

Orienteor

DEFENSE MAPPING AGENCY AEROSPACE CENTER

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September 9, 1972

Farewell Party To Honor Finnies

Former ACIC Technical Director, Thomas C. Finnie and his wife Evelyn, will be honored tomorrow evening during a Bon Voyage Party at Grant's Cabin.

Mr. Finnie became Deputy Director, Management and Technology, at Defense Mapping Agency headquarters in Washington D.C. July 1.

The farewell party will begin at

Mr. Finnie joined the Air Force Chart Center in 1948. He was chief of Photogrammetric Operations in the Washington Office before his transfer to St. Louis as civilian chief of the operations division. In 1952 he became assistant chief of the Production and Distribution Plant, and in 1954 was promoted to chief. He became technical director in 1962.



Tom and Evelyn Finnie

6:00 PM with cocktails until the 7:00 PM dinner. A program highlighting Mr. Finnie's career will start at 8:15 PM. Dancing to the music of Buddy Kay and his Orchestra will be from 9:30 PM to 12:30 AM.

In his current position Mr. Finnie is the highest ranking civilian within the Defense Mapping organization.

He and his wife will make their home in the Washington D.C. suburban area.

Youth Outstanding Performance Recognized by Center

FBA Membership Encouraged

DMAAC Director, Col. Walter J. Chappas, has encouraged key employees to become members of the Greater St. Louis Federal Business Association (FBA).

The director said, "All staff agency chiefs and Department heads are urged to support the FBA not only by becoming members themselves, but also by encouraging their key employees to join this organization and to attend the FBA meetings and take advantage of the opportunity to meet with employees of the various government agencies in the area and to become aware of their missions and functions."

The FBA's purpose is to promote a better understanding of government agency operation and objectives. It offers opportunity for personal development through exposure to carefully arranged programs on subjects of current interest and brings together civic and state and Federal government groups a better understanding of each other.

Membership is open to Federal agency heads and key Federal employees in the Greater St. Louis Metropolitan area. The annual membership fee is \$3.00 and is tax deductible.

At DMAAC, membership is encouraged for all supervisors down through division level. At the discretion of department heads and staff agency chiefs, other personnel who they feel would

CFC Kick-Off Set For September 25th

The 2nd Greater St. Louis Combined Federal Campaign will begin September 25, according to DMAAC Project Officer, Maj. Herman Engles.

The Combined Federal Campaign is a one time solicitation for voluntary health and welfare agencies in the Greater St. Louis area. The three participating groups include the United Fund of Greater St. Louis, the National Health Agencies and the International Service Agencies.

According to Major Engles the drive is a single campaign especially designed for the Federal employee. It saves both time and expense for the volunteer agencies and the government. "And perhaps most important for the employee", added the major, "the government allows payroll deduction for both military and civilian personnel."

The theme for this year's campaign is "Your One Gift provides a helping hand."

Last year the CFC raised over \$300,000 in the Greater St. Louis area with more than \$47,000 coming from DMAAC. The Center had a participation rate of 88% last year and a percapita gift of \$13.00. "We are hoping to achieve 100% participation in this year's drive", said the project officer.

Training for keymen, those who will make the individual contacts, will begin next week at DMAAC.

Mr. Murray Berg has been named as assistant Project Officer for the campaign.

Personnel will have the opportunity to contribute by either the cash method or through payroll payment plan.

If the payroll payment plan is selected, allotment deductions begin the first pay period in January 1973. A minimum allotment of only 50¢ per biweekly pay period or \$1.00 per month is required.

The National Health Agencies promote better health through programs of medical research, education, and community service.

The International Service Agencies help some 38 million people overseas with American know-how, food, medicine, education, and tools for long-range self-help development programs and emergency survival needs.

First Earth Model Meet Success

"A huge success is the only way to describe it", said William Durbin, local AGU chairman, when asked about the recent International Symposium on Earth Gravity Models and Related Problems.

The symposium, held in St. Louis, brought together over 150 scientists from the United States and 11 other countries.

More than 190 persons attended the main banquet which featured John A. O'Keefe, assistant chief of planetary studies at the Goddard Space Flight Center, Md., as speaker.

Mr. O'Keefe told the group that scientists involved in map-making were relying on measurements of the radius of the earth that dated from 1866 and earlier. He urged the group to strive to update methods and procedures.

The AGU has announced that copies of technical papers are being microfilmed and will be sent to those participants who

Recognized by Center

by Thomas B. Fles, PD

Thirteen DMAAC youths hired under the special youth employment programs were honored for outstanding performance during ceremonies August 28th with Center Director Col. Walter J. Chappas.

Col. Chappas expressed his personal appreciation for the very fine manner in which these employees had performed their duties. He stated their actions had reflected credit upon themselves, their supervisors, and the Aerospace Center. Col. Chappas

New, Green Sidewalk

In case you haven't noticed, the new sidewalk in front of DMAAC is green. It could have been red or yellow.

Those are the available colors, according to Robert L. Wolverton of the Engineering and Construction Division.

It really isn't green paint, but rather an emulsified slow cure oil with green pigment added, Mr. Wolverton said.

The sidewalk portion of the \$17 thousand paving contract was completed August 25. The rest of the paving project, which includes the entrance drive and other road and parking lot repairs, is expected to be completed by the end of this month.

went on to say that the actions of those being honored contributed greatly to the success of the youth employment program.

The Director then presented each individual with a letter containing his personal congratulations. In addition, each will later receive a certificate of achievement.

To be considered outstanding a person must receive outstanding ratings in each of the following categories: quality of work, quantity of work, dependability, work habits, attitude, and relationships with people.

Those honored were James Williams, Joseph Johnson, and Sharon Washington (PD), Karen Rollins (OI), Judith Riggins (PP), La Verne Holliday (PO), Colleen Barnes, Felice Dickens, Toni Mitchell, and LaVerne Williams (RD), Antoinette Crayton, Jerrilyn Sisk, and Alfreda Darden (AA), and Patricia Glenn (AD). Supervisors in attendance were Robert Sieving and George Collins (PD), Capt. R. Lenox (OI), Ivan Walters (PP), Gerald Breville and Charles Guenther (RD), Al Sykes (AA), and Tom Fles (PO).

This year DMAAC employed approximately 130 summer employees. As project officer for the program I feel "Good employees are the best salesmen for our program. By attracting and retaining an expanding nucleus of high quality employees we can enhance the future growth of the program."

and staff agency chiefs, other personnel who they feel would benefit from FBA membership and attendance at the meetings may be considered eligible for mem-

(Continued on Page 2)

to those participants who requested copies.

Several members of the DMAAC work force, including Director Colonel Chappas, took part in the symposium.

Now What?



Construction worker looks in disgust at this ill-fated dump truck after the rear wheels rolled off the edge of a six foot trench. The trench is part of a water main construction project crossing the DMAAC "L" parking lot. The accident occurred August 18. The truck was fully loaded with chat and was preparing to dump the load in the ditch when the rear wheels went over the embankment. Wrecking crews worked for some two hours in removing the vehicle.

and emergency survival needs.

The United Fund of Greater St. Louis is a federation of voluntary health, rehabilitation, family service, and character-building agencies.

The success of the Combined Federal Campaign rests with the many Federal employees who do care and are concerned.

SAC Praises DMAAC Support

Maj. Gen. Pete Sianis, Deputy Chief of Staff, Operations Hq. Strategic Air Command, expressed his command's appreciation for DMAAC support in a letter to the Director August 10.

The letter read, "I would like to personally thank you and your organization for the outstanding support provided SAC during the 1972 Royal Air Force (RAF) Strike Command Bombing and Navigation Competition. Much of our success was the result of the quality products your organization provided our Task Force during the preparatory phase and actual competition. The dedication, professionalism and untiring efforts of your people were evidenced in the product and by the finest performance of a SAC force in the history of our participation in Royal Air Force competitions."

A certificate of merit signed by SAC Commander in Chief, General John C. Meyer, accompanied the letter.



Practicing 'Preventative Law Enforcement'

By William E. Lennox

If you work for the military, preventative maintenance is as familiar as your job description. Whether you be stenographer, equipment specialist, security guard, scientist or plumber, you have some preventative maintenance to perform. Failure to do so could mean the difference between equipment breakdown and a sustained Superior Performance Award. But there is one preventative maintenance aspect we may have failed to consider . . . Preventative Law Enforcement.

We all have a stake in crime prevention. As tax payers, crime costs us money and we must be interested enough to invest in salvaging people, especially preventing young people from becoming first offenders. If we believe in justice and rehabilitation we will, naturally, assist in the prevention of crime, instead of leaving it up to our Security Police Force, the FBI or local authorities. We, you and I, can prevent crime before it's committed. For instance, anyone who steals government property is stealing from us . . . stealing from everyone . . . and we're the victims just as we would be the victim of a pickpocket or a lowdowner who steals money from our desks or gas from our cars . . . or maybe even the car itself. Our law enforcement authorities all the way up the line may do all in their power to prevent crime, but that power is diluted without our help. Too many of us "don't want to get involved," and just want to be good citizens by standing on the sidelines while the criminal does his or her thing. Nobody wants you to be an informer, but it's only good sense to holler when you're hurt . . . and the crook is hitting you where it hurts, in the pocketbook . . . and by stealing our pride as individuals! If the thief knows that you're watching, the chances are that he'll be reluctant to put the pinch on pads, pens or pocketbooks . . . and if you do see him in the act, you're only protecting yourself and your tax dollar by blowing the whistle on the person who is taking your daily bread. And you're not being an informer when you ask the local fuzz to assist you in bringing a criminal (and that's what he is) to justice . . . you're taking care of yourself and all of the other honest people who are being victimized by a predator.

Here are a few tips that will apply to your worksite as

Bits And Pieces

From the Black book:

The only bad thing about going on vacation and taking life easy is the fact that sooner or later you've got to get back to work. That's the situation I found myself in the other Monday so here I am.

-0-

My thanks to Captain Lenox for his editorship of the last issue of the Orientor. I don't know whether the paper had anything to do with it or not but the captain went on leave when I got back.

-0-

Speaking of leave, Gordon Stine recently proved he was a true cartographer by finding the shortest way to the bottom of a Canadian hill was by rolling down. Fortunately he was not seriously injured in the accident but I'm sure it's an experience he doesn't care to duplicate. While he's taken a lot of good natured ribbing from friends, our question is, will he write a tech paper on his experiment?

-0-

On the more serious side -- most schools are well underway in the area so remember to watch out for that little guy going to and from school. Their thoughts are everywhere but on traffic safety.

dlb...

20 Years



Chapman



Neal



Ballew



Willett



Bingley



McMahon



Fairchild



Nelson



Freyland



Saddler



Young



Morgan



Hicks



Thielemann



Traina



Puricelli

The following DMAAC employees have received their 20 Year Certificates:

Fanton Chapman (SOCB), John L. Neal (SOCB), Robert W. Ballew (PRA), William M. Willett (PPIA), Paul D. Bingley (ADDE), John McMahon (ADFC), Robert J. Fairchild (ADDP), Bernie Nelson (ADDN), Joseph Freyland (ADDN), Thomas C. Saddler (MDA), Hayden J. Young (CDP), Calvin L. Morgan (CDAC), John A. Hicks (CDCD), Henry O. Thielemann (CDSA), John P. Traina (CDCN),

Remember When??



Social Security

Here are a few tips that will apply to your worksite as well as your home.

1. Don't leave valuables in an unlocked desk . . . and don't even leave them in a locked desk unless absolutely necessary.
2. Don't leave valuable packages or other articles in your car, visible from the outside . . . lock them in your trunk.
3. Don't flash, what appears to be, a large sum of money in the presence of strangers, (friends either, they might want to make a touch!).
4. Don't leave doors unlocked when you leave your home unoccupied.
5. And for goodness' sake, don't leave your house key in the mail box or under the "welcome" mat . . . some no-goodnik might feel welcome!
6. Don't go away and leave your mail or newspaper delivery to accumulate for the world to see.
7. Don't close all the curtains and don't leave the lights burning day and night . . . get a neighbor to turn lights on at dusk . . . and notify the local police when you are taking a trip (should we have said journey?).

FBA

(Continued from Page 1)

bership.

The next FBA meeting is scheduled for September 12 at Carpenters Hall on Hampton Avenue. The meetings, held on the 2nd Tuesday of the month, begin at 12:15 PM and adjourn at 1:30.

The Honorable James Williams, Mayor of East St. Louis, will be the guest speaker.

DMAAC members desiring to join the FBA should contact Miss Gresham, OI at Ext. 4142 for further information.

The ORIENTOR is an official newspaper, published bi-weekly on Friday by and for the personnel of the Defense Mapping Agency Aerospace Center, at St. Louis, Missouri. Opinions expressed herein do not necessarily represent those of the DOD.

Col. Walter J. Chappas

Director

Capt. Robert D. Lenox

Chief, Office of Information

David L. Black

Editor



This Remember When photo was supplied to the Orientor by Connie Bud as she recalls the 1958 Carto bar-b-que. From left to right are Colonel Herndon, Connie Frank (Bud), Rita Frank (Pawlowski), and Tom Finnie. Connie is presently a secretary at DMAAC and Rita is a housewife living in Ridgewood, N. J. Colonel Herndon is employed by the American Congress of Surveying and Mapping and Mr. Finnie recently was promoted to Deputy Director, Management and Technology DMA Headquarters.

Reserve Promotion

Murray Berg, Chief CDIA, has received notice of his promotion to colonel in the U.S. Army Reserve. The promotion was effective August 29.

Social Security Increasing

Military and civilian people will find their Social Security deductions going up next year.

Effective with the first pay period in 1973, the rate for deductions will increase to 5.5 per cent from the present 5.2 per cent, according to Accounting and Finance officials. The amount of gross salary subject to Social Security deductions will be increased from \$9,000 to \$10,800.

If you will earn not more than \$10,800 next year, you will pay 5.5 per cent each month. A chief master sergeant with more than 26 years' service makes \$12,542.40 per year. He will pay no Social Security during December 1973. His deductible income for November will be \$697.20 instead of \$1,045.20, which is his monthly salary.

The deduction rate will remain at 5.5 per cent for 1974, but the gross salary subject to deductions will rise again--this time to \$12,000.

The revisions are a result of Public Law 92-336 which became effective July 1.

HAVE NEWS?

Call 4142

Service Honored



Peters



Tvardek



Berry



Thomas



Bonham



Lockridge



Greene



Fidler



McCray



Taylor



Hutton



Watts



Clark



Toomey



Zimmer



Elliott

Henry P. Puricelli (CDFN), David N. Peters (MDR), Stepan F. Tvardek (RDN), Clarence W. Berry (MDR), Paul L. Thomas (MDR), Charles R. Bonham (ADPA), Ruth A. Lockridge (ADDP), Robert R. Greene, Jr. (ADDP), E. Sue Fidler (ADA),

Gregory G. McCray (CDFN), Inez K. Taylor (CDSP), Leo L. Hutton (CDFN), Johnnie Watts (CDCD), Nelson C. Clark (CDP), James L. Toomey Jr. (CDP), James L. Zimmer (CDCN), and Sara M. Elliott (CDIA).

Commendation Medals To Two Officers

In Sympathy

Dr. Robert S. Smith, former medical director of DMAAC, died suddenly August 28. Dr. Smith had been medical director for the past eight years until his recent resignation.

Services were held August 31 in the chapel at the Michael Fitzgerald Mortuary.

He is survived by his wife, Bernadene, and his three stepchildren, Lisa, Edward and Lori. His mother and two brothers also survive.

Mrs. Smith is the immediate past president of the Aero Chart Woman's Club.

—O—

Mrs. Mary H. Robinson, cartographer in the Missile Support Department, passed away August 12.

Services were held August 15 at the Woods Chapel of the Webster Groves Presbyterian Church with interment at Mt. Lebanon Cemetery.

Mrs. Robinson had been employed by DMAAC since January 1964.

She is survived by a son, Lt. Commander Wayne Robinson.

—O—

Word has been received of the death July 14 in San Francisco of Andrew N. Philips. Mr. Philips was employed in the Research Department at the time



Dr. Smith



Robinson



Philips

Non-Smokers Have Rights, Too

Editor's Note: The Orientor has received several requests from non-smokers over the past several months to present their views. The following article from Armed Forces Press Service appears to express the consolidated views of non-smokers.

By Charles Wood

You've gotten mad when people threw trash on your base and you complained loudly enough about polluted air.

Your concern about the environment would really impress me . . . if you would only stop blowing cigarette smoke in my face.

I don't mind if others smoke cigarettes, it's certainly a personal choice. But many cigarette smokers are indifferent to the rights of non-smokers. Because their senses are drugged by the smell of burnt tobacco, the taste of nicotine and the haze of white-colored smoke, smokers don't realize their "environment" is any different from anyone else's. The chain-smoker lives in a perpetual smog inversion layer; even his food tastes different to him than to the non-smoker because of his addiction to nicotine.

Most non-smokers are non-smokers for a reason. Clean lungs, clean air, clean breath, clean ashtrays, clean ground. Clean ground? A couple of years ago, I was put on a work detail to clean up a parking lot. There must have been 10,000 cigarette butts, plain and filtered, king-sized and super kingsized, menthol and regular strewn over the pavement by shoppers whose natural instinct is to throw a cigarette butt on the ground when they finish smoking it. Never, by the time I picked up the last butt, had one silly millimeter made my back ache so badly. Had I smoked then, I surely would have quit.

Scientists recently reported that the lungs of non-smokers can be damaged by the air in a room where someone else is smoking. It's sad to see a guy trying to kick the habit sit nervous and pale at his desk while his secretary keeps blowing her smoke into his breathing space. It's not much different from spreading a contractable disease back to a guy who has recently recuperated from it.

It's not my suggestion that those who enjoy smoking quit. I just think they should consider the environment they share with thousands who think smoking is the vilest habit going. I do suggest a



To Two Officers



Emmerich

Air Force Commendation Medals were presented to two DMAAC captains during ceremonies August 25th. Recipients were Capt. Frank R. Emmerich and Capt. Gayle J. Trahan.

Captain Emmerich, the new DMAAC Accounting and Finance Officer, was cited for meritorious service as accounting and finance officer, 56th Combat Support Group Nakhon Phanom Royal Thai AFB, Thailand.

Captain Emmerich, a native of Kentucky, is a graduate of Villa



Trahan

Madonna College in Covington Ky. He reported for duty with DMAAC on June 23.

Captain Trahan distinguished himself by meritorious service as Officer in Charge of Data Automation, 374th Combat Support Group, Ching Chuan Kang AB, Taiwan, Republic of China. He is a native of Texas and graduate of Lamar University, Beaumont, Texas. He is presently assigned as chief of the Information Systems/ADP Staff Office, Comptroller.

Neither officer is married.

search and retirement at the time of his retirement on June 30, 1969. He is survived by his brother Michael of San Francisco, with whom he resided since retirement.

—O—

Anthony C. Tranel passed away August 27. Mr. Tranel was assigned to the Research Division at the time of his retirement in March 1965.

Services were held at Our Lady of Good Counsel Church with interment at Calvary Cemetery.

He is survived by his wife, Sophie Irene Tranel, also an ex-ACICer, who was assigned to the 1918th Communications Detachment 1 at the time of her retirement in October 1969.

—O—

Mrs. Isabel M. Walsh passed away August 25. Mrs. Walsh was secretary to the Chief, Requirements Division, Directorate of Operations at the time of her retirement October 1968. She had spent all but three of her 18 years service at ACIC.

Services were held at Our Lady of Providence Church, with interment at Calvary Cemetery on August 28.

She is survived by a son Glennon J. Walsh.

—O—

Sympathy is extended to Willie Mae Presberry (OC) upon the death of her seven year old son, Lamont.



few tips to help smokers improve that environment. (1) If you inhale the smoke, do not exhale for at least 15 seconds. That way, your blood will absorb all the harmful particles so they can't be passed on to others. If you must exhale, do it in a well-ventilated area. (2) Don't throw your cigarette butts on the ground. They are made of paper and cellulose and are no more biodegradable than a '55 Cadillac. Some poor guy is going to have to pick them up eventually. If you have no other place to stash them, at least put them into your pocket until you get home. Just having to buy the damn things burns a hole in your pocket anyhow.

As a non-smoker, I'm not just pleading for minority rights. In my office, non-smokers outnumber smokers 15 to 10. I just want to clear the air about the ecology issue. If everyone would keep the few cubic feet of air immediately around him clean, it sure would help.

Photo Correction

Last issue's story on thirty year award recipients titled "30 Years Ago" incorrectly identified the photographs. Names and pictures should have read as follows:



LaTurno



McCollum



Weinman



Midura

A HOME: The American Dream

Owning a home is, perhaps, one of the greatest of American dreams and, through the Veterans Administration's GI Home Loan Program, many veterans are finding it easy to make this dream come true.

The main purpose of the GI Home Loan Program is to help veterans finance the purchase of a reasonably priced home at a low rate of interest. It encourages private lending institutions to make bigger loans than they otherwise could, through loans being guaranteed or insured by the Veterans Administration.

Loan Guaranty Entitlement

All veterans, beginning with those of World War II, have loan guaranty entitlement available until used—whether derived from Service in World War II or the Korean Conflict or from Service after January 31, 1955. All delimiting dates on veterans' entitlement previously in effect have been removed. The following is a breakdown of those who are eligible:

World War II Veterans—Eligibility requirements for this period are:

- Active Duty on or after September 15, 1940, and prior to July 26, 1947;
- Discharge or separation under other than dishonorable conditions;
- Active duty at any time on or after June 27, 1950, and prior to February 1, 1955;
- At least 90 days total Service, unless discharged earlier for Service-Connected disability.

Post-Korean and Vietnam Veterans—

- Veterans who served on active duty for 181 days or more, any part of which occurred after January 31, 1955, and who were discharged or released under conditions other than dishonor-



listed as missing or captured ends entitlement.

Additional Entitlement Available

The maximum entitlement available to an eligible veteran is \$12,500 for home loans. World War II and Korean Conflict veterans who have used their loan guaranty entitlement prior to May 7, 1968, may have between \$5,000 to \$8,500 additional entitlement available for use in obtaining another GI loan. The amount of additional entitlement still available to a veteran who obtained a GI loan before May 7, 1968, can be determined by subtracting the entitlement used earlier from the \$12,500 currently authorized.

Insured Loans

Instead of a VA guarantee, some lenders prefer to use the VA-insured loan program. The interest rate on insured realty loans will be in keeping with the governing law and VA regulations. Post-Korean Conflict veterans are not eligible for insured loans unless at the time of application they had previous entitlement based on earlier service in the World War II or Korean Conflict periods, such entitlement has not expired, and no part of it was used to obtain a GI loan.

Protection for the Veteran

The VA protects veteran borrowers in the following ways:

More Officer Early Exit

Strength ceilings and budget limitations have triggered another early separation program for nonrated officers.

Officers who entered active duty between Jan. 1 and June 30, 1971, are being offered their first opportunity for voluntary early release.

Previously announced early separation programs for many nonrated officers who began active commissioned service between July 1961 and December 1970 are being reopened. Officers in these categories may apply for early release provided they were previously ineligible or did not apply earlier.

Continental U.S. - based officers may apply for a Dec. 1-24 release date. Those serving short overseas tours (17 months or less) can ask for a release date coinciding with their rotation date, providing it is before June 30, 1973. Officers serving long tours may request release on any date after completing one year of the tour. However, action must be taken

prior to rotation date or June 30, 1973. Requested release dates prior to Dec. 1, regardless of type of tour being served, must coincide with the applicant's rotation date.

The early release program does not include rated officers, except those medically exempted from flying duties (code 2); medical officers; judge advocates, and officers with active duty commitments beyond Dec. 31, 1975. Also ineligible are graduates of service academies with less than five years active service as of requested release date, and scholarship (financial assistance grant) Air Force Reserve Officers Training Corps graduates with less than four years active duty as of requested release.

Air Force Military Personnel Center officials say that Air Force needs will weigh heavily prior to honoring an early release request.

They expect a decision on all applications by Oct. 19 and will notify individuals through local base personnel offices.

Complete Special Training



discharged or released under conditions other than dishonorable, or were discharged or released from active duty after such date for a service-connected disability ("six-month enlistees" are not eligible since their Service does not constitute "active duty," as defined in the governing law).

• Servicemen who have served at least 181 days in active duty status, even though not discharged, while their Service continues without a break.

Widows and Wives Entitlement—Unremarried widows of men who served in World War II, the Korean Conflict or the post-Korean period and who died as a result of service-connected disabilities, and wives of servicemen on active duty who are officially listed as missing in action or prisoners of war and have been in such status for more than 90 days are eligible for GI loans to acquire a home. Receipt by wife of official notice that the husband is no longer

entitled to use either from the \$12,500 currently authorized.

If you are eligible for a GI loan, the VA, upon request, will give you a Certificate of Eligibility showing the amount of your entitlement. However, the receipt of a Certificate of Eligibility does not mean that you will receive an automatic approval for a loan.

Financing

Eligible veterans must make their own arrangements for loans through the usual lending channels, such as banks, building and loan associations and mortgage loan companies.

The lender making a GI loan for the purchase of a home is guaranteed against loss up to 60 percent of the loan, with a maximum guarantee of \$12,500.

The loan terms are subject to negotiation between the veteran and the lender. The repayment period of maturity of GI home loans may be as long as 30 years. The VA does not require that a down payment be made.

rowers in the following ways:

- Homes completed less than a year before acquisition with GI loan financing must meet or exceed VA minimum requirements for planning, construction and general acceptability.

- The VA may suspend from participation in the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home to, or make a loan to, a credit-worthy, eligible veteran because of his race, color, creed or national origin.

- On a new home, the builder is required to give the veteran purchaser a 1-year warranty that the home has been constructed in substantial conformity with VA-approved plans and specifications.

- In some instances, the VA may pay or otherwise compensate the veteran borrower for correction of serious structural defects which develop within four years of the time a home loan is guaranteed or made.



Participants in a recent DMAAC conducted Sentinel Lock/Loran Training course include (left to right) Charles Hamilton, instructor; Sgt. Terry Gabel; T/Sgt. Ron Kappel; 2nd Lt. Brian Magoon; Capt. Garnett Howard; Capt. George Kuennen; William Heidbreder, instructor; and Sgt. Jeff DeJung. The course was conducted by the Missile Support Department during July and August.

Policy Insight

How do you explain the defense budget? Robert C. Moot, assistant secretary of Defense for Comptroller, summarized a comprehensive statement on the budget before the Joint Economics Committee's Subcommittee on Priorities and Economy in Government recently. He said:

"... At 1968 pay and price levels, we would be considering 1973 spending of \$54 billion — not \$76.5 billion. And at 1964 price levels, our 1973 budget would be \$47 billion — or \$29.5 billion less than it is. This difference of \$29.5 billion includes \$21 billion for pay raises and \$8.5 billion in purchase price increases (at 33.5 per cent) . . .

"Why don't we have a \$54 billion budget for 1973? Where did the extra \$22.5 billion come from?

"Here's where it came from:

—Pay increases for military and civil service personnel, \$16.3 billion.

—General purchase inflation of the goods and services we buy from industry, 22 per cent or \$6.2 billion.

"We will have about 3.4 million personnel on the rolls in 1973, military and civil service. At 1968 pay rates, our payroll for these people would be about \$16.3 billion less than it will have to be at 1973 rates.

"1973 spending for purchase of goods and services — that is, the entire remainder of our budget after setting aside pay and allowances — is estimated at \$33.7 billion. At 1968 prices, we could have purchased these goods and services for \$6.2 billion less."

Added Retirements

Two retirements were reported this month:

JOHN ANSELMO (CMF), supervisory cost accountant, retired effective August 11 with 31 years Federal service, 14 years, 9

months at DMAAC.

WILLIE J. METCALF'S (FEMB) retirement was effected on August 15. All but three and half of his 23 years Federal service were at DMAAC.

Are you putting me on?

