to build the watch.

It's the camera for all those people out there who always wanted to get a Nikon but thought they, well, might not be *into it* enough to use one.

Well, you should know, the same thing that matters to you matters to us.

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OFF DUTY ★ BASE EXCHANGES

products six months in advance. Based on their own experiences and local input, the store managers forecast their needs and send them to headquarters. AAFES buyers for those particular items fill the orders at bulk prices. The entire quantity goes to the Dallas distribution center where it is sorted and divided according to the individual orders, which are then sent to the individual exchanges.

Staple goods, those items that can be stored for long periods of time, are kept in a computerized warehouse system, with centers in Oakland serving the West Coast and Pacific; Waco, Texas, serving the Midwest; and Newport News, Virginia, serving the East Coast and experimenting with overseas shipments.

Perishable goods are delivered directly to the individual exchanges through local suppliers.

NEXCOM has regional operation centers with distribution warehouses in Jacksonville, Florida; Norfolk, Virginia; and San Diego, California, the latter two also supporting overseas operations. Those centers are responsible for procuring merchandise for their regions: they buy and send staple goods and handle local orders for perishables. For fashion goods, buyers from the regional offices and NEXCOM headquarters attend the seasonal shows and consolidate their orders to buy in bulk. That

merchandise goes to the distribution center in New Jersey, which ships them through the regional centers to the local exchanges.

In both the AAFES and NEXCOM systems, the officials closest to the consumers—the branch manager or officer in charge, with the local advisory committee and base commander—dictate what is sold at their exchanges. If you want a particular item stocked, see the branch manager or officer in charge at the base where you shop.

Customers can use cash, personal checks, VISA, MasterCard and the Discover Card. Most Navy Exchanges overseas, however, do not accept the Discover Card. AAFES and NEXCOM also have layaway programs. "Fewer and fewer retail stores do that," Bush said of the civilian counterparts.

He also pointed to the no-charge check cashing service as one more benefit exchanges offer members. "We cash about 97 million checks a year representing \$5 billion," he said.

So, for all they've changed to meet the competition in the current climate of consumer services, base exchanges still hold onto the values instilled in AAFES and NEXCOM when they were formally founded in 1941 and 1946, respectively. Namely, they are a "non-pay benefit" for military members and their families, a benefit now offered reservists anytime, anywhere. ■

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SMART, STYLISH and it sounds great. Plus, it can be all yours for the simple cost of postage for the Reader Information Service (RIS) card bound into this issue right on this page. It's the Bose Lifestyle Music System, and Bose is giving one away to one person who fills out both sides of the RIS card. **Just mail in the completed card and you are automatically entered in the drawing.**

Bose, one of the world's foremost loud-speaker makers, invests this unusual system with a sleek center console that includes a CD player, AM/FM tuner and a wireless remote control that works around corners and through walls. A three-piece Bose speaker system delivers the sound, with a compact bass module housing three amplifiers. A 100-watt amp powers the woofer, while separate 50-watt amps juice up the tiny satellite speakers. Bose "active equalization" tailors the sound to get the most out of this hide-away speaker system. For more information about the system, or the location of the exchange stocking it nearest you, call 1-800-444-BOSE, extension 200.

Only one entry per person is permitted. The winner will be determined by drawing, notified immediately by mail, and published in the next issue of OFF DUTY's National Guard and Reserves magazine. Entries must be postmarked no later than December 31, 1992.



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BEING ALL YOU CAN BE

Cliff Cribb came back home from Fort McClellan, Alabama, a changed man...

Not only was he wearing butter bars on his National Guard uniform instead of a Specialist 4 insignia, after five months at Officer Basic Course he also was wearing a slightly altered attitude.

The change was obvious to Laura, his wife of two years and a woman who has known him for five. "He's more confident about himself. He takes more responsibility for himself. He likes himself a lot better," she says.

"And I lost 30 pounds," adds 2nd Lt. Cribb.

For the eight-year guardsman, a chemical warfare officer attached to the 178th Field Artillery Battalion in Greer, South Carolina, the five-month course he finished in the spring to earn his commission was yet another educational opportunity he's gained through the National Guard.

Educational benefits are still one of the primary incentives for enlisting in the Reserves or Guard. The military offers a number of programs to help

members attend college, pay off education loans, take correspondence courses or get training through military courses.

Most notable is the Montgomery G.I. Bill. This bonus helps reservists pay the costs of attending college and vocational-technical schools, or taking correspondence courses and some flight training. With a six-year enlistment commitment, full-time students can get \$170 a month on top of their military paychecks, and part-time students earn from \$43 to \$128 a month, depending on the number of courses they take. The maximum total entitlement is \$6,120. Some health care students can apply for a further monthly stipend of up to \$400 in the final year of their studies.

The other major education-related incentive is the student loan repayment program, which covers seven qualified loans. When a reservist makes a six-year commitment in a hard-to-fill military occupation, the government will pay 15 percent of the original balance

The Guard may give you just the edge you need to pursue your education.

plus accrued interest, or \$500 a year plus accrued interest, whichever is greater, up to \$20,000.

A new program allows reservists to study for college credit at home at no cost. Called Education Today's Way, it is a selection of audio and videotape courses in 30 subject areas. Credit is earned through an end-of-course exam administered through the Defense Activity for Non-Traditional Educational Support (DANTES).

Then there are the myriad of training and specialist courses reservists get in the line of duty. This is the education benefit Lt. Cribb focuses on, even though he took advantage of the Guard's tuition assistance program when he signed up. At that time, upon a four-year enlistment, the U.S. government gave him \$1,000 and the state gave him \$500 a year, in addition to his salary, to go to school. After two years, he re-enlisted to add two more years to his hitch and began taking advantage of the then-new G.I. Bill's \$140 a month.

It was a benefit perfectly suited to the young Cribb, who wanted a taste of military life, but didn't want to dedicate four years of his life to active duty. Rather, he wanted to stay close to home and go to college. But the college courses he took toward his bachelor's degree in business administration pale in comparison to his military training, he says. "I guess in five months at Ft. McClellan I learned more than I ever did at college," he says. "You learn confidence in yourself, you get to see what you can accomplish, you learn to take responsibility for a platoon, and leading them, you learn more about people and how to motivate them."

This continuing education in the Guard is important to the twenty-six-year-old machine operator who plans to pursue a career in management. "Once you get a college degree, if you don't have experience, nobody's going to hire you," he says.

And he plans to continue his career in the Guard to 20 years. "I feel like I could learn more, achieve more in the Guard, maybe make major. I could go back to Ft. McClellan for Officer Advance Course."

For more information about the G.I. Bill, talk to a recruiter. For information about DANTES, call the DANTES Reserve Component Advisor at (904) 542-1760. Any college or university financial assistance office may also be able to help.

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