Aegis cruiser joins fleet—Extensive at-sea testing of USS Valley Forge (CG 50) and its Aegis system was completed last fall, and the ship was commissioned January 18. The Aegis weapons system is already at sea in the Navy Fleet aboard three other guided missile cruisers, USS Ticonderoga (CG 47) and USS Yorktown (CG 48) in the Atlantic Fleet, and USS Vincennes (CG 49) in the Pacific Fleet. CG 50 joins USS Vincennes in the Pacific Fleet. Ingalls Shipbuilding photo.
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When Don joined the Navy seven years ago, he weighed 170 pounds. In those seven years, he managed not only to wear out the hinges on his refrigerator, but to almost double his weight, much to his—and the Navy’s—dismay. Don’s obesity was going to ruin his Navy career. He was living to eat, not eating to live.

He was faced with a choice: get kicked out of the Navy or attend the Compulsive Overeater (COE) program in Norfolk. He knew he needed help and, after some soul searching, chose the Norfolk program. It was no easy decision. After all, the “fat farm” was one of the evilest kinds of hell. They starve people there and PT them until they drop and drown in pools of their own sweat. At least that’s what Don had heard from the “know-it-alls” aboard his ship. As usual, the “know-it-alls” didn’t.

The Compulsive Overeater program at the Alcohol Rehabilitation Center in Norfolk is dedicated to treatment, not torture. The six-week-long program was established in 1984 because the Navy realized that for many overweight people, obesity is only a symptom, not the real problem.

According to Lt. Stephen A. Barton, MSC, the former coordinator of the overeaters treatment program, being overweight doesn’t necessarily mean you are a compulsive overeater.

“Compulsive overeaters have a personal relationship with food,” Barton said. “Food is more to them than just nutrition and energy, it is a friend. They turn to food when they are feeling bad, much as alcoholics or drug addicts turn to their substance of choice to help them change the way they feel. It has a drug-like effect. Food calms them when they are nervous or upset, just like a tranquilizer. They can predict that food will make them feel better, but they often overeat and then they feel guilty, so they eat again to feel better. It’s a vicious circle. They need to learn to deal with life in a healthy way rather than a self-destructing way. It requires treatment and a road to recovery.”

The road to recovery at COE is paved with the 3-0-1 food plan: three sensible meals a day, zero snacking and zero refined sugar and one day at a time.

One of the first questions asked by patients is “how can I lose weight if I eat three meals a day?”

“Overweight people are notorious for skipping meals,” Barton said. “The only problem is that when they do eat, it’s from 6 p.m. until bedtime.”

The patients at COE eat their meals at the base galley. There is no special diet. They eat what they want. As a matter of fact, “diet” is a bad word at COE. Eating sensibly is the key. Dieting is a short-term approach because once an overweight person meets a dieting goal, he goes back to his old ways. Diets are also unsuccessful because they are so hard to stay on.

“The 3-0-1 food plan works because it is sensible,” Barton said.

It would be much simpler if you could say to these overweight people, “stop eating.” But that is the fine line that separates compulsive overeating from alcoholism or drug abuse: You can’t abstain from food. You have to eat. Thus, overeating is an insidious problem.

But controlling the amount of food you eat is not enough. Aerobics is the other piece in the puzzle. Patients are required to participate in some form of aerobic exercise every day. They can choose from group aerobics, racquetball, running or weightlifting. The key is to find some form of aerobic exercise that they will stick with.

“If they control the overeating and do the aerobics, the weight will take care of itself,” Barton said. But, the focus at COE is not simply on weight loss because those numbers are just an indicator. In fact, patients are weighed on the scales with their backs to the indicator so they can’t see how much weight they are losing. For the curious, average weight loss for COE patients is 15 lbs. But according to Barton, “the amount of weight loss is actually insignificant. Motivation and commitment to recovery are really much more important.”

“Most people come here externally motivated. They face getting kicked out of the Navy or held up on their advancement because of their weight. They aren’t here for themselves. They are indifferent about the whole program.”

“At first, I said ‘get me out of here,’” Don said. “By the second week, you say ‘I belong here because I really do have a problem.’ Willpower alone is not going to do it. Compulsive overeaters have lots of willpower. You try everything to lose weight and it doesn’t work. If nothing else, you develop willpower.

“The great thing about this place is
SNAP!  CRUNCH!  BOINK!

INSTANT DISCHARGE

SEE YOUR WEIGHT
TELL YOUR FORTUNE
that you can let down all your walls here and find out why you have these walls in the first place. I have a lot more self-esteem now than I ever had," Don said. "I like the feeling. You get as much out of the program as you put into it."

Learning about yourself in order to develop self-esteem is where group therapy helps. Affectionately called "the womb," the room where Group 3 meets daily has posters of Garfield the food-loving cat tacked on all four walls. They offer the viewer such quotes as "I'm not overweight, I'm undertall," or "I'm not fat, I'm just big-boned," or "My tastes are simple... Insatiable, but simple." Not too surprisingly, the group is known as "the Garfield group." A small refrigerator sits in the corner, filled entirely with diet soda.

A half-dozen patients sit in a circle and talk about their progress. Vern, a patient in his fourth week at COE, admits he has been a compulsive overeater for many years. "I'm getting to the point where I can leave some food on the plate and walk away. That's something I was never able to do," he said. Bob, a newly arrived patient, seems uncomfortable. "I want a brownie. I got sugar plums in my head. I'm sweating here. Is this withdrawal?" It's not easy to open up and admit your weaknesses in front of people, but that is when real progress is made.

"Being overweight produces a lot of denial," Barton said. "Overeaters are notorious for not looking in the mirror. They don't like themselves because they are obese. They know how people see them. There is a stigma attached to obesity. They don't want to overeat. They feel guilty and ashamed when they do. They just can't control it."

Lack of knowledge about compulsive overeating in the fleet is a sore point with the patients here. They talk about standing inspections aboard ship. "Naturally they would tell you to lose weight," Vern said. The problem is that they always embarrassed you in front of everyone, tried to humiliate you. That doesn't motivate me, that just turns me off."

The patients at COE learn they can't battle it alone. They have to reach out for help. Seeking out help is not considered a weakness at COE, it is considered a strength. "We help them deal with life in a constructive way," Barton said. "Instead of turning to food, they should turn to a person."

Patients are required to attend Overeaters Anonymous (OA) meetings out in the community every evening while at COE. This is because the treatment program accounts for only 15 percent of recovery. Aftercare accounts for the other 85 percent. "The most significant thing is for patients here to leave feeling better about themselves, to learn that they are good people," Barton said.

Cmdr. Tom Leach, commanding officer of ARC Norfolk, said "We don't beat them with rubber hoses. We just restore their human dignity and put 'em back to work."
Getting into the Mardi Gras spirit

‘Krewe of Wrecks’

Story by JOI Daniel C. Ross

Getting into the Mardi Gras spirit is easy for Navy and civilian people at the Naval Support Activity New Orleans. Holiday parades and other events of the main celebration can be seen from the NSA spaces. For six years, New Orleans military and civilian people have donned costumes, face paint and fanciful crowns to spoof the Mardi Gras tradition with their Krewe of Wrecks, a pre-Mardi Gras parade.

The Krewe of Wrecks is a spoof of the Krewe of Rex, the best-known krewe—or organization—that puts on a Mardi Gras parade. The mysterious Rex reigns as supreme monarch of the celebration and is unmasked only on Mardi Gras day.

NSA New Orleans established its Krewe of Wrecks, a unique revelry, in 1980 with floats and a king and queen to rule all they survey.

The 1986 Krewe of Wrecks King was Cas Jones, who in years past has served as the parade’s grand marshal. His regal consort was Queen Alfredia Kindrick. Both are civilian employees of the NSA personal property shipping office.

Grand marshal of the 1986 Wrecks spoof was Marine Gunnery Sergeant B.J. Smith, who made his first appearance in the Wrecks parade.

More than 30 floats filled the streets of the Algiers base, adorned with decorations and willing riders who tossed beads, necklaces and other “throws” to an eager crowd of spectators.

Navy bands participated in the fun with the same major-league floats they later used in the regular Mardi Gras through downtown New Orleans.

Two Navy civilians and a Marine Sergeant reigned supreme during the Krewe of Wrecks spoof. Queen Alfredia Kindrick and King Cas Jones ride in style, while Sergeant B.J. Smith walks tall as Grand Marshall. Photos by B.J. Cleary.
Launchings, christenings and commissionings

Putting the ships to sea

"If launching may be likened to birth, and christening to the endowment of individuality, then at commissioning the ship is at the threshold of a productive and rewarding maturity."

—Vice Adm. Edwin B. Hooper, Former director of Naval History

The launching, christening and commissioning of ships combine to make up a colorful nautical tradition, with particular meanings for each separate ceremony. That tradition can be traced back as far as civilization itself and the political, social and even spiritual overtones of these celebrations have remained surprisingly constant throughout recorded history. Launching (placing the ship in the water), christening (naming the ship), and commissioning (officially placing the ship in active service) are distinct events, but each is a part of the rich lore of the sea.

In ancient times, seafaring people living on the Mediterranean rim launched their ships with religious rituals. The power, vastness and unpredictability of the sea held the earliest sailors in awe. So they sought divine protection for themselves and their vessels. Egyptians, Greeks and Romans called on their gods to protect ships and seamen. For example, the Greeks wreathed their heads with olive branches, drank wine to honor the gods, and poured water on the new vessel as a symbol of their hope that the gods would look with favor on the ships.

As nations and cultures progressed through the centuries, these practices eventually evolved into christening and commissioning ceremonies such as those used in today’s Navy.

More than 100 U.S. Navy ships have been launched or commissioned in the past five years, and so we are frequently reminded of this rich nautical heritage.

Rear Adm. John D. H. Kane Jr., director of Naval History, quoting his predecessor, Vice Adm. Edwin B. Hooper,
said, "These ceremonies are benchmarks of abiding importance in the history of a United States Navy ship. One sees in these closely related events a striking parallel to the human experience of those Americans, young and not so young, who man the ships for our nation's defense on the oceans of the world."

"In the name of the United States, I christen thee ________," proclaims the sponsor as she shatters a ceremonial bottle of champagne against the new ship's bow, and the ship glides slowly from its security berth into the water.

This special ceremony of naming a ship has been placed in the hands of women for many years, but women have not always christened U.S. Navy ships. The first known instance of a woman sponsoring a Navy ship was in 1827 when a "young lady of Portsmouth" christened the sloop-of-war Concord.

The first identified woman sponsor was Lavinia Fanning Watson, daughter of a prominent Philadelphian. She shattered a bottle filled with wine and water over the bow of the sloop-of-war Germantown at the Philadelphia Navy Yard, Aug. 22, 1846. Since then, women have come to sponsor U.S. Navy ships by tradition.

Ship launchings, christenings and commissionings differ not only in their purposes, but also in who holds responsibility for each ceremony. Since the builder owns a ship before the U.S. Navy accepts it for sea trials and commissioning, the builder often arranges the vessel's launching and christening as a single ceremony. The ship's sponsor, however, is chosen by the secretary of the Navy. The Navy has responsibility for the commissioning ceremony.

More than 500 ships are commissioned in the U.S. Navy battle force today, approaching Secretary of the Navy John F. Lehman's projected 600-ship Navy. In recent years, commissionings have become more frequent—and more publicized.

On May 3, 1975, more than 20,000 people saw the commissioning of USS Nimitz (CVN 68) at Norfolk, Va. The carrier's sponsor, Fleet Admiral Chester W. Nimitz's daughter, who had previously christened the ship, was introduced. President Gerald R. Ford was the principal speaker.

USS New Jersey (BB 62) was commissioned Dec. 28, 1982, before thousands of people at Long Beach Naval Shipyard, Calif., with President Ronald Reagan as the principal speaker.

The brief commissioning ceremony completes a ship's cycle from keel laying to full active status as a U.S. Navy ship. Regardless of a ship's size or mission, the ship and its crew then stand ready to take their place in America's historic heritage of the sea.

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Christening fluids

Although wine is the traditional christening fluid, numerous other liquids have been used throughout history. Princeton and Raritan were sent on their way in 1843 with a stronger drink—whiskey. Seven years later, a bottle of brandy was broken over the bow of steam sloop San Jacinto. The steam frigate Merrimack, which would earn a special place in naval history, was christened with water from the Merrimack River. Adm. Farragut's famous Civil War flagship, the steam sloop Hartford, was christened by three sponsors—two young ladies broke bottles of Connecticut River and Hartford spring water, while the third sponsor, a Navy lieutenant, completed the ceremony with a bottle of sea water.

Champagne—the aristocrat of wines—became popular as a christening fluid at the close of the 19th century. A granddaughter of Secretary of the Navy Benjamin P. Tracy wet the bow of Maine, the Navy's first steel battleship, with champagne at the New York Navy Yard, Nov. 18, 1890.

Prohibition brought some changes to ship christenings. For example, cruisers Pensacola and Houston were christened with water, and later a submarine was christened with cider.

The battleship California appropriately received its name with California wine in 1919. Champagne returned in 1922 for the launch of the light cruiser Trenton.

Perhaps the most unusual ceremony took place without any water, whiskey, wine or champagne. When the wife of President Herbert Hoover christened the dirigible Akron in 1931, the airship floated high above her and the crowd. The first lady simply pulled the cord which opened a hatch in the airship's nose to release—all things—a flock of fluttering pigeons.
A new way to shape up

What would it take to get you into the base gym more often? What if it were set up like the fitness centers you see advertised on television: wall-to-wall carpet and floor-to-ceiling mirrors; the latest exercise equipment and a professional staff to help turn dreams of tighter tummies and beefier biceps into reality?

Well, such a facility soon may be available to you at your base, if a new recreational concept catches on Navy-wide, and if you’re willing to pay the price.

The concept is “membership fitness clubs” and, according to recreation professionals at the Naval Military Personnel Command in Washington, D.C., the few commands who already have these clubs are providing fitness centers on base that are comparable to those found in the civilian community.

What makes this program unusual from a Navy standpoint is that sailors wanting to use these facilities are charged membership fees. Collected and managed at the command level, the fees generate funds for purchasing the latest exercise equipment, hiring professional staffs and building or upgrading facilities. The average fee at a club plan facility is between $5 and $10 per month.

But what about those who are unwilling to pay a price to stay in shape?

Recreation programs adopting the membership fitness club concept will continue to offer patrons a separate facility with the basic line of exercise equipment currently found in most Navy gyms at no charge.

“There are a certain number of people, however, who want a little bit more and who are willing to pay for it,” said Dr. Bill Fleming, director of NMPC’s physical activities branch. “Those are the people the club plan is for.”

In these times of budgetary uncertainty, an idea like membership fitness clubs was probably inevitable. The standard line of fitness equipment NMPC purchases for Navy recreation centers costs $30,000 to $35,000. The line of
exercise equipment that many sailors would prefer using costs $50,000 to $60,000. Membership fitness clubs should help bridge the financial gap between what sailors want and what the Navy can afford.

The recreation program at the Naval Air Test Facility at Patuxent River, Md., opted for a membership fitness club about a year ago. With an initial grant and technical advice from NMPC, staff members turned an unused storeroom into the Pax River Nautilus Fitness Center—a modern 11-station weight training room with the latest designer touches, right down to lush green houseplants. The project took five months to complete, and business has been booming since the center opened.

"The fitness center regenerated the physical fitness program out here," said Hal Willard, the base athletic director. "Within 30 days we had peaked out at our original goal of 300 members and people were still coming. We've since increased our membership to 400."

Hospital Corpsman 1st Class Sandie Doyle, a member for three months, thinks the fitness center is one of the best things that has ever happened at Patuxent River. "I looked at a health club out in town, but it wasn't as nice as this and this is much more convenient," she said. "And you certainly can't beat the price."

Memberships at the Pax River center cost $8.00 per month for E-7s and above and $6.00 per month for E-6s and below. Six-month and annual memberships offer even lower rates. A comparable fitness center in the civilian community could cost several hundred dollars a year.

Membership fitness clubs just may be the way of the future for Navy recreation programs, especially considering the increased emphasis the Navy has placed on physical fitness in recent years. Physical fitness test results are included in performance evaluations, and those tests are now required twice yearly. "Sailors have to be more fitness-conscious, because that's the way the Navy is going," said Willard.

According to NMPC, Navy spending for physical fitness equipment has grown steadily since 1982. Dave Ranson, director of NMPC's Recreational Facilities branch, said NMPC funds have also been used to build or upgrade fitness facilities.

"More than $8 million has been either spent or programmed in FY85 and FY86 at the headquarters level to support the construction and renovation of 52 physical fitness-related projects," he said. "Seventy percent of that spending is for repairing, rehabilitating and upgrading existing fitness facilities."

Navy recreation professionals estimate that by 1990 about half of all Navy bases will have renovated or new facilities. These efforts, however, only serve as a foundation when the goal is to develop modern on-base fitness centers.

"Anybody can be granted money to buy equipment, but the membership fees allow us to go a step further and provide a service to the members. For us that meant a nice environment and a professional staff," said Willard. "Without proper supervision, people can easily injure themselves and damage the equipment."

Money provided by membership fees allowed Willard to hire Doris Herring who is a certified Nautilus instructor, a fitness and aquatics instructor, a competitive powerlifter, and a member of the National Strength and Conditioning Association. She sees the modern equipment available through membership fitness clubs as an excellent tool for getting people interested in overall physical fitness.

"There are a lot of people who use the fitness center who would have never walked into a gym otherwise," says Herring. "From here we try to get them interested in the other facilities at the recreation center."

Those other facilities—which were available long before the fitness center, and do not require a membership fee—include a swimming pool, weight room, bowling alley and pro shop, locker rooms, saunas, a volleyball court, racquetball and basketball courts, and an information, tickets and tours office.

"Only a few bases currently offer the club plan, but interest seems to be growing," said Willard. "Representatives from a few commands have come down to look at our facility, and they were impressed."

One of the key benefits of membership fitness clubs, Willard likes to point out, is the pride it generates among members.

"Compared to our weight room, which is open to everybody free of charge, the fitness center is immaculate," he said. "When people are paying for something with their own money they're not going to abuse it."

—Story and photos by JO1(SW) E. Foster-Simeon
If the Navy is to survive declining resources and increasing defense commitments into the 1990s and beyond, it must begin today to build the force of quality sailors it will need in the future, according to Chief of Naval Operations, Adm. James D. Watkins.

"By 1994, the Navy will be 24 percent below the manning levels we had just five or six years ago," Watkins said. "We will need to man the 600-ship Navy with the personnel resources available... so we must increase the numbers of qualified young people in this country... bring more young people up to their full potential and hope that we can encourage them to aspire to come into the Navy—so that they can be the best. We want these people to look at the Navy and say, 'I want to be part of that.'"

That's the foundation for Watkins' new personal excellence and national security program: a clear call for a commitment from every sailor ashore and at sea to excel in education, health, fitness and ethics. The CNO has called on Navy men and women to set the pace and become role models for the rest of the country, and to encourage the nation's young people—through volunteer programs, by personal example and with direct encouragement—to strive for excellence in their own lives.

"The sailors in our Navy have brought that Navy to the highest level of readiness we have ever seen," Watkins said. "It's not the hardware, it's not modernization, it's not the equipment—it's the sailors themselves. We are now at a plateau that is very high, but we can go one more mile to a higher plateau... We have the spirit, the talent, the retention, and we have the overall potential to be the very best."

Faced in the last decade with drug and
alcohol abuse, and declining performances in education, physical fitness, and ethical responsibilities, the nation—and the Navy—have recently begun to turn to a more positive lifestyle, Watkins said. The recent “pride and professionalism” emphasis laid the kind of foundation for the Navy that Watkins thinks was needed. The “personal excellence” program will build on that foundation not only to take the Navy a step higher, but help upgrade the Navy’s future resources as well.

“Out in that country of ours is a mass of young people who, for whatever reasons, have not been given the opportunities that are really there,” Watkins said. “They come from broken homes, they come from economically deprived areas, they come from schools that have not given them a fair shake. They come to us with high school diplomas and yet they sometimes can’t read . . .

“Many of our high schools lack physical fitness programs, and of those that do, they barely spend 20 minutes a week on physical exercise!” he said.

“We have to pick up the pieces as best we can, not because we’re going to impact society, the Navy, the individual supervisors, the petty officers—will have a better group of people, even better than they have today, to carry out the tough jobs that we have to do. Readiness will increase again, markedly, as it has done in the last seven or eight years. More Americans will come into the Navy because they’ll want to be with us, because they’ll want to work with us. Senior people aboard our ships—the supervisors, the petty officers—will have a better group of people, even better than they have today, to carry out the tough jobs that we have to do. Readiness will increase again, markedly, as it has done in the last seven or eight years. I think everybody benefits from this: society, the Navy, the individual supervisor, everybody—right down to the deck plates.”

Watkins said he hopes that improvements made in the Navy will mesh with efforts to encourage higher personal standards among those in society from whom the Navy draws its personnel strength, and that the result will be greater personal excellence. The specific goals of the personal excellence program:

— increase the overall excellence of personnel within the Navy and contribute to military readiness;
— expand the pool of those qualified to serve their country by improving education quality, encouraging health and fitness, and strengthening the ethical values of America’s youth;
— foster a positive image of the Navy as an organization with a superior set of values;
— capitalize on the Navy’s potential to contribute to a national focus on personal excellence.

Striving to be the very best and encouraging others to also strive for personal excellence will have increasing benefits for individual sailors, the Navy and the country—now and in the future, according to Watkins.

“The Navy is a better place than you’re obviously willing to treat it and you’ll have to leave and go do that someplace else.”

The way to do this is through various programs targeted at the nation’s young people, according to Watkins. He pointed out that volunteers—Navy men and women, their spouses and dependents, and retired military people—can help by getting young people motivated to become qualified to join the Navy. Programs envisioned include efforts to help students receive quality education and greater fitness training, he said.

“We can help them come up in their schoolwork, help them come up in their physical fitness programs, help them sense an ethically proper atmosphere . . . and we can do it with minimum expenditure of public funds and maximum volunteering.”

Watkins said that by encouraging Navy volunteers to provide off-hours instruction, and by making Navy facilities available, “We can make a significant impact on the well-being of American young people, and on the future of America itself.”

Now that the Navy has come to grips with the problems of the last decade, it’s time to move forward, Watkins said.

“It’s time to wean ourselves away from the extreme social rework programs of the past decade, which never really have been a Navy mission, and get on with prevention,” he said. “The Navy was in the forefront of alcohol and drug rehabilitation. We set the pace for the private sectors. I want now to look forward to closing the drug and alcohol rehabilitation centers and get the Navy into positive programs of drug and alcohol abuse prevention. Individuals with drug or alcohol abuse problems will be encouraged to seek civilian community help, which is much more cost effective for us,” Watkins said.

“We are going to be fair. We are going to give everybody a chance. But after a certain point, we’ll have to tell them ‘The Navy is a better place than you’re obviously willing to treat it and you’ll have
Mail call in Noumea

Story by Philip Duffy

The harbor at Noumea, New Caledonia, has probably the roughest water in the world. I know because I was there at the start of World War II. I was the mail orderly on our ship, a transport that operated without the benefit of a convoy. We would haul anything, anywhere—men and munitions onto a beachhead or wounded to the nearest hospital—and do it in a hurry.

Noumea was a town of sleepy streets, shimmering heat and very little activity. A French colony since the mid-1800s, it used to be a place for felons, murderers, anarchists and other people the French Republic found objectionable. Since the town was small and the activities limited, there was no liberty call. This was probably just as well because a constant breeze blowing out to sea made travel in small boats into town a hazardous and drenching chore. At Noumea, there was only docking space for two or three ships, so most of the ships were loaded and unloaded where they anchored in the harbor.

Whenever we came into harbor and dropped anchor, it was my job to load up the little mail sack with homeward-bound letters and ride the whale boat into town. After one wild trip, I quickly devised a scheme that kept both me and the mail presentable. As soon as I was in the boat, I removed all of my clothes (except my shorts) and put them and the mail sack into a watertight compartment
in the bow of the boat. When you consider we were fighting 10- to 20-foot waves all the way in, this made sense.

Each time we would hit a large wave, the boat would stand on end and then slide down the other side. While hanging on to the gunwale, gasping and sputtering, I developed a great deal of respect for the man who first designed those little boats. Once docked, I would put my dry clothes on, take my sack and trudge through the dusty streets to the Fleet Post Office. The boat crew would lie on the deck and use the heat and off-shore breeze to dry off.

In those days, the FPO was a miserable affair. I was always reminded of Mark Twain’s “Please don’t shoot the piano player—he’s doing the best he can.” They were certainly doing the best they could. Because of our constant movement in support of our transport mission, FPO had a hard time tracking us, so we had a breakdown in communications with home. FPO was faced with the tremendous task of trying to organize on a scale that hadn’t even been imagined six months before.

The mail office for the entire South Pacific Fleet consisted of two tents. One tent was for registered mail, money orders, and stamps. The other served as living quarters for the men. The mail, piled row upon row in the street, was haphazardly covered with tarpaulins.

This sorry sight did not improve my mood as I approached the tents. For over three months now, soaked, sunburned and dirty, I would trudge to the FPO. I was always disappointed; we never had any mail.

At first the men at the FPO had never even heard of my ship. After awhile they got acquainted with me, but it was always the same story, “Sorry, Doc, haven’t got a thing for you.”

I would trudge back through the dusty, deserted streets, past homes shuttered against the sun, past shops devoid of any merchandise, back to the boat where the crew waited in the broiling sun. The only redeeming factor was that the return trip home would be dry—the wind pushed the spray ahead of the boat for the return journey. As soon as we were in sight of the ship, I would stand up and hold the mail sack upside down, signalling to the lookouts: same old story—no mail.

Coming into the wind alongside the ship, we got drenched again, but who cared—we had no mail—the whole world had forgotten us. All we were doing was fighting a lousy war, so what the hell?

We didn’t realize the tremendous logistics problems that had to be overcome to supply a force as big as the one we were building in that area. We didn’t know that, because we moved so fast and so often, most of our people knew only where we had been, not where we were, or where we were going. All we knew was that we hadn’t had any word from home for three months and we were getting mighty tired of it.

Finally, one day, after a miserable Christmas in New Zealand unloading wounded, we came back to Noumea. I made the same old wet ride, the same old dusty walk in the same old heat. Back to the Fleet Post Office. “My God! What are you doing here?” exclaimed the postal clerk. “We finally got some mail for you, 27 sacks full. We sent it on to New Zealand.”

He might just as well have hit me in the stomach. I couldn’t even cry. I didn’t know whether to take him seriously or not.

Then the other clerk said, “Say, I believe one sack fell behind other mail sacks and was left behind. Do you want me to try and find it?” Jumping over the counter and grabbing his arm I said, “Show me where and I’ll help you.”

After half an hour of sifting through mail bags, we found it. One lovely sack full of mail. All letters! I had tears in my eyes as I hoisted that sack on my shoulder and ran out. Running down quaint little cobblestone streets, past lovely homes with luxuriant tropical gardens, I waved at children at play and giggled hysterically at the people I passed on the streets. The boat crew, having seen me coming (or had they heard me laughing?) were up and waiting.

“Let’s open it” the coxswain said. “Why not,” I replied. “The guys on the ship don’t know yet and it won’t hurt them to wait a few more minutes.” Dates on one bundle of letters showed that some were only about a week old. After quickly finding a letter for each member of the boat crew, we sat down to read our first news from home in over three months.

“It’s a girl!” I whooped, never stopping to think she was three months old, having been born only two days after I left.

After allowing only a brief moment to think of home, we started the boat up and headed for the ship. As we rounded the point, I stood in the bow of the boat and held the sack as high in the air as I could reach. Even today, I shudder to think what would have happened if I had lost my balance and dropped that sack.

By the time we had pulled up alongside the ship, the rail was manned and there was a crowd at the gangway. Eager hands reached out to steady the bow so I could step across with the sack, like a fat pig, on my shoulder. The executive officer was standing at the top of the gangway with a broad smile on his face—even the Captain, standing on the bridge, was grinning from ear to ear.

In the room which had been set aside—but never used—as a post office, I set to work sorting that mail. As soon as I would get a pile sorted, I would open the window and hand it out to the division chiefs for distribution. Since we spent as much time reading as we did sorting, this went on for hours, with other men coming in to spell me so that I too, could get a chance to read my mail. The chief electrician even brought a fan out of the officer’s ward room to blow on me while I worked (it was my little moment of glory).

There never had been a night like it. We didn’t sound taps or turn off the lights. After all the mail was read, we exchanged the news with our friends. Finally, after it was all sorted and read and re-read, it was 10 p.m. and I hadn’t eaten, so I thought I would scrounge some food from the galley. All over the ship men were sitting with piles of letters. Those who had quite a bit of mail were
Mail call

sharing it with others who hadn’t received as much. As I walked past the sick bay, the door to the operating room was open (we had to do this because of the heat). I looked in and some poor guy had chosen that time to have a ruptured appendix. The entire operating crew, doctors, corpsmen and even the patient (under local anesthesia) were discussing news from home.

Down in the galley, the cook fixed me some scrambled eggs, coffee and toast, with a piece of ham thrown in. All the time he was talking a mile a minute, telling me about the folks back home.

Babies had been born, crops gathered, plumbing fixed and houses painted. It made us feel better to know that somehow, things were moving along at home. Not as good as if were there, but still it was encouraging to know that life was going forward. It was reassuring to know that despite our fears and worries, there was still a soft, peaceful place that was clean, beautiful and free from fear. We had gone so long without word from home, we were beginning to doubt that it existed.

All the time I was in the service I was thrilled by the sound of “mail call” but there never will be another one like our first mail call in Noumea.

Mr. Duffy was in the Navy from 1936 to 1945. He lives in Belleville, Neb. and has written a series of stories for his grandchildren about his Navy days. “Mail Call in Noumea” is one of those stories.

Morale by the ounce

Mail. It can relieve the feeling of isolation aboard a ship at sea. It can add spice to a sailor’s otherwise routine days.

On board USS Kitty Hawk (CV 63), mail call at sea is always a morale booster for the 5,000 crewmen—a letter means news from the outside world.

“ Mail” is a magic word, our only link with home,” said Mess Management Specialist 3rd Class Brian Bodendein. “It makes my day.”

According to Storekeeper 3rd Class Frederick Thomas III, if there’s no mail call, “It’s like the end of the world—as if no one cares or remembers me. But if I get a letter, it makes me stronger and more able to concentrate on my job, just knowing everything is fine at home.”

Mail call on board the 80,000-ton Kitty Hawk is usually a daily event. This San Diego-based “floating city” handles about 6,000 pounds of mail a day, half of which goes to the logistic support ships, the “small boys” and other ships in the battle group. When the word is passed aboard ship, everyone gets excited. Up ladders, down ladders, through passageways, and between planes parked in the hangar bays, division mail orderlies race toward the mail handling room in pursuit of news from the “good ol’ USA.”

“There’s usually a line waiting, even before we put out the word,” said Postal Clerk 1st Class Randy Rittenhouse, supervisor of the mail handling room. “Once the mail orderlies find out there’s mail on board, they anticipate mail call. One person will stand by the distribution window, another one sees him and stands there too, until a line has formed up.”

Mess Management Specialist 3rd Class Eric Pickering said, “If you’re in the passageway, you can hear people yelling ‘Mail Call’ all over the ship. Mail call generates a lot of enthusiasm.”

Senior Chief Postal Clerk Frank Hall, the ship’s postmaster, has to do his job with extra care to keep everyone happy, not only on board Kitty Hawk but for every ship in the battle group. “We move the mail the safest and most efficient way,” said Hall. “The Kitty Hawk post office is one big floating mail center. We get all the mail for the entire battle group and sort it out. I’m as eager as the crew is to get the mail out.”

For Kitty Hawk’s escort ships, their outgoing and incoming mail is handled by “Pony Express”—minus the nostalgic sound of galloping hooves. Helicopters are “ponies” with wings.

Mail from the states addressed to ships in the Indian Ocean carrier battle group travels literally halfway around the globe. It all begins in the Fleet Mail Center in San Francisco (for the Atlantic Fleet, the Fleet Mail Center is in New York) where the mail is consolidated. It is then flown to Manila International Airport, and channeled directly to nearby Clark Air Base. From there it goes on another flight to Diego Garcia, where a postal clerk from the carrier is temporarily assigned while the ship is out.

“US3A Vikings from Kitty Hawk fly in just about every day to pick up and
drop off mail,” Hall said. “An A-3 Skywarrior, much larger than a Viking, also makes a run there twice a week or so.”

The mail is also routed to any ports the ships in the battle group visit.

“Normally, mail call goes down two hours after we receive mail on board,” Hall said. “We first sort out personal letters and other first class mail, then packages and magazines. If we don’t have mail for a few days due to logistical problems or mechanical trouble with our planes, we’ll have mail call twice or maybe more—it’s a morale booster.”

Postal Clerk Seaman Richard Yontz said, “If there’s no mail, people often ask me why. I find myself repeatedly explaining how the mail system works. On the other hand, they tell me how happy they are if they receive mail, and that makes me happy, too. Sometimes they even share their cookies from home with us. The smiles on their faces definitely make me feel a lot better about myself and my job.”

But handling mail is only a part of the Kitty Hawk mailmen’s myriad tasks. Like their civilian counterparts, they sell stamps, money orders, stamped envelopes and cards, and process all outgoing mail.

Kitty Hawk’s post office is open for business from 9 a.m. to 8 p.m. daily at sea.

“On paydays and the day after, our windows are manned continuously to handle the large volume of requests for stamps and money orders,” Rittenhouse said. “We average about $98,000 in money order sales on those days.”

The tremendous workload keeps Kitty Hawk postal clerks busy and working practically around the clock. Nonetheless, they all claim it’s well worth it to follow the ship’s motto: “Be Proud. Be Professional. Press On.”

And a ship at sea in the middle of nowhere naturally relies on mail to keep everyone happy. For someone thousands of miles from home, an ounce of mail is worth a pound of gold.

“Join the Navy and see the world”—and hundreds of thousands have, putting Navy people all over the planet, from Diego Garcia to Adak. Keeping these far-flung sailors in touch with home would give any self-respecting postman gray hair, if it weren’t for the Military Postal Service Agency (MPSA).

As the single DOD manager for all postal matters, MSPA is responsible for seeing that letters from loved ones (as well as bills, tax notices and all other properly addressed mail) reach those sailors, soldiers and airmen stationed around the world.

In addition to delivering personal mail, the joint-service agency develops policy for all Department of Defense official mail handling.

Approximately 1,100 military postal facilities in 55 countries work together to ensure timely delivery of some 110,000 tons of mail each year.

Mail enters the MPS system only after it has reached a “gateway” through United States Postal Service (USPS) channels. The gateways are located in New York and San Francisco, with satellite units in Seattle, Chicago, Miami, Jacksonville and Washington, D.C.

At the gateway, USPS personnel sort the mail. Following MPSA routing directions, USPS ships the mail overseas on a U.S. or foreign commercial airplane, a U.S. military airplane or a ship contracted through the Military Sealift Command. Once mail arrives overseas, it is processed at an Aerial Mail Terminal, Military Mail Terminal or Fleet Mail Center, depending on the service of the addressee. According to a routing schedule published by the MPS field activity serving that area, the mail is then delivered to the individual service member.

Before MPSA, each service had its own postal organization and transportation system. In June 1977, a Logistic Management Institute study found inefficiency and duplication of effort in military mail handling and recommended that DOD have a single mail manager. MPSA was tasked with providing joint-service standardization of policies and procedures. Each individual service continues to command and operate its own postal facilities, following the guidelines set down by MPSA.

Over the last five years, MPSA has been able to speed up mail delivery by streamlining the old mail processing and transportation systems.

Under MPSA, the military postal system has begun to standardize facilities, equipment, staffing and training. Postal personnel of all services are now trained at the Interservice Postal Training Activity, Fort Benjamin Harrison, Ind. In addition, a Postal Supervisor’s course was instituted at Fort Benjamin Harrison in February of 1984.

Through liaison between commercial air carriers and various government agencies, MPSA has been able to reduce mail transit time and provide back-up airlift delivery. This is important during Christmas, the peak mailing season.

Wherever you are in the Navy’s world, the Military Postal Service Agency is working around the clock to get your mail to you on time, so you can “see the world”—without missing your mail.

More information on the Military Postal Service is available at your local fleet post office.

Story by JO2 Lynn Jenkins

Guam is assigned to the 7th Flt PA Rep., Subic Bay, R.P.

MARCH 1986
Throughout history great naval battles have been fought in waters far from the combatants' home ports. In fact, the ability to project sea power far beyond its own shores has become a crucial measure of a nation's might.

As faster ships and more powerful weapons were developed, the need to care for the victims of war, wounded or shipwrecked great distances from the nearest hospital, became even greater. Since the ancient Greek and Roman empires, hospital ships have sought to fill that need.

Hospital ships followed many of the world's fleets and armies into battle throughout the Middle Ages and into the 1800s, carrying doctors and medicine to the casualties instead of vice versa.

However, the care provided by these ships was often sadly limited. Tobias Smollett, a surgeon's mate who sailed with Admiral Vernon's Royal Navy fleet in 1741, wrote that the wounded " languished in want of every (necessary) comfort and accommodation...and nothing was heard but (groans and) lamentations, and the language of despair, invoking death to deliver them from their miseries."

Soldiers and sailors continued to suffer from lack of proper medical care in battle until after the Crimean War of 1855-56. By some accounts, 10 British troops in the Crimea died from disease for every one killed in combat. The resulting public outcry prompted Henri Dunant to form the Red Cross flag. The ship shuttled sick and wounded servicemen from Cuba to New England ports until the war was over. Then left on a voyage around the world. In 1899 the ship visited Europe, Asia and Hawaii, arriving at Mare Island, Calif., May 27. After cruising between Mare Island and the Far East for five years, Solace was decommissioned.

Recommissioned in 1908, the ship under-
a Navy tradition

went major modifications in 1909 at Charleston, S.C.

At Charleston the superstructure was enlarged, but then Solace tended to roll too much to carry patients comfortably. To counteract this, the superstructure height was reduced and, according to one account, 200 Civil War cannon were embedded in concrete in the hull, making Solace, a hospital ship “the most heavily gunned (ship) in the Navy.”

Meanwhile, the Navy had acquired USS Relief from the Army in 1902. But it lay idle until 1908 while factions within the Navy bureaucracy argued over whether the ship should be commanded by a line officer or a medical officer. It was feared that hospital ships could lose protected Geneva Convention status if a line officer were in command.

That view prevailed, and, in 1908 the 195-bed Relief joined the Great White Fleet at Magdalena Bay, Mexico, under the command of Surgeon Charles F. Stokes, inventor of the Stokes litter and later Surgeon General of the Navy.

To keep its noncombatant status, Relief carried a civilian sailing master and crew. Medical innovations peculiar to this vessel included a 30-cot, insect-proof...
The hospital ship stayed with the 16-battleship fleet as it sailed through the South Pacific, but was sent to Manila for repairs after taking a 55-degree roll in rough seas. Relief prepared to return to Mare Island without escort or radio for overhaul.

In spite of an approaching typhoon, Stokes refused to delay the departure, and, once under way, overruled his sailing master when advised to lay to, out of the path of the storm. The consequences of Stokes' stubbornness bore out the fears of those who had advocated line command of hospital ships.

The night of Nov. 18 brought 60-knot winds. The barometer fell to 28.1. The engine and the generators failed, leaving Relief at the mercy of the storm. Although no lives were lost, the ship was deemed unseaworthy after limping back into Manila Bay 10 days later.

The first USS Relief served out its days in the Navy as a stationary floating hospital at Olongapo, Philippine Islands. The vessel was decommissioned in 1910, and its name was changed to Repose in 1918.

In the final months of World War I, two more hospital ships, USS Comfort (AH 3) and USS Mercy (AH 4), joined Solace in the Atlantic Fleet. Overall, more than 200 such vessels were used by the World War I combatants, marking the first large-scale use of hospital ships in history.

The Allies lost 16 clearly marked hospital ships to enemy attacks, despite their "guaranteed" immunity. To prevent further losses, all hospital ship markings were removed and the ships were run in convoy.

None of the American hospital ships arrived in Europe until the war was over. Instead, their mission was to ferry wounded soldiers home from Europe. With a combined total of 550 beds, Comfort and Mercy brought back more than 3,000 casualties between November 1918 and March 1919.

Until that time, hospital ships had been viewed essentially as transports for casualties, converted liners or cargo ships designed to get the wounded out of the combat zone and back to a hospital ashore.

But the lessons learned from hospital ship operations in World War I were applied in the construction of the second USS Relief (AH 1), the first U.S. Navy ship originally designed and built as a
hospital ship. When commissioned Dec. 28, 1920, this was the largest—438 feet and 10,112 tons—and most sophisticated Navy medical facility afloat. Solace, Comfort and Mercy were now obsolete, and all were soon decommissioned.

Relief was manned by 44 medical officers and 331 corpsmen. The ship had space for 500 patients and offered all the facilities of a shore-based hospital, including specialists in different branches of medicine.

In the relative quiet following World War I, Relief sailed with both the Atlantic and Pacific fleets. The ship followed combat ships on maneuvers in the Caribbean and on both coasts, taking time out for a good will cruise to Australia and New Zealand in 1925.

During the 20 years between the wars, the medical staff of Relief was by no means without work, however. In the first 10 months of 1936, the staff handled 2,027 hospitalized patients for a combined total of 39,903 sick days, 475 major operations, 13,903 laboratory exams, 2,002 X-ray exams and treatments, and 5,639 dental exams and treatments.

The years of peace allowed Navy planners to compare Relief's performance with that of its predecessors and draw up recommendations for future hospital ship construction. Capt. (later Rear Adm.) Lucius W. Johnson, MC, wrote, in a 1937 issue of U.S. Naval Institute Proceedings, in favor of building hospital ships from the keel up, rather than converting existing vessels, “Above all other things, the fleet hospital ship should be a vessel designed and built for that specific purpose . . . . A house or a factory on shore, made over into a hospital, would by no means be expected to approach the ideal.”

Johnson made several recommendations to improve hospital ship construction. Among them: that the ships displace about 10,000 tons, a “convenient” size, large enough to house a hospital, yet small enough to navigate in cramped harbors; that they be fast enough to steam with battle groups; and that they be able to darken ship without detracting from the care given to patients.

Johnson also discussed the problems of receiving patients on board while the ship was off-shore, a procedure only possible with small boats in that pre-helicopter era. “The matter of getting patients to the hospital ship is most vexatious,” he wrote. “Even under favorable circumstances, the transfer of a considerable number of patients from one ship to another is a distressing ordeal . . . . It is a matter deserving of the closest study, for it is the weakest link in the chain of service to the sick and wounded.”

Later, hospital ships incorporated many design improvements, as their war record would show. One hospital ship, added to the fleet before World War II,
was the second USS Solace (AH 5). An 8,900-ton converted passenger liner, Solace was moored at Pearl Harbor at 8 a.m. Dec. 7, 1941. Within 30 minutes the crew was treating victims of the Japanese surprise attack.

Solace remained the only U.S. Navy hospital ship in the Pacific until April 1943, when Relief arrived at New Caledonia. The two ships cared for soldiers, sailors and Marines wounded in the island campaigns, and their ports of call read like a “Who’s Who” of famous battles: Tarawa, Saipan, Kwajalein, Guam, Peleliu, Ulithi, Iwo Jima, Okinawa and countless other conflicts in the war to win the Pacific.

As the intensity of the fighting increased, so did the need for hospital beds. The second USS Comfort (AH 6), USS Hope (AH 7) and the second USS Mercy (AH 8) were all commissioned in the summer of 1944. With vessels manned by Navy crews and the hospitals staffed by Army medical personnel, they took turns shuttling tens of thousands of wounded to rear area and stateside hospitals.

The defenseless hospital ships were constantly at the front lines and often were attacked. Relief narrowly escaped a bombing raid at Okinawa and was forced to remain blacked out at anchor that night, protected by other ships’ anti-aircraft guns.

Comfort wasn’t so lucky. On Apr. 10, 1945, a suicide plane killed 28 people and wounded 48 others at Okinawa, causing extensive damage to the ship. Comfort returned stateside for repairs, but was back in the Philippines shortly after V-J Day, Aug. 15.

At the close of World War II, the Navy had 14 active hospital ships, compared with two in 1941, all in the Pacific Fleet. In the first few months after the war they ferried wounded servicemen and newly-released prisoners of war back to the United States. With Allied occupation troops moving in, the ships served as base hospitals in China, Japan and Korea.

Just as during the first world war, the lessons learned in World War II redefined the mission and design of the hospital ship. Advances in medicine and shipbuilding technology allowed the ships to become complete care facilities, medical storehouses and sources of expert treatment in all fields of medicine.

Among the factors making this change possible were shipboard air conditioning and the increased use of air transport. “With the advent of air evacuation of the sick and wounded, a hospital ship built on the order of a carrier . . . might be of great value,” wrote Capt. Louis H. Roddis, MC, in U.S. Naval Institute Proceedings in 1945. He could not have foreseen the coming of helicopter evacuation, first used in Korea.

Between World War II and the Korean conflict, the number of hospital ships
dwindled as the Navy wound down to peacetime strength. USS Bountiful (AH 9), USS Haven (AH 12) and USS Benevolence (AH 13) carried scientists and radiological equipment to Operation Crossroads, the atomic tests at Bikini Atoll in 1946, but by 1947 only two hospital ships remained in commission, USS Consolation (AH 15) and USS Repose (AH 16).

Consolation remained inactive at Hampton Roads, Va., while Repose remained in Asian waters until July 1949. The last hospital ship on active duty, Repose was decommissioned in January 1950, but was called back six months later when fighting broke out in Korea.

The first U.S. troops to fight the Korean War arrived from Japan July 4, 1950. Ten days later Consolation left Norfolk, Va., arriving at Pusan, Korea, Aug. 16. The United Nations forces had been overrun by the North Korean army, and Pusan was the only foothold left.

Repose followed to Pusan, and the recommissioned Haven arrived in October at Inchon, site of the amphibious counteroffensive under General of the Army Douglas A. MacArthur.

Consolation was the first of the three to return to the United States, but only long enough to have a helicopter landing platform built on the after deck. Dec. 18, 1951, marked the first use of helicopters to evacuate casualties directly from the battlefield to a hospital ship. Haven and Repose were later also fitted with helicopter flight decks, ushering in a new era in combat medicine.

Shortly after the armistice in Korea was signed on July 27, 1953, Haven returned to California, but its mission in the Far East was not yet over. The ship returned for a fourth tour of duty off Korea, caring for the occupation troops, then sailed for Saigon in September 1954.

The French army was pulling out of Vietnam, and Haven helped with the evacuation, a mission that would take it around the world. The ship transported
the French troops to Algeria and France, then returned to California via the Panama Canal.

Consolation helped evacuate Vietnamese civilians in the “Passage to Freedom” operation before heading stateside, and Repose continued to shuttle patients to Japan until its return home in February 1954.

By 1957 all the U.S. Navy hospital ships had been decommissioned. Consolation was chartered in 1960 by People to People, a private foundation, and renamed SS Hope. That ship was used as a floating laboratory and medical school until 1973.

Many hospital ships were called back to active duty after the U.S. troop buildup in Vietnam in the mid-1960s.

Repose was commissioned for the third time in 1965, and outfitted with a 721-bed hospital. The ship would spend four years in Southeast Asia, treating more than 9,000 battle casualties and admitting more than 24,000 patients in total.

HMCS (then HM3) Morgan “Tom”
Farrell served aboard *Repose* in 1969. Farrell is now stationed at Balboa Naval Hospital in San Diego. He said the hospital ship was a difficult physical and emotional environment to work in. “We worked eight-hour shifts,” he said, “but with port and starboard duty it was much more than 16 hours a day. Every other day we had flight quarters, which meant that we were in standby—after working for hours all night—for any incoming helicopters.”

*Repose* was joined by USS *Sanctuary* (AH 17) in 1967, and the two alternated stations between Da Nang harbor and the Demilitarized Zone. “We were underway constantly,” Farrell said. “It wasn’t far off the coast—you could watch the war with a pair of binoculars.

“We weren’t supposed to be on line unless we were in Da Nang harbor,” he continued. “But as it turned out, since the war was everywhere, it never seemed to matter. We seemed to get the same patient load from both areas.”

Farrell said off-duty corpsmen and medical officers often continued to work past their shifts if the patient load was heavy. “There never should have been good morale in either one of those ships, but there was,” he said. “It was so obvious what it was for and why we were there that there was never any question that what we were doing was important.”

Farrell said the emotional stress of constantly seeing casualties of war eased somewhat as the demanding regime became routine, until the day a 19-year-old friend from his home town of Roslyn, Long Island, N.Y., arrived as a patient. “I didn’t even know the guy was in the service. He showed up one day blinded for the rest of his life. You see things from a whole different perspective when it hits home like that,” Farrell said. “He and I are best friends to this day, and he still carries a USS *Repose* cigarette lighter in his pocket.”

After more than 30 years of commissioned service spanning three wars, Repose left Vietnam in March 1970 and was decommissioned in May. The ship had earned 18 battle stars for action in Korea and Vietnam.

Sanctuary remained in Vietnam after Repose's departure, once spending a record 121 days on line. Sanctuary left Danang harbor for the last time in April 1971 and was decommissioned Dec. 15. Recommissioned Nov. 18, 1972, the ship sailed in the Caribbean and along the Atlantic coast until its final decommissioning March 28, 1974. The Navy's last hospital ship was also the first U.S. Navy ship to house a mixed male-female crew.

One of Sanctuary's intensive care nurses in Vietnam was Lt.(j.g.) Arlene Southerland. Now a commander, she works in the Balboa Naval Hospital emergency room. Southerland said Sanctuary was able to provide care as good as any hospital ashore. "It was hard to
tell you were on a ship,” she said. “It was the most complete facility they had ‘in country’."

Southerland said the ship rode with great stability in the water, allowing the surgeons to perform major surgery without endangering their patients, but some precautions for the possibility of ship’s motion had to be taken.

The equipment suffered most from the ship’s motion, according to Southerland. “(We’d) have to tape everything down,” she explained. “(We’d) hang an IV bottle and have to tape it to the pole. We’d have to make sure the machines we used at bedside were taped—nothing could be left around loose.”

For Southerland, working in a hospital ship off Vietnam was good professional experience. “I’ve gained a lot from that because I’m a resource now. There aren’t many of us left. Personally, I wouldn’t trade the experience for anything. I gained a lot of insight into nursing and how to take care of people,” she said.

Southerland laughed when she thought about going on board one of the new 1,000-bed hospital ships under construction, but then admitted she probably would do it. She also had some advice for medical personnel reporting to a hospital ship.

“They’re going to have to know more about the types of injuries they can expect as a result of combat. The small caliber weapons common today in street crime don’t generate the same type of wound. There are diseases you never see in the States, like (Bubonic) plague, cholera and malaria,” she said.

Both Farrell and Southerland believe today’s corpsmen and medical officers have better background training than
Hospital ships

they did, but that a peacetime role for hospital ships is necessary if those ships are to perform up to expectations during wartime.

"I know there's more than just war injuries to be concerned with," said Farrell. "We could promote good will like the SS Hope did for years, going from port to port making medical care available to people in the area. It would
It has been said that hospital ships are children of necessity, conceived and nurtured by war. Readied for action during national emergency, such vessels have rarely been maintained in peacetime.

With the completion of USNS Mercy (AH 19), scheduled to go into service February, 1987, the Navy will once again have a floating surgical hospital that will provide medical care to Marine amphibious forces, Navy units deployed overseas and the Rapid Deployment Force.

Although 15 Navy hospital ships were operating by the close of World War II, only USS Relief (AH 1), was originally intended as a hospital ship. All the others were converted from liners, freighters and transports. In a notable departure from this convention, Mercy and her soon-to-be sister ship Comfort are being converted from supertankers.

The USS Worth, a nine-year-old supertanker, will be reborn as the Mercy. The job began in July 1984. The ship had its entire interior ripped out, including more than 13 miles of piping and 3,200 tons of steel. The ship's shell and engine room were left intact.

In rebuilding the hospital ship from a supertanker, the National Steel and Shipbuilding company (NASSCO) adopted new methods of ship construction. NASSCO is rebuilding the Mercy using modular mass production methods. Units are fabricated and assembled outside the ship, and the entire block is then hoisted by massive cranes into the hull for installation.

Navy planners say the basic design of these supertankers lends itself well to the structural requirements of a hospital ship. The low center of gravity gives the ship anti-roll stability for crew and patient comfort and the length of the ship—894 feet—allows for a large central helicopter landing deck and a flight control facility.

A specially designed screw, 26 feet in diameter, will propel the ship smoothly through the water, even when its ballast tanks are empty and the screw is only partly submerged. Bilge keels, one on each side, running the length of the ship, also increase stability.

Mercy will be a floating hospital in the truest sense with a 12-room operating complex, an 80-bed intensive care unit, seven intermediate care wards and two light care units. The ship offers a full spectrum of hospital support services, including a main laboratory to perform all required medical tests.

On July 20, 1985, Mercy's dry dock was flooded and the huge vessel floated free. It was then towed to a nearby pier where fitting-out operations continued. That process is expected to take several more months.

Wasting no time, workers guided a second tanker, the former Rose City, into the dock on the same high tide that floated Mercy, where it will be converted to the USNS Comfort.

In a simpler age, we awaited the outbreak of hostilities before feverishly converting civilian vessels to hospital ships and rushing them into action. Navy officials say the post-World War II experiences of Korea, Vietnam, Lebanon and the Middle East have proven that hospital ships will be a necessary part of U.S. military readiness.

Nelson is with the Navy Public Affairs Center, San Diego
Easy credit can

Story by Lt.Cmdr. H.K. Jacobs

Credit is easy to obtain today and can quickly send a person or a family into financial trouble. Add a transfer from sea duty to shore duty, with the associated loss of sea pay, and the financial situation can become critical.

The following case of severe indebtedness shows how easy it is to get in over your head.

An E-4 with a wife, one child and expecting a second child was transferred from a ship homeported in California to shore duty in Hampton Roads, Va. He lost $350 per month in sea pay, had increased housing costs, and his child developed severe allergies which required housing equipped with central air conditioning. While the sailor awaited government quarters, his rent in the civilian community cost him $400 per month plus $150 per month in utility bills. His allotted BAQ and VHA were not enough to cover these expenses. His family also had more than $11,000 in credit bills, requiring more than $500 per month in minimum payments.

The family contacted the local Navy Family Services Center financial counselor for assistance. After a year, the family is again financially sound and even has re-established a savings account. How did they do this?

First, the counselor prepared a complete financial statement to determine the severity of the family's indebtedness. He found their monthly living costs and credit payments exceeded their monthly net income by $265.

The counselor then searched for excess spending in the family's budget and looked at the feasibility of consolidating expenses into a single loan and gaining other sources of income.

Several items—cable television, unnecessary telephone charges and entertainment costs—were trimmed back. Also, the sailor had re-enlisted recently, had qualified for a Selective Re-enlistment Bonus, and had received one installment of the SRB payments. The counselor recommended that the servicemember request advance payment of his SRB installments, totaling $2,600. The request was approved.

The counselor then contacted the man's creditors, who were asked to decrease their required monthly payments until the family's cash flow improved. The creditors responded favorably.

The sailor's advanced SRB payments were used to bring some of his credit card accounts up to date and to pay off the balance of other accounts.

The result was that the family's negative cash balance of $265 became a positive $70 per month, $10 of which was placed in a savings account to create an emergency cash fund. Although $60 per month is not a lot of extra money for any family, to this sailor and his family it was a gold mine.

After a year of close money management and some extra cash from their federal income tax refund, the family
mean big trouble

now has only two of the nine original debts left: a car loan and a credit card payment. Four credit card accounts and three installment loans have been paid in full.

Fortunately, severe cases of indebtedness such as this do not occur often in the Navy. The story had a happy ending and the family learned an invaluable lesson about the pitfalls of easy credit.

There are several steps a Navy person can take to keep away from financial problems:

- Make a monthly budget plan and stick to it; change it when necessary, but avoid impulse buying that is not within the budget.
- Before borrowing money or buying on credit, make sure the budget can absorb the monthly payments.
- Try to keep rent/house payments to 45 percent of net monthly income, and credit payments to 15 percent of net monthly income.
- Maintain a savings account for emergencies; pay this account first, even if it's only $10 per month.
- If you have financial trouble, get help; talk to your creditors, ask for financial counseling. Financial counseling services are available from credit unions, Navy Relief, Red Cross and Navy Family Services Centers. Don't fall victim to easy credit.

—Lt. Cmdr. Jacobs is director of the Naval Amphibious Base, Little Creek, Va., Family Services Center.
Working in rough seas 18 miles off the Florida coast, USS Preserver (ARS 8) led salvage operations as the search for the space shuttle Challenger wreckage continued.

On March 8, national attention focused on Preserver when it was announced that the shuttle crew compartment, and crew remains, had been discovered.

As many as 26 divers have been working in water 100 to 120 feet deep, where visibility is usually only four to six feet.

High winds and strong currents frequently interrupted the salvage ops, but Preserver managed to fill its fantail with recovered materials and return to Port Canaveral several times for offload.

Although scuba divers often made the

preliminary discoveries, the actual recovery of materials was carried out by personnel in MK12 hard hat diving gear. The work has gone slowly, with divers limited to about 40 minutes working on the bottom. In addition, up to an hour of decompression time is required before divers can surface—personnel safety remains a foremost consideration.

Recovered objects are examined by an Air Force EOD technician who checks for explosive substances or dangerous chemicals. Items are washed down with fresh water, tagged and cataloged.

Weather permitting, Preserver will continue to conduct its ‘round-the-clock salvage effort until the mission is completed.
Clockwise from far left: USS Preserver (ARS 8) at space shuttle Challenger salvage site, 18 miles off Florida coast; diver returning to ship; hauling in a line attached to a large piece of debris; a section of Challenger is hoisted aboard. Photos by JOC (SS) Peter D. Sundberg, FitAVComLant, Norfolk, Va.
Admiral Truly

In the wake of the worst disaster in the history of manned space flights, Rear Adm. Richard H. Truly, commander of the Naval Space Command and a former space shuttle pilot, was selected to head NASA's space shuttle program.

As deputy associate administrator for space flight, Truly will direct a NASA task force that is investigating the events that led to the destruction of the space shuttle Challenger and claimed the lives of its seven crew members.

"I am keenly aware of the depth of public interest and concern about our efforts to understand and respond to the causes of the accident," Truly said upon accepting his appointment. "I wish to state emphatically that while NASA grieves deeply for the good people lost in the accident, the NASA can-do spirit is intact. We are busy searching for the cause of this accident. After that, we are going to fix it, then get back on the track of exploring and exploiting space."
A native of Fayette, Miss., Truly received a commission in the Navy in 1959 after earning his bachelor’s degree in aeronautical engineering at the Georgia Institute of Technology. After attending flight school, he flew F-8 Crusaders from the flight decks of USS Intrepid (CVA 11) and USS Enterprise (CVN 65), where he made more than 300 carrier landings.

Truly went on to serve as a student and later an instructor at the Air Force Aerospace Research Pilot School, and in 1965 was among the first military astronauts selected to attend the Air Force Manned Orbiting Laboratory program in Los Angeles. He was selected as a NASA astronaut in 1969. During his first 12 years with NASA, Truly served as a member of the astronaut support crew for all three of the manned Skylab missions and the Apollo-Soyuz mission. He was also pilot for one of the two-man crews that flew 747/space shuttle Enterprise approach and landing test flights.

In 1981, Truly took his first flight in space as pilot of the space shuttle Columbia—a particularly significant flight because it was the first time a manned spacecraft had been reflown in space. Two years later he took his second flight, this time as commander of the space shuttle Challenger during the shuttle program’s first night launch and landing. Shortly after he completed the Challenger flight, the Navy announced that Truly would assume command of the newly formed Naval Space Command upon its commissioning in October 1983. His recent appointment with NASA is the highest position a Navy astronaut has ever achieved within the civilian agency.

Truly is well aware that he takes his new post at a time when NASA is under investigation by Congress, and is the subject of much public criticism.

"In response to the keen interest and concern in this investigation (of the loss of Challenger)," Truly said, "I intend to establish a routine and smooth flow of information to the press, in keeping with long-established NASA traditions."

—Story by JO1(SW) E. Foster-Simeon. Photos courtesy of NASA
Senior Chief Navy Counselor Michael E. Daniels has been named Navy Recruiting Command Officer (programs) Recruiter of the Year, and Torpedoman’s Mate 1st Class Reginald A. Pipkin is the Enlisted (programs) Recruiter of the Year, both for 1985.

Daniels has been an officer programs recruiter at the Navy Recruiting District, Jacksonville, Fla., since March 1981. He placed more than 70 men and women into the Navy’s officer programs.

Daniels, assigned, within the District, to Recruiting Area 3, Jacksonville, in June 1984, began recruiting officers following nine months as an enlisted recruiter.

He credits his success to one thing: “I’ve been in recruiting a long time and I’ve never lost my desire to do my job the best that I could,” he said. “And, I have a simple way of looking at recruiting—it’s not what I can do for me, but what I can do for my job.”

Pipkin has been assigned to Navy Recruiting Station, Peoria, Ill., since July 1984 and was recently promoted to recruiter in charge of the four-man station.

In July 1985, he was promoted to first class under Navy Recruiting Command’s Freeman Plan, a point system program that awards advancement and other recognition to superior recruiters. He also was named Navy Recruiting Area 5 and Navy Recruiting District Chicago Recruiter of the Year.

Navy Recruiting Command is divided into six recruiting areas, and each area names its own officer programs and enlisted programs recruiters of the year: Lt. Robert W. Bougher, Area 1, NRD Harrisburg, Pa.; Chief Boatswain’s Mate Hymes Harris, Area 1, NRD Philadelphia; Navy Counselor 1st Class John L. Saunders, Area 3, NRD Jacksonville; Lt. John P. Morin, Area 4, NRD Richmond, Va.; Radioman 2nd Class (SW) Patrick G. Garrison, Area 4, NRD Pittsburgh; Lt. Daniel T. Bach, Area 5, NRD Milwaukee, Wis.; Lt. Mark T. Fryauf, Area 7, NRD New Orleans; Machinist’s Mate 2nd Class (SS) Thomas R. Liebecknecht, Area 7, NRD Houston; Lt. Margaret A. Deming, Area 8, NRD San Diego; and Mess Management Specialist 2nd Class Richard G. Chester, Area 8, Los Angeles.
Bearings

Mount Whitney rescue

While on the way to refresher training at Guantanamo Bay, Cuba, crew members from USS Mount Whitney (LCC 20) helped rescue two men from a yacht bound for Nassau that became stranded during Hurricane Kate.

When the hurricane struck, the 51-foot yacht flipped over twice, lost its mast and was severely damaged.

A merchant vessel heard the yacht’s distress signal and a Coast Guard C-130 search and rescue plane was dispatched. Mount Whitney maintained radio contact with the C-130 aircraft as it surveyed the area.

Eight hours later the vessel was located and Mount Whitney’s deck department launched a utility boat to rescue the two yachtsmen. Levie Farquharson, 43, and John Paul Fon Seca, 54, received medical treatment aboard the ship and were taken to Guantanamo Bay, Cuba.

—Story by JOI A. McGilvray, USS Mount Whitney (LCC 20)

AOCS museum

Aviation Officer Candidate School in Pensacola, Fla., is establishing a museum—and the school needs some help. AOCS is looking for historical information about AOCS and its earlier forms—AVCADS, NAVCAPS, etc. If anyone has photographs, manuals, equipment or memorabilia from any of these programs, please help AOCS establish its historic record.

AOCS also is interested in establishing a record of distinguished AOCS graduates. This would include aces, astronauts, admirals, politicians, and corporate leaders—individuals who have graduated from AOCS and have gone on to make notable achievements.

To make contributions or for more information, contact Marine Corps Master Gunnery Sergeant D.W. Bearup, chief drill instructor, AOCS at (904) 452-3649 or Autonon 922-3649. Contributions can be mailed to Bearup at Naval Aviation School, Building 633, NAS Pensacola, Fla. 32508-5400.

Employment assistance program

The Naval Air Test Center at Naval Air Station Patuxent River, Md., has started an employment assistance program for military and civilian spouses.

Operated by the Family Services Center, the program does not guarantee jobs for individuals, but offers seminars in marketing skills, interviewing, and preparation of resumes and the civil service job application form SF-171.

The employment services are available to all military spouses and dependents, spouses of federal government workers, and retired military people and their dependents.

Career resource specialist Jack Kralle said the program at Paxutent River seeks to educate newly-arrived people on the types of positions available and to improve their chances of getting jobs, not to match people to jobs.

Similar programs have been operating at Charleston, S.C., and San Diego for several years.

MARCH 1986
Bearings

Brunswick helps Project Handclasp

Sailors and Marines from USS Brunswick (ATS 3) recently delivered three large crates of text books from Project Handclasp to a high school outside Cebu, Republic of the Phillipines. The sailors traveled two hours through the tropical countryside to the school set back in the hills in Colawin, Argao.

After delivering the books, Brunswick crew members also painted four of the classroom buildings. As they painted, sailors laughed and talked with the children, and teachers at the school served them a variety of Philippine delicacies.

Hilario P. Davide Sr., 81-year-old retired superintendent and president of the Colawin Education Foundation, said he had attended the school when he was a boy. There was only one school building at the time, a thatched hut, and it was eventually destroyed by a typhoon.

"Over the years, thanks to the U.S. Navy and Project Handclasp, I have seen this school grow into a beautiful institution," he said. "Our library was just completed last October and with the books from Project Handclasp, we can now fill its shelves and educate our students."

Project Handclasp is an international aid program and a vital part of the U.S. Navy's overseas people-to-people program. Instituted in 1962, the program relies on the support of individuals, service and religious organizations and industry.

Project coordinators around the world work with local Navy commands or visiting ships to deliver books and other materials to schools, orphanages and day care centers.

Roger Busby, Project Handclasp coordinator at the U.S. Facility, Subic Bay, R.P., said, "We receive things such as food, clothing, medicine and lots of books. Here in the Philippines we get a lot of requests for books."

"When sailors have the opportunity to get out and meet Filipinos and see how warm, friendly and outgoing they are, I think it really helps in terms of their understanding the culture."

—Story by Marine Staff Sgt. Rob L. Jackson, 7th Fleet PA Rep., R.P.

NARF Alameda goes to school

Naval Air Rework Facility employees at Naval Air Station Alameda, Calif., have adopted a local school. For two years, NARF workers and Encinal High School teachers and students have been exchanging information and ideas about each other as part of Alameda's Adopt-A-School program.

Through the program, students and the command's workers have exchanged visits.

A visit to the NARF shops by Encinal journalism students generated a class writing assignment about the facility, and one student's article was selected for publication in NARF's monthly newsletter, Flight Check.

Twelve metal shop students visited NARF's metals and process division. Donning safety gear, the students saw demonstrations in the pattern shop, foundry, machine shop, and drop hammer shop. Visits by wood shop and mechanical drawing students now are being planned. Also planned is a "Career Week," where NARF employees and apprentice instruc-

Students from the Encinal High School metal shop watch NARF's Sheet Metal Mechanic Leroy Sanchez at work. Roh L. Jackson, 7th Fleet PA Rep., R.P.

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A taste of sea duty

Hundreds of Philippine and U.S. citizens sailed aboard the 7th Fleet amphibious command ship USS Blue Ridge (LCC 19) on a guest cruise from Manila to Subic Bay recently.

Many of the guests sailed the "high seas" for the first time, but all were able to see U.S. sailors in their natural habitat—working and living aboard a ship at sea.

Crewmen in crisp white uniforms manned the rails and guests and sponsors trooped to the weather decks to watch Manila's skyline slowly disappear as the ship headed into open sea.

The 7th Fleet band's "Far East Edition" kicked off the day's entertainment. Sunny skies, fair winds and calm seas helped give the guests a perfect picnic on the ship's deck. As hotdogs, hamburgers and steaks sizzled over the pit, a band on tour with Department of Defense Overseas Shows—"King's Company"—performed a song and dance review of hits from the pop, soul and country charts. The ship's Marine detachment drill team awed spectators with their flawless demonstration, and aircraft from Fleet Composite Squadron 5 screamed through an airshow.

"It's a very effective way of telling our story while at the same time promoting the spirit of good will and friendship towards our Filipino friends," said Seaman Martin Schroeder.

"The day at sea required a lot of hard work and preparation, but having the opportunity to show appreciation to our friends and loved ones made it well worth the effort," said Radioman 3rd Class Larry Tolbert. "It also boosted the morale of the crew."

Blue Ridge berthed in Subic Bay before dusk, and one 13-year-old guest was reluctant to head back to Manila. As he walked down the brow, he kept glancing back at the ship. Finally he looked up at his sponsor and asked, "When am I goin' to ride your ship again?"

—Story and photos by JO1 Don Giusam,
7th Fleet PA Rep., Subic Bay, R.P.
Bearings

The U.S. Navy Hot Air Balloon Team recently participated in the 14th annual International Balloon Fiesta in Albuquerque, N.M., with 400 other international balloon teams. The Navy team was formed 10 years ago and has made nearly 300 public appearances plus 10 appearances at the International Balloon Fiesta. The team is made up of Navy and Marine Corps pilots and enlisted people from Naval Weapons Evaluation Facility, Kirtland AFB, Albuquerque, who volunteer to qualify as Navy Balloonists.

Exchanges to accept credit cards

Sailors should be able to use two types of major credit cards at Navy exchanges world-wide this summer.

The Morale, Welfare and Recreation Panel of the House Armed Services Committee recently approved a credit card policy allowing Navy exchanges, Navy Lodges and uniform centers to accept Mastercard and Visa.

The program will begin in larger exchanges first. Nearly all Navy exchanges in the continental United States, Alaska and Hawaii and overseas will be accepting the cards by June. Credit cards also will be accepted at florist shops, optical shops, country stores/toylands, stereo shops, personalized service centers, beauty salons and auto accessories stores. They will not be accepted at barber shops, laundry/dry cleaning or food service activities.

Exchanges will not issue credit cards or approve or disapprove credit card applications for their customers. The granting of credit and the issuing of credit cards is the responsibility of those companies and financial institutions that offer Mastercard and Visa to the general public.

"Prices for merchandise will not be affected by credit card use. Revenues generated from increased sales will offset the cost of processing credit card transactions," according to Thomas Utecht, Navy Resale Services Support Office, Staten Island, New York. "We are very happy to receive authorization to use credit cards at the exchanges," said Rear Adm. Donald E. Wilson, SC, head of the Navy Exchange program. "This enables our military personnel to make full use of their exchange benefits and realize the full value of savings offered by the exchanges." He also said that the Navy, Marine Corps, Army and Air Force are looking into the use of credit cards at all military exchanges. The use of credit cards will not change deferred payment or layaway plans in effect at Navy exchanges.

Huey sets bells in place

The crew of a U.S. Navy UH-1N Huey helicopter from USS Okinawa (LPH 3) helped a local church in Rottnest, Australia, recently when they moved a one-ton set of chime bells to the church's bell tower. Rottnest is an island 12 miles off the western coast of the Australian mainland.

"This island is very isolated," said Ian Kendall, principal of the local school. "The people, especially the children, don't get to see many other folks."

When the crew flew their helicopter to the church, they had a chance to visit with the children, and the children had a chance to climb inside and look around the helicopter.

"It's the most incredible machine I've seen in my life," said one 10-year-old schoolboy. "I never imagined I'd touch one. I put the pilot's helmet on and sat in the control seat. I'll always remember the first time I touched the control stick."

Townspeople gathered to watch as the Huey placed the bells in position. The job was over in a minute and the crew headed back to Okinawa.

"Everytime the bells ring, I'll think of the men and the helicopter...that brought them to us," said one of the island's residents.

—Story by PH2 Alexander C. Hicks Jr., 7th Fleet PA Rep., Subic Bay, R.P. 38 ALL HANDS
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Navy Rights & Benefits

Survivor Benefits
Survivor Benefits

With this issue, All Hands introduces a new series on Navy Rights and Benefits. The first article is on Survivor Benefits, one of the most important considerations to every Navy member. In fiscal year 1985, more than $10 million was paid out in Navy survivor benefits.

Other articles in the series, one each month, will cover Pay and Allowances, Retirement Benefits, Medical and Health Care, Education Opportunities and all of the other benefits which have the common objective of providing protection for and raising the morale of active duty people, their families and their survivors, members of the Naval Reserve, and active duty and Reserve retirees. A limited number of additional copies of this article are available from: Dept. of Navy, NMPC-05, PAO, Washington, DC 20370.

The benefits of a Navy career are not always evident to those who only look at base pay. To appreciate the full value of a Navy career, a person must consider the entire range of benefits available to active duty, retired and family members; including benefits for survivors.

The following section describes survivor benefits with an explanation of the Survivor Benefit Plan, followed by a table briefly outlining the range of survivor benefits established for active duty members and retirees. Since space limitations restrict more detailed descriptions, it is important that the member directly contact the sources listed for more information.

Also included is a form which you can use in planning your family's future. It is useful in establishing total survivor benefits and for maintaining an account of where you and your family stand financially.

Survivor Benefit Plan

Sometimes the hardest things to talk about in life are also the most important. Death and the benefits available to our survivors are among those things.

When people retire from the Navy they are often secure in the belief that a retirement check will arrive in the mail each month, like clockwork, for the rest of their lives. It is sobering, however, to realize that the checks stop when the retiree dies. What about the family? How will the bills get paid? What about the children's education? An avalanche of questions pour forth with the realization that one's family may be financially secure now, but not necessarily later.

For many military retirees, the answers to these and other money questions can be found—at least in part—in the Survivor Benefit Plan for the Uniformed Services.

The Survivor Benefit Plan (SBP) provides a limited income to the deceased retiree's beneficiaries. The amount of that income is determined by the monthly contribution the member elects to have deducted from his/her pay. This monthly income is equal to 55 percent of the full amount of the member's retired pay or 55 percent of any selected amount of retired pay over $300 per month. This amount is adjusted periodically by cost-of-living increases.

For example, if a typical chief petty officer receives $1,000 per month in retiree pay, the SBP monthly payment to his beneficiaries after his death would be $550 (base amount x 55 percent = annuity). Suppose that same chief petty officer, before retirement elected a lesser amount than the maximum coverage, say $300 (the minimum amount which may be designated under SBP). Then the monthly SBP annuity would be $165.

Keep in mind that the above figures represent gross amounts; annuities paid under SBP are subject to federal income taxes. SBP annuities are excluded, however, from federal and state inheritance taxes.

Military retirees will automatically be enrolled in the Survivor Benefit Plan at the maximum coverage level at the time of their retirement or transfer to the Fleet Reserve, unless they request coverage less than the maximum or decline participation in the program. Since March 1, 1986, if a member elects less than maximum coverage his/her spouse must concur with this decision.

So far, SBP is a pretty simple plan to understand. You pay money in return for a guaranteed income for designated beneficiaries after your death. But, there are a couple of things that tend to complicate the picture without decreasing the annuity paid to those beneficiaries. The two central ideas to understand are: the DIC offset; and the two-tiered SBP benefit system.

DIC - Offset—A surviving spouse may be eligible for Dependency and Indemnity Compensation (DIC) payments from the Veterans Administration after the retiree dies. These benefits may offset or reduce the amount of SBP payments being made to the spouse under varying circumstances. First, we look at how DIC works in relation to SBP.

Suppose Senior Chief Jones suffered a service-related injury while on active duty. After retirement, Senior Chief Jones (who had enrolled in the Survivor Benefit Plan) died as a result of that injury. Since his was a service-connected death, his widow, any unmarried children under the age of 18 (as well as certain handicapped children), children between the ages of 18 and 22 attending a VA-approved school, and certain dependent parents are eligible for DIC.

DIC is a monthly benefit based on the member's paygrade. It is exempt from federal income tax and may be received simultaneously with full Social Security benefits. Senior Chief Jones' widow receives a
Survivor Benefits

(monthly DIC of $621. This $621 is deducted from any SBP benefits she receives each month, so there is no change in her monthly annuity (although that tax-free $621 will result in less overall tax on her annuity). That's the DIC offset.

(For more information about Veterans Administration Dependency and Indemnity Compensation as well as facts on other VA programs, see the pamphlet "Federal Benefits for Veterans and Dependents," available from the Veterans Administration.)

In this discussion of the DIC, the word "offset" may be a bit misleading since the total amount of money the spouse receives each month is never reduced as a result of DIC. It's simply that the money may come from a different source under different circumstances.

Two-Tiered System—The Social Security offset has been eliminated and was replaced with a two-tiered benefit system on March 1, 1986. Under the new two-tiered system the beneficiary will receive 55 percent of the base amount selected until age 62, and 35 percent thereafter. Current beneficiaries and future survivors of anyone who was eligible for retirement on or before Oct. 1, 1985, are "grandfathered." (When the survivor reaches age 62, the Navy Finance Center will compute the annuity both ways, using the two-tiered system and using the Social Security offset, and give the survivor the greater annuity of the two methods.) Former spouse elections made after March 1, 1986, will be computed under the new two-tiered system.

For members who become eligible for retirement after Oct. 1, 1985, annuities will be computed using the two-tiered formula. Most survivors will receive a greater monthly benefit under the new two-tiered system. Below is an example, using a base amount of $1,000.

Under SBP, many types of coverage are available at varying costs: spouse-only coverage, former spouse, former spouse and children, spouse and children, and insurable interest coverage.

Spouse-Only Coverage—As its name says, this is coverage for a retiree's spouse only. It is important to keep in mind that an election to cover spouse-only, once effective, is irrevocable, although the cost of coverage will not be deducted in any month when there is not an eligible spouse beneficiary. Retired members whose SBP coverage is suspended because of the loss of a spouse now have the option to elect to resume spouse participation upon remarriage.

If coverage for a spouse is declined at time of retirement, coverage for that spouse, or any subsequent spouse, cannot be provided at any later time.

If there is no eligible spouse at the time of retirement, coverage for a spouse acquired after retirement may be provided. Such an election must be submitted within one year of the marriage and the spouse must have been married to the retired military member for a minimum of one year immediately before the retiree's death (or a surviving child must have been born of the marriage) to be eligible to receive an SBP annuity.

The cost of this spouse-only coverage is 2.5 percent of the first $300 (subject to increase as active duty pay increases) plus 10 percent of any amount over $300. See the chart on page 42 for more details. For example, on March 1, 1986, this low-cost amount increased to $309, because of the 3 percent pay raise on Oct. 1, 1985 ($300 x 1.03 = $309). Premiums deducted for SBP are not subject to federal income taxation. This means that if you are in the 20 percent tax bracket and elect coverage costing $80, the "real" cost (after computing tax advantage) is only $64. Furthermore, your coverage cannot be cancelled or premiums increased because of age or if you become "insurable" for any reason.

Spouse and Children Coverage—With this type of SBP coverage, the monthly annuity is paid to the surviving spouse. If the spouse is not eligible (because of death or remarriage), the annuity is paid to eligible dependent children.

The cost of this coverage is calculated using the cost of spouse-only coverage plus a small charge based on the age of the retiree, spouse and youngest child.

Under this coverage, no DIC offset will be made when SBP payments are made only to children.

Children-Only Coverage—The cost of this type of coverage is computed as a percentage of the SBP base amount and varies with the age of the retiree and the age of the youngest child. For example, a 40-year-old retiree whose youngest child is 10 years old would be charged $3.10 on a base salary of $1,000. An unmarried child is covered until age 18 (22 if a full-time student) or for life, should the child become incapacitated before age 18.

Former Spouse Coverage—A voluntary election can be made to cover a former spouse. For elections made after March 1, 1986, former spouses will be subject to the same restrictions as widows/widowers (e.g., must remain unmarried until age 60, may only receive one SBP annuity, and will be subject to the new two-tiered system at age 62). Cost for this coverage is the same as for spouse-only coverage.

Former Spouse and Children—It is now possible to cover your former spouse and the children from the marriage to that

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MARCH 1986
### Survivor Benefits

#### Survivor Benefit Plan—Spouse Only—Monthly Amounts

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</table>

*Withheld from retired pay. Monthly premiums are discontinued if marriage is terminated by death, divorce or annulment.

**Applicable only if full retired pay is less than $300 per month.

***Remainder of Base Amount of Retired Pay.

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### Computing Insurable Interest Coverage

Suppose you are 50 years old when you retire from the Navy and you wish to provide Insurable Interest Coverage under the Survivor Benefit Plan to your 30-year-old married daughter. Your monthly gross retired pay is $750. The cost of such coverage is 10 percent of full retired pay plus 5 percent of full retired pay for each full five years the designated beneficiary is younger than the retiree. The total cost will not exceed 40 percent of full retired pay (see “Computing Insurable Interest Coverage,” below, left).

The total cost will not exceed 40 percent of retired pay.

Thus, daughter is 20 years younger: 20 ÷ 5 = 4; 4 × 5% = 20%;

10% + 20% = 30%; 30% × $750 = $225

The annuity equals 55% of the reduced retirement pay (gross pay less cost of coverage).

Thus: $750 - $225 = $525.

The annuity equals $525 × .55 = $288.75.

---

**Insurable Interest Coverage**—The final type of SBP coverage, Insurable Interest Coverage, may be provided to guarantee monthly SBP benefits to any person who has a reasonable and lawful financial expectation in the continued life of the retiree. This is legal talk for someone, other than the spouse, former spouse, or children, who is financially dependent on the retiree. It may be a brother, sister, parent or non-dependent child. If the "insurable interest person" is not one of these (e.g., a business partner), proof of financial benefit is required by the Navy Finance Center.

If there is no spouse or eligible child at the time of retirement, coverage for an eligible person with an insurable interest may be elected.

The cost of this coverage is figured as follows: 10 percent of full retired pay plus 5 percent of full retired pay for each five years the designated beneficiary is younger than the retiree, the total cost of such coverage not to exceed 40 percent of full retired pay (see “Computing Insurable Interest Coverage,” below, left).

Prospective retirees must understand each type of coverage available and its cost so they can elect the plan that best provides for their family at the lowest possible cost.

Participation in SBP is an effective, low-cost means of providing a continuing income for your survivors in the event of your death. Periodic cost-of-living adjustments are made to the SBP annuity. Complete details are available from your command career counselor. Other sources of information on retirement, including your SBP coverage, can be found in the following publications:

- *Navy Guide for Retired Personnel and Their Families*, NAVPERS 15891 series. This booklet provides detailed information on retired rights, benefits and privi-
Survivor Benefits

This should be made available to the member during preretirement processing.

- *Shift Colors*, published triannually by the Naval Military Personnel Command, provides updated information on retirement and serves as an official line of communication between the Navy and the retired community. Members who do not receive an issue within a reasonable time after retirement (six months) should contact the Commanding Officer, Naval Reserve Personnel Center, Code 40, New Orleans, La. 70149, and request that their names be placed on the mailing list.

- Survivor Benefit Plan for Retired Members of the Uniformed Services will be provided to each prospective retiree during preretirement processing.

- *Retired Military Almanac* is an unofficial (commercial) digest of vital and factual information on military retirement rights and benefits. Mail all orders to: Uniformed Services Almanac, Department M, P.O. Box 76, Washington, D.C. 20044.

A Quick Look at Supplemental Benefits

In addition to the survivor’s benefits listed in Table 1 (page 44), there are other benefits for surviving dependents of deceased active duty members and retirees. Among these are:

- **Civil Service Employment Preference.** Certain Civil Service preference benefits are granted to unmarried widow(er)s in connection with examinations, rating, appointment and reinstatements if they apply for a civil service position. Call or write any Civil Service employment office for details.

- **Fraternal Organization Benefits.** Check with the nearest affiliate of any fraternal or professional organization in which the deceased held membership to learn of any insurance, burial, or other benefits which may be paid.

- **GI Loans.** Unmarried widow(ers) of deceased military personnel may be eligible for GI Bill home loans, when death is service-connected. Contact the Veterans Administration for further details.

- **Mortgage Guarantee.** The mortgage guarantee provided as part of GI Bill Loans does not pay off the mortgage upon the death of the homeowner. Those guarantees apply solely to the private lender who made the loan. The obligation to repay the loan falls to the deceased’s estate and spouse. Only if the spouse defaults may the government pay the lender to the extent of the guarantee—but the government is then obligated to recover its loss from the family.

- **Officers and Enlisted Messes.** If facilities permit, commanding officers are authorized to extend the privileges of Commissioned Officers’ Messes (open), Senior Petty Officers’ Messes (open), and First and Second Class Petty Officers’ Messes (open) to unmarried widow(ers) or retired members of appropriate grades or rates. Such authorization may be extended to their dependents. Contact the appropriate naval activity for more information.

- **Service Academy Appointments.** Each year a limited number of appointments to: the U.S. Naval Academy, Annapolis, Md.; the U.S. Military Academy, West Point, N.Y.; and the U.S. Air Force Academy, Colorado Springs, Colo., are reserved for the sons and daughters of military members who died of war injuries. Inquiries should be sent to:

  Office of Candidate Guidance  
  U.S. Naval Academy  
  Annapolis, MD 21402  
  The Registrar  
  U.S. Military Academy  
  West Point, NY 10996

- **State Benefits.** Many states provide to survivors of veterans such benefits as educational assistance, civil service preference, tax and license fee exemptions, employment assistance and bonuses. Most of the states maintain veterans’ agencies which supervise veteran and survivor benefits. The member’s survivors should contact the veterans’ agency in the state in which they intend to reside or the state in which the retired member last claimed residence. Any nationally recognized veterans’ organization will also assist in providing information about survivor benefits.

- **Tax Relief.** The income of a member who dies of wounds, disease or injury sustained in a combat zone is exempt from federal income tax for the year in which death occurred. Any tax liability outstanding against the member at time of death will be cancelled or reduced. Refunds can be made if tax on such income has already been paid. The federal estate tax is not applicable in the settlement of estates of such combat veterans.
<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARREARS OF PAY</td>
<td>Unpaid pay and allowances due to member at time of death.</td>
</tr>
<tr>
<td>DEATH GRATUITY</td>
<td>Designed to help defray immediate expenses, the death gratuity is six times the active duty member’s monthly basic pay, to a maximum $3,000 payable to beneficiaries, usually within 24 hours of death.</td>
</tr>
<tr>
<td>SURVIVOR HOUSING ALLOWANCE</td>
<td>Surviving family of member who dies while on active duty may: (1) remain in government quarters for the 90 days following date of death; or (2) receive up to 90 days of Housing Allowance (BAC plus VHA). If the family vacates government quarters prior to 90 days, then the family will receive the cash balance of the 90 day Housing Allowance.</td>
</tr>
<tr>
<td>BURIAL EXPENSE ALLOWANCE</td>
<td>$255 lump sum death payment to widow(er) or eligible children of member covered by Social Security. $300 basic burial allowance plus $150 plot/interment allowance, if burial is not in a national cemetery. Service-connected deaths may receive up to $1,100.</td>
</tr>
<tr>
<td>EDUCATION AND TRAINING NAVY SCHOLARSHIPS</td>
<td>Various scholarships are available from Navy-affiliated organizations.</td>
</tr>
<tr>
<td>UNIFORMED SERVICES ID AND PRIVILEGES CARD (DD FORM 1173)</td>
<td>Unremarried widow(er)s, dependent children to age 21 (23 if attending full-time institution of higher learning) and parents/parents-in-law determined to be dependent are entitled to ID card and appropriate privileges, if deceased member had retired with pay from military service.</td>
</tr>
<tr>
<td>EXCHANGE, COMMISSARY AND THEATER PRIVILEGES</td>
<td>Sponsorship passes may be given to unremarried widow(er) of retired member until such time as widow(er) remarries and becomes the dependent of another person. Surviving children are entitled to exchange and theater privileges if dependent on widow(er) for over half of their support to age 21 (23 if attending full-time institution of higher learning).</td>
</tr>
<tr>
<td>HEADSTONES AND GRAVE MARKERS</td>
<td>When burial is in a national cemetery, a headstone or grave marker is provided without cost or application. Markers for private cemeteries will be shipped free, but applicant is responsible for transportation to the private cemetery and cost of placement at the grave. If a headstone or grave marker is purchased from a commercial supplier, a maximum of $70 toward purchase price is allowed.</td>
</tr>
<tr>
<td>HOUSEHOLD GOODS STORAGE/ MOVEMENT AND RELOCATION OF DEPENDENTS</td>
<td>Movement of dependents who were eligible to relocate at government expense and movement of household goods allowed before the member’s death are permitted within one year to any selected location at government expense, and storage in transit up to six months is allowed.</td>
</tr>
<tr>
<td>LIFE INSURANCE SGL</td>
<td>Automatic Coverage ($50,000 unless member elected lower amount—$10,000, $20,000, $30,000, $40,000 or no coverage). A member is covered for 120 days following separation or up to one year in the case of a veteran who is totally disabled at the time of separation (or retirement). SGLI may be converted to a five-year non-renewable coverage known as VGLI (Veterans Group Life Insurance). Members on active duty entitled to full-time SGLI coverage can convert to VGLI by submitting the premium before the end of 120 days following the date of separation from service. Members with full-time SGLI coverage who are totally disabled at the time of separation, and whose service makes them eligible for VGLI, may purchase this insurance in an amount equal to or less than their SGLI if they are totally disabled, up to one year following separation.</td>
</tr>
<tr>
<td>LIFE INSURANCE VGLI</td>
<td>Depends upon the amounts and type of life insurance purchased by the member.</td>
</tr>
<tr>
<td>LIFE INSURANCE Other Government Life Insurance</td>
<td>Depends upon the amounts and type of life insurance purchased by the member.</td>
</tr>
<tr>
<td>LIFE INSURANCE Commercial Insurance</td>
<td>Depends upon the amounts and type of life insurance purchased by the member.</td>
</tr>
<tr>
<td>LIFE INSURANCE MEDICAL CARE</td>
<td>Depends upon the amounts and type of life insurance purchased by the member.</td>
</tr>
<tr>
<td>NAVY MUTUAL AID ASSOCIATION</td>
<td>A membership organization which provides death benefits of $25,000, assists beneficiaries in filing claims for government benefits and provides follow-up service as needed.</td>
</tr>
<tr>
<td>NAVY RELIEF SOCIETY ASSISTANCE</td>
<td>Provides temporary financial assistance (either a loan, gratuity, or combination of the two) to dependents of deceased Navy members plus counseling and referral services and other assistance.</td>
</tr>
<tr>
<td>RETIRED SERVICEMEN’S FAMILY PROTECTION PLAN (RSFPP)</td>
<td>Provides annuities to beneficiaries of deceased military members who participated in the program and retired before Sept. 21, 1972.</td>
</tr>
<tr>
<td>SURVIVOR BENEFIT PLAN (SBP)</td>
<td>Provides annuities to beneficiaries of deceased military members who participated in the program and retired before Sept. 21, 1972. SSB payments are separate from and in addition to any RSFPP or monthly VA compensation (but not SBP payments). SSB provides—depending upon eligibility—(a) monthly benefits to surviving widow(er) and dependent children; (b) MEDICARE coverage; and (c) lump sum death benefits (see Burial Expense Allowance entry).</td>
</tr>
<tr>
<td>SOCIAL SECURITY BENEFITS (SSB)</td>
<td>Payable for service-connected death only. DIC is a monthly benefit determined on the basis of member’s grade or rate and authorized for widow(er), unmarried children under age 18 (as well as certain dependent children), children 18-23 (if attending a VA-approved school) and certain dependent parents of members who died in service or who died following discharge from a service-connected disability. Payable to widow(er) and children of a member whose death was not service-connected, providing their income needs do not exceed certain limitations and their net worth is within reasonable limits, as determined by the VA.</td>
</tr>
<tr>
<td>VETERANS ADMINISTRATION DEPENDENCY AND INDEMNITY COMPENSATION (DIC)</td>
<td>Payable to widow(er) and children of a member whose death was not service-connected, providing their income needs do not exceed certain limitations and their net worth is within reasonable limits, as determined by the VA.</td>
</tr>
<tr>
<td>VETERANS SURVIVORS PENSION</td>
<td>Payable to widow(er) and children of a member whose death was not service-connected, providing their income needs do not exceed certain limitations and their net worth is within reasonable limits, as determined by the VA.</td>
</tr>
</tbody>
</table>
WHERE TO APPLY
Commanding Officer, Navy Finance Center, Anthony J. Celebrezze Federal Bldg., Cleveland, Ohio 44199-2059.
Payment of local disbursing office is automatic upon notification of death and with Commander, Naval Military Personnel Command approval.
Local disbursing office.

Local office of the Social Security Administration. Regional office of the Veterans Administration. (Each state has at least one VA regional office.)

Commander, Naval Military Personnel Command (N-121), Navy Department, Washington, D.C. 20370-5121.
Regional office of the Veterans Administration.

For determination of dependency of parent or parent-in-law: Navy Family Allowance Activity, Cleveland, Ohio 44199-2087. For renewal or replacement of ID cards: The nearest naval activity authorized to issue ID cards or the Commander, Naval Military Personnel Command (N-121), Navy Department, Washington, D.C. 20370-5121.
See above information on Uniformed Services Identification and Privilege Card (DD 1173).

Director, Headstone Service (42A), Veterans Administration Central Office, 810 Vermont Ave., N.W., Washington, D.C. 20420.

HOW TO APPLY
Submit a claim for Unpaid Compensation of Deceased Members of the Uniformed Services (SF-1174).

The local Navy disbursing office will provide assistance and information on death gratuity payments.

Apply to the local SSA office within two years of member’s death. Application must be made within two years of member’s death on VA Form 21-530 by mortician, survivor, or person paying burial expenses.

NMPC will supply information on type and number of scholarships available.

Submit VA Form 40-1330 for procurement of a headstone or grave marker and VA Form 21-8834 for reimbursement of commercially purchased headstone or grave marker. Forms available at any regional VA office.

The ITO will require copies of orders in addition to other selected forms. Check with the ITO for specific information.

The beneficiary will be contacted and furnished VA Form 29-8283 by NMPC-122 upon receipt of official death notice. VA Form 29-8283 and a certified copy of death certificate are forwarded by claimant to the SGLI office for payment.

Submit VA Form 22-5490, Application for Educational Assistance; or VA Form 22-490W, Application for Program or Education or Training by Spouse, Widow or Widower; or VA Form 22-8725, Application for Educational Loan.

The following documents must accompany application: a copy of retired member’s orders; death certificate; marriage or birth certificate (as appropriate); interlocutory or final decree of divorce (if appropriate); and letter from Social Security Administration certifying you are not entitled to Social Security hospital insurance (part A) (applicable only to widow(er)s 65 and over.)

See above information on Uniformed Services Identification and Privilege Card (DD 1173).

Further information is available from the Navy Mutual Aid Association.

Submit application Form DD-768 to Navy Finance Center to receive annuities.

Submit application Form DD-768 to Navy Finance Center to receive annuities.

Assistance in making application will be provided by the local office of the Social Security Administration.

Submit application on VA Form 21-534 available from any VA regional office.

Submit application on VA Form 21-534 available from any VA regional office.
Survivor Benefits

Financial Planning for Your Survivors

What financial shape would your family be in if you died tomorrow? Suppose you got hit by a car on the way home from the ship. After the trauma of your death and funeral was past, would your family at least find comfort in the fact you'd left them financially secure? Or would your death mark only the beginning of their troubles?

The following form may help you answer these questions. Referring to the explanation of rights and benefits in the accompanying table of benefits, you can get a working idea of the amount and types of assistance your family would receive upon your death. This amount, plus your personal assets, will give you an idea of the resources your family may draw upon after you're gone.

How much they will have to draw and when can be figured in the part on Personal Obligations. Subtracting this amount from your total worth will not only tell if you will leave a financially secure family behind when you die, but may also show where and what types of additional financial security you may want.

<table>
<thead>
<tr>
<th>SURVIVOR BENEFIT</th>
<th>IMMEDIATE OR ONE-TIME PAYMENT</th>
<th>MONTHLY PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrears of Pay</td>
<td></td>
<td>n/a</td>
</tr>
<tr>
<td>Death Gratuity</td>
<td></td>
<td>n/a</td>
</tr>
<tr>
<td>Social Security Burial Expense Allowance</td>
<td>$255</td>
<td>n/a</td>
</tr>
<tr>
<td>Veterans Administraion Burial Expense Allowance</td>
<td>$300 basic allowance + $150 plot allowance¹</td>
<td>n/a</td>
</tr>
<tr>
<td>Life Insurance: NSLI/USGLI²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance: SGLI²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance: VGLI²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Life Insurance²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Navy Mutual Aid Association²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired Serviceman’s Family Protection Plan³</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Survivor Benefit Plan⁴</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Social Security Benefits</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Veterans Administration Dependency &amp; Indemnity Compensation⁵</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Veterans Survivors Pension</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>TOTAL BENEFITS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTES:
¹Service-connected death may receive up to $1,100.
²Amount and method of payment (one-time payment or monthly) dependent upon the amount and type of coverage elected by the member.
³Applicable only to those members who retired prior to Sept. 21, 1972 and elected this coverage.
⁴Applicable only to those members who retired or became eligible for retirement after Sept. 21, 1972 and elected this coverage.
⁵Monthly annuity dependent upon member’s service-connected disability, grade or rate.
## Survivor Benefits

<table>
<thead>
<tr>
<th>PERSONAL ASSETS</th>
<th>IMMEDIATE OR ONE-TIME PAYMENT</th>
<th>MONTHLY PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stocks/Bonds/Investments¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Property (house, car boat &amp; all high-value items)²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All other assets/income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL ASSETS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSONAL OBLIGATIONS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent/Mortgage³</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities (gas, electricity, water, sewage, telephone, etc.)</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Food and Clothing</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Transportation (car expenses, bus fare, etc.)</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Credit cards/time payments⁴</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL OBLIGATIONS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTES:**

¹ You may either figure the total amount available as a one-time payment or compute the interest/dividends you earn each month as a monthly payment.

² Immediate cash would be available from the sale of high-value items. You may also receive monthly rental fees from a home or other appropriate items.

³ Certain types of mortgage insurance provide for payment of the remaining amount due on homes upon the death of the member. This would represent a single one-time payment. Other types of mortgage insurance guarantee the amount of the mortgage but do not release surviving members from their responsibility for repaying the mortgage upon member's death.

⁴ Many credit agreements provide for a monthly interest charge with no penalty for early payment. Other credit agreements may include a set finance charge—for which no credit is given for early payment—and/or an early payment penalty fee.

<table>
<thead>
<tr>
<th>IMMEDIATE OR ONE-TIME PAYMENT</th>
<th>MONTHLY PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL SURVIVOR BENEFITS:</td>
<td></td>
</tr>
<tr>
<td>plus</td>
<td></td>
</tr>
<tr>
<td>TOTAL PERSONAL ASSETS:</td>
<td></td>
</tr>
<tr>
<td>plus</td>
<td></td>
</tr>
<tr>
<td>TOTAL WORTH</td>
<td></td>
</tr>
<tr>
<td>minus</td>
<td></td>
</tr>
<tr>
<td>TOTAL PERSONAL OBLIGATIONS:</td>
<td></td>
</tr>
<tr>
<td>equals</td>
<td></td>
</tr>
<tr>
<td>FAMILY SECURITY OR INSECURITY</td>
<td></td>
</tr>
<tr>
<td>AFTER THE BREADWINNER DIES</td>
<td></td>
</tr>
</tbody>
</table>

MARCH 1986
Tae Kwon-Do

On behalf of the Navy Tae Kwon-Do Association, I wish to extend our sincere appreciation for your July 1985 article on the 1985 Navy Tae Kwon-Do Association Invitational games.

The professional attitude of both your editorial and photo staff was noteworthy. The inquiries that we received were very instrumental in gaining recognition this year of Tae Kwon-Do as a Navy sport.

On March 22, 1986, at Little Creek Amphibious Base, Va., the very first Navy-sanctioned Tae Kwon-Do tournament was held. Athletes from various activities of the Department of the Navy participated in this year's games. They have trained long and very hard for this game, and for some it will mean a trip to the U.S. Nationals as representatives of the Department of the Navy. Each service member who competed, no matter what the outcome, owes a great deal to the efforts of your staff.

Again, may I express our sincere appreciation for a job very well done.

—W.D. Baldwin
Norfolk, Va.

JOC(SS) Peter D. Sundberg, who photographed the invitational games, is assigned to FitAVComLant, Norfolk. Writer JOI(SW) E. Foster-Simeon has been on the All Hands staff since 1983.

Site One

Bravo Zulu on your feature story on Site One, Holy Loch, Scotland!

On Dec. 30, 1977, this sailor, cold and travel-weary, checked aboard the drydock USS Los Alamos (AFDB 7) to quickly learn his importance to the Navy as a member of the “Subwash.”

Keeping the hulls of SubRon 14’s SSBNs (boomers) sanded and painted is a task not easily undertaken by an under-manned deck force—not to mention the drydock itself and the many support units we serviced—in the worst possible weather conditions. It adds up to a seemingly uncountable number of square feet.

Hanging from a 30-ton crane up against the sub in a 25-foot-long “paint brow” with three other seamen, sandblasting and hand painting with a common roller on a stick may seem primitive, but it’s the only way to get the job done. Often we would watch a large section of fresh paint join the wet basin deck after a sudden rain shower. This happened without too much surprise, so we carried on. Deadlines were always met. During breaks the snowballs would fly or a fish or two would be caught from the loch.

Only in Holy Loch can a sub crew give their boat a two-tone paint job and become proficient dart players in just a few weeks.

Twelve months and an approved 1306/7 later, I bid farewell to the dock to join the R6 Division of the “World’s Greatest Tender” USS Holland (AS 32), to work in my chosen rate as illustrator-draftsman as there were no DM billets to work in my chosen rate as illustrator-draftsman.

I hope to return one day for duty to visit old Scottish friends and to travel the Caledonian countryside with golf bag in hand and take in another five-country European trip sponsored by the YMCA in Dunoon, the local town.

—DMI(SW) Michael M. Luck,
Key West, Fla.

Your excellent article in the December 1985 issue on “Site I Holy Loch” discussed the fine work performed by Navy military and civilian personnel, but leaves out the very important fact that the “civilian shipyard teams always on site for contract work” are from the Navy’s own Portsmouth Naval Shipyard in New Hampshire.

Established in 1800, the Navy’s oldest federally-owned shipyard, Portsmouth built the first Navy-built submarine, built a large portion of the submarines in World War II and is the only yard devoting its considerable skills solely to submarine conversion and repair. Besides regular overhauls at its Kittery, Maine, site, it sends Tiger Teams to Groton, Conn. for selected restricted availabilities and to Holy Loch for extended refit periods.

Portsmouth’s motto of “Sails to Atoms” lives today as a Tiger Team and is constantly at work maintaining the USS Constitution, the Navy’s oldest commissioned vessel, berthed in Boston, Mass.

Yes, we at Portsmouth are proud of our skilled civilian workers who have been supporting the Navy’s shipbuilding and repair needs for almost 200 years. We note, also, that our military leaders are the Navy’s commissioned engineering duty officers, skilled professionals managing complex responsibilities in partnership with the civilian managers.

—John R. Wheeler,
Portsmouth, N.H.
On May 8, 1911, Captain Washington Irving Chambers, officer in charge of aviation, prepared the requisition for the Navy's first aircraft. Noted aviator and inventor Glenn H. Curtiss was to be the supplier. This year marks the diamond anniversary of naval aviation.
Aviation art in April All Hands