AMS3 Angelique Kelly, of Eloise, Mich., repairs an aircraft's main cabin door at the Naval Research Laboratory's Patuxent River Flight Support Det., Lexington Park, Md.
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Front Cover: Photo by PH2 Ephraim Rodriguez, Naval Media Center, Washington, D.C.
Back Cover: Photos by JO2 Rodney Furry, Naval Media Center Det., San Diego.
Emergency leave

The Bureau of Naval Personnel (BUPERS) recently released NAVADMIN 136/96 which clarifies two aspects of emergency leave accounting and policy. The message addresses emergency leave policies regarding American Red Cross (ARC) verification and government-funded travel. Navy policy does not require ARC verification of all emergency leave situations.

Emergency leave should be granted whenever the circumstances warrant, based on the judgment of the commander/commanding officer and the desire of the Sailor. If the leave-granting authority is uncertain of the validity of an emergency situation, he or she should request verification assistance from the military installation nearest the location of the emergency and then, only if necessary, from the ARC.

According to DOD Directive 1327.5, time spent in emergency leave travel authorized at government expense shall not be charged to the service member's leave account. But, time spent in emergency leave travel not authorized at government expense shall be charged to the service member's leave account.

The rules for accounting for leave involving government-funded travel differ depending on whether leave is taken CONUS or OCONUS. NAVADMIN 136/96 also illustrates examples of proper procedures for several likely scenarios.

One final note: The actual period to be charged as emergency leave will be determined by "in" and "out" endorsements on leave authorization or travel orders. If this is not possible, the Sailor must furnish a complete itinerary, including dates, hours and places of all departures and arrivals.

The information on emergency leave contained in NAVADMIN 136/96 supersedes the applicable text in Article 3020300 Military Personnel Manual. Emergency leave accounting and policy questions should be referred to LCDR Milton Stubbs, PERS 202C, at DSN 225-3304 or (703) 695-3304.

Tuition Assistance

The limitation on the number of courses Sailors can take using tuition assistance will be lifted Oct. 1, 1996.

At the beginning of the new fiscal year, the Navy will pay 75 percent of tuition costs for all undergraduate courses (not to exceed $2,500 per individual per fiscal year) and 75 percent of tuition costs for graduate courses (not to exceed $3,500 per individual per fiscal year).

More information about TA is available from Dr. Kelly at DSN 223-1749 or (703) 693-1749 and in NAVADMIN 151/96.

New Medal

The Armed Forces Service Medal (AFSM) is now available through the Navy Supply System. The stock number is 8455-01-426-5479 at $2 per set.

The AFSM is awarded to Sailors who, after June 1, 1992, participate or have participated as members of military units in a U.S. military operation that is deemed to be a significant activity having encountered no foreign armed opposition or imminent threat of hostile action.

Further guidance for awarding the AFSM is available in NAVADMIN 057/96.
TRICARE videos

Two 10-minute Navy videos, one for families of active-duty military members and one for retirees and their families, were distributed throughout the Navy and Marine Corps in July to inform the Navy family about TRICARE, the military’s new health care program.

The productions followed Navy-Marine Corps News [NMCN] programs. However, the version of NMCN distributed via Armed Forces Radio and Television Station satellite link did not carry the TRICARE productions. If your command did not receive NMCN, contact your base public affairs office for assistance in getting a copy of this special videotape.

Copies of the TRICARE productions should be made locally for widest distribution. The original NMCN videotape with the TRICARE productions should be returned.

The videotapes are also being distributed to military hospitals and clinics.

TRICARE is being phased in across the country and in Europe.

All 12 regions and Europe are expected to be operational by the end of 1997.

New EO Manual

The Navy has finished a complete revision to its Equal Opportunity (EO) Manual that defines EO as “fair and equitable treatment of all hands, by all hands, at all times,” and gives commanders better ways to implement the concept of “preventive maintenance for people.”

The new manual (OPNAVINST 5354.1D) now requires commanders to conduct a command assessment within six months of assuming command and once a year while in command. The last command assessment becomes a turnover item with the incoming commander.

The new commander then starts his or her program to improve command climate and prevent misbehavior, surveys the command’s program progress six months later, and the cycle starts again.

Commands will also be required to appoint a Command Managed Equal Opportunity (CMEO) officer who will function as the administrative coordinator for the Command Assessment Team (CAT) and the Command Training Team.

Smaller commands, those with fewer than 500 people, are encouraged to assign the command master chief (CMC) as the CMEO officer to strengthen the CMC’s role in taking the pulse of the command’s EO climate. The instruction designates the executive officer as the chair of the CAT.

OPNAVINST 5354.1D will soon be distributed both in print and electronic forms. Additional distribution information will be issued separately. In the meantime, commands should develop — a Command Assessment Team Indoctrination Guide [NAVEDTRA 7523D] and a — Command Managed Equal Opportunity User’s Guide [NAVEDTRA].

Froking

Officers selected for promotion by the FY97 selection boards (held in FY96) will be the first to be affected by the frocking limitations explained in NAVADMIN 125/96. The policy is expected to remain in force through FY99. The FY96 Defense Authorization Act limits frocking of officers selected for promotion.

Frocking of these officers from lieutenant through rear admiral (lower half) must be specifically approved by the Chief of Naval Personnel (CNP). To be eligible, officers must be on a selection list for the higher grade, confirmed by the Senate for O-4 through O-7 and occupy or be ordered to a billet for the higher grade.

See NAVADMIN 125/96 for billet criteria and procedures for requesting frocking authority.
The Navy's traditional chief petty officer (CPO) initiation process must generate pride in the Navy's historical legacy and stress core values, the Master Chief Petty Officer of the Navy (MCPON) said in a recent interview.

"The major thrust this year is to get the chief selectees to read about their history and heritage," said Master Chief Electronics Technician (SW) John Hagan.

"And if we're making [them] do this, then we'd better be doing it ourselves. I am really pleased at the thought of the entire chief's mess becoming ... more familiar with our naval heritage."

A significant reason behind integrating naval heritage into the CPO initiation process is to relate that heritage directly to the Navy's core values of honor, commitment and courage. "Everything we do needs to
be consistent with and ... strengthen our knowledge and understanding of the core values. Initially, I was frustrated that we dropped tradition from our core values,” Hagan said. But after some thought, he realized that “tradition is not a value. Tradition is that part of your history that you preserve ceremonially. Tradition is exceedingly important ... it is the perspective in which our core values have meaning.”

The MCPON gave guidelines for the CPO initiation process in a recent issue of Direct Line, his newsletter for the senior enlisted community. In the introduction, he wrote, “CPO initiation is not simply a rite of passage, traditional greeting or festive occasion; ... it is a complex and empowering process that fosters unity and pride, builds camaraderie, enhances professionalism and even changes lives.”

Physical fitness training, the CPO Indoctrination Course and core values training are part of the process. Additionally, the use of the traditional “charge book,” reading assignments in naval heritage and community and civic involvement round out the evolution. This culminates with initiation day activities that are enjoyable and consistent with Navy goals, and a dignified advancement ceremony and subsequent celebration.

Much of the CPO initiation procedure will remain the same, but the eight-week season of 1996 will be the first to emphasize knowledge of naval heritage. Changing an established program usually means a period of adjustment and, said Hagan, “That’s why this year is more exploratory than I would like it to be. People are busy. Do people have time to read a book? I think so. It’s your priorities; career Sailors should be reading professional material regularly.”

Still, in addition to all the hard work, some events have been designed to add an element of fun to the season. “We’ll be doing some celebrating. We’ll have some parties, dances, khaki nights out and a khaki ball. Some will be ‘Chiefs Only’ — no one else will be invited.”

Teaching CPO selectees about the Navy’s traditions will help them communicate the importance of that legacy to junior enlisted Sailors. “The most important thing is to get Sailors, early on, to realize that the Navy they have joined has not only a proud history but a rich, colorful, complex history that they inherit.

“It’s their heritage. When you understand that, then you understand that the Sailors who went before you performed honorably, courageously, and in a committed way, with discipline. That teaches core values. Core values cannot be memorized or ordered into existence; they are developed over time, with effort.”

Knaak is a photojournalist assigned to Naval Aviation News, Washington, D.C.
Every vote counts

Story and photo by JO2 Chris Alves

It was a million to one shot! In a recent City Council election in Washington, D.C., the winning candidate won by a mere one vote.

So how can anyone say that one vote didn't make a difference? Your vote counts in every election.

Every Navy command has a voting assistance officer (VAO) who provides accurate, nonpartisan voting information and assistance to Sailors. "All voting assistance officers have the resources they need to help Sailors vote in an election year through our office," said Phyllis J. Taylor, director of the Federal Voting Assistance Program (FVAP).

Taylor and her staff keep VAOs informed through major databases with more than 28,000 users. "They receive our monthly newsletter, news releases and electronic messages which are the information they need to keep Sailors informed," she explained.

The Voting Assistance Guide (VAG) is the primary source of information for VAOs in fulfilling their duties. Chapter 3 of the guide includes complete information to assist Sailors in voting by absentee
ballot. The requirements vary from state to state and Chapter 3 has been organized alphabetically by state and territory for easy use.

"The VAG [gives addresses] where Sailors can mail the Federal Post Card Application (FPCA) and the deadlines for local election officials to receive it," Taylor said.

The FPCA is the form that eligible U.S. citizens in the Navy must complete to register and/or vote absentee.

If an individual is overseas and doesn't get a ballot after mailing their FPCA form, they have the Federal Write-In Absentee Ballot as a back-up ballot. "Those individuals can pick up the Federal Write-In Absentee Ballot that is in the hands of the VAO's worldwide lot better in 1996," Alves said. Phyllis J. Taylor added, "We need to get out and get more participation going. I think we could do a lot better in 1996," she added.

Toll-free numbers are available for Sailors. For voting problems that can't be resolved through the VAO, call toll free 1-800-438-8683.

The FPCA card is a postage-free postcard that serves as a registration form and an absentee ballot application for Sailors in and out of the Continental United States.

electoral process at federal, state and local levels.

Taylor's office sends electronic messages to all public affairs offices 90 days in advance of an election with dates and procedures Sailors need to know about voting.

FVAP provides the Voting Information Center which is a telecommunications center. Sailors can call the system and hear messages from members of Congress and candidates running for federal office. They can also get information directly from a member of Congress's office.

"[FVAP] is an avenue and a resource to help Sailors become more informed when they cast their ballot this election year," said Taylor. "And it's free because it's connected to the Defense Switching Network (DSN). Call DSN 223-6500, 24 hours-a-day."

State primaries are still going on and Taylor encourages every Sailor to participate. "An official survey conducted in 1992 reflected only 4 percent of military personnel were not interested [in voting]," Taylor said. "We need to get out and get more participation going. I think we could do a lot better in 1996," she added.

SEPTEMBER 1996

"Whether at sea or in a foreign land, Sailors should exercise their most important right."

- Phyllis J. Taylor

"There are also toll-free numbers in 50 countries around the world if problems arise," said Taylor. "Or Sailors can come directly into this office. So make sure you vote in 1996."

Alves is a photojournalist assigned to All Hands.
Hispanic Americans have distinguished themselves in naval service “above and beyond the call of duty” since the Civil War, earning this nation’s highest award for military valor — The Medal of Honor — 15 times.

- **Civil War**
  - Philip Bazaar
  - John Ortega

- **Boxer Rebellion**
  - France Silva

- **World War II**
  - Harold Gonsalves

- **Korean Conflict**
  - Fernando Luis Garcia
  - Edward Gomez
  - Ambrosio Guillen

- **Vietnam Era**
  - Baldomer Lopez
  - Eugene Arnold Obregon
  - Emilio A. De La Garza
  - Ralph E. Dias
  - Alfredo Gonzalez
  - Jose Francisco Jimenez
  - Miguel Keith
  - Jay R. Vargaas Jr.

First Hispanic Sailor Medal of Honor recipient:

Philip Bazaar was an Ordinary Seaman (O.S.) in the Navy. Born in Chile, South America, he was on board the USS Santiago de Cuba during the assault on Fort Fisher on Jan. 15, 1865. As a member of the boat crew detailed to one of the generals on shore, Bazaar bravely entered the fort in the assault and accompanied his party in carrying dispatches at the height of the battle. He was one of six men who entered the fort in the assault from the fleet.

*Source: Hispanics in American’s Defense*
America is the melting pot of the world, and it remains the country many cultures turn to when looking for a place to call home.

Hispanics from all over the world have migrated to the “land of opportunity.” From the mountains of Spain to the sandy shores of Mexico’s beaches, Hispanic descendants have brought their unique culture to America.

Like other cultures, Hispanics are ingrained in every fiber of American history. From the first recorded Hispanic exploration and conquest of North America in 1492 to the Bosnian crisis today, Hispanics are a proud part of our military history.

A part of that heritage is Journalist 2nd Class Cindy D. Alvarez, a naval reservist who drills with the Office of Information Detachment 206 at the Pentagon, Arlington, Va., and works as a Naval Criminal Investigative Service (NCIS) agent.

While most Sailors enlist in the Navy right after high school, Alvarez joined at the age of 26, following her graduation from the University of Texas in her home town of El Paso, Texas. After receiving a degree in journalism, she wanted to pursue a new life, an adventure. “I wanted to join the Navy. If figured if I could go through the enlisted ranks, I could do anything,” she said.

Her inner motivation comes from three distinct and strong ties, “God is first and foremost in my life, then my dad, then being a Texan. That’s how I feel, God, daddy, Texas. I am very proud of my heritage,” she explained. “My great-grandfather was Apache Indian and my great-grandmother was from the Basque Region in Spain. But, my home is definitely Texas.”

“Petty Officer Alvarez is totally committed to the Navy’s core values (honor, courage and commitment),” said JOC [SW] Michael Dean, her reserve unit’s enlisted division officer.

“Because of her cultural background, she’s adopted these values as her own. If there’s a job to be done, she’s the first to volunteer. If one of her shipmate’s needs a hand, she’s there. She never hesitates to stand up for what she believes in. She’s very proud to be a Sailor.”

Enlisting in the Navy didn’t cause Alvarez to abandon her native tongue. Being raised Hispanic in an English-speaking country had its advantages, she explained.

“Not only can I think in English, I can think in Spanish as well. I feel it’s given me a great respect for life.”

Allen is a photojournalist for All Hands.
A photo on the Sailor’s desk is of a cute little girl, her hair stuffed under a ball cap with a wide grin on her face. She holds a baseball bat raised and ready. Next to her photo are several others of, her sister and her mom. A quick look at any Sailor’s desk is likely to reveal photos of kids who call them “mom and dad.” But what Yeoman 2nd Class Ken Lopez’s desk doesn’t reveal is the multitude of kids who call him “coach.”

For the past five years, Lopez has turned his love for his family’s Hispanic culture and the responsibility of an involved parent into a love for teaching kids the value of teamwork and healthy competition through sports. What started as a way to get involved in his daughter’s love for soccer has given him a way to enrich children’s lives while they have fun. “Teaching children how to work together is an important part of helping them grow up, and sports is a fun way to accomplish that,” said Lopez.

Bill Liesman, a member of the Board of Directors of the Temecula, Calif., Youth Basketball Association, has seen the results of Lopez’s approach through his own daughter, who played last year for Lopez’s “Bulldogs.” “He has a gift for inspiring competitive spirit in his players for the purpose of team unity, not as a means to winning or losing,” said Liesman. He recognizes Lopez’ unique ability to organize a diverse group of parents and kids of varying age groups into a successful team.

Lopez credits most of his success as a youth sports coach and as a Sailor to the strong Hispanic family values he learned as a kid. He describes the many Mexican and South-American artifacts that adorn the home he shares with his wife, Nilce, and their two daughters, Ashley and Alisha. It’s clear this Sailor is proud of where he comes from.

The small city of Emporia, Kans., isn’t normally thought of as a center of Mexican-American culture. But to Lopez, growing up there in the late 1970s, it was an exciting place to learn about his colorful history. “There was always some kind of holiday or celebration going on,” he said. “I remember the whole family getting involved. I think that’s where I first developed an appreciation for my heritage.”
History and family make up that heritage. As a kid, Lopez wasn't short of role models. He's the grandson of a Mexican railroad worker who migrated north from Guadalajara in the 1930s to help build the Santa Fe Railroad. In high school, he lived with his grandfather and other family members. That's where he really got to know his Uncle Darrell. "He was always involved in some kind of event that promoted Mexican-American culture," said Lopez.

As a college student in an expanding minority community, Uncle Darrell was eager to be heard and have his culture recognized. "He wasn't really political, but he was always ready to educate us about what it meant to be a Latino," Lopez said.

A healthy respect for his culture, and the legacy of family unity passed down to him seem to contribute to his success as a coach and as a dad. His wife, Nilce, a Bolivian citizen currently experiencing the lengthy process of gaining U.S. citizenship, is proud of her husband's enthusiastic approach to sharing their Latin heritage. "Whenever we have guests over, we always serve some kind of Mexican or Bolivian food," she said. "And on holidays we teach the girls about the history of the events and serve traditional foods."

It takes a lot of effort to not only be a top-rate Sailor, but also a father to a multi-cultural family. According to Liesman, "It's amazing how he finds so much time to devote to his family and still give coaching 100 percent of his attention."

But it's time well spent for Lopez, because it's an investment in the future. As he expressed in an essay a few years ago about his cultural heritage, whether it's teaching teamwork and unity, or just sharing his heritage with his kids, "I will teach my culture and beliefs to my children, who will in turn, teach it to their families."

Furry is a San Diego-based photojournalist for All Hands.
At the U. S. Naval Observatory

Time is of the essence
When someone says “observatory,” images of telescopes, astronomers and dome-topped, round buildings usually come to mind. The Naval Observatory, Washington, D.C., is the source of official time for ships, aircraft and all other elements of the U.S. Navy and the entire nation. The time kept by the atomic clocks is constant to within one nanosecond (one billionth of a second) per day, and provides the heartbeat for the Global Positioning System (GPS). The need for such precision comes from many aspects of modern technology, including naval communications and navigation.

Suppose you’re on a submarine preparing to launch Tomahawk missiles at a specified target at a certain time. If your time is not synchronized to Naval Observatory time you won’t hit the designated target, posing a risk to untargeted structures and people.

For Interior Communications Specialist 1st Class Dawn Huffman, a member of the time service department and one of seven Sailors stationed at the observatory, knowing her job affects the fleet is what she likes best.

“When I was] on a ship, my job had an effect on the squadron and the ship,” she explained. “[Maintaining the correct time] affects the entire fleet.”

Chief Quartermaster (SW) Patrick McCarthy, the command chief, and the observatory’s astronomical applications department staff helps produce the Nautical, Air and Astronomical Almanacs for the Navy.

McCarthy and QMC (SW) Michael Fortier’s interaction with the developers of the System to Estimate Longitude and Latitude Astronomically (STELLA) made it easier for Sailors to adapt the program for underway use and training. With their assistance, the pull-down menus and data storage and retrieval functions of the STELLA Navigation Program were made Sailor-friendly for quartermasters in the fleet.

“Our job was to help scientists understand how U.S. Navy quartermasters work,” said McCarthy. He is now helping to formulate a new version of the program called 2.0 for the years 2000 to 2009.

The telescopes at the observatory include a 24-inch reflector equipped with charge coupled devices, a 12-inch refractor, and a 26-inch refractor. The 26-inch refractor was acquired in 1873 when it was the world’s largest refractor.

The U.S. Naval Observatory is building a Navy Prototype Optical Interferometer (NPOI), designed to improve our knowledge of the positions and motions of the bright stars.

This system will give a high-accuracy stellar reference frame for accurate guidance and targeting systems and a variety of astronomical purposes.

So remember, the next time you hear, “The follow-
ing is a time check from the pilot house," on the 1MC and you think it's not significant, think again – and remember where it came from. 

Alves is a photojournalist and Dallal is a photographer for All Hands.

Dave Hall, an astronomer in the astrometry department, takes a break on the spiral staircase located in the main building of the Naval Observatory.

The Naval Observatory's library houses more than 80,000 volumes of current scientific publications and many rare books and periodicals dating back to the 15th century. Included are the works of Newton, Galileo, Kepler and Copernicus.
Carved in stone in the support structure of the 12-inch Alvan Clark telescope is the face of either Naval Observatory Architect Richard Hunt or the observatory's first superintendent, Frederick V. McNair. It's still an unsolved mystery.

Dr. Steve Dick, an astronomer and historian at the Naval Observatory, stops by the library to look at a book that is more than 100 years old.

A view of the 26-inch telescope from the roof of the main building where the 12-inch telescope is located. To the right is the transit circle telescope building.
USNS Comfort proves readiness during exercise

Story by JO2 Roy DeCoste, photos by PH2(SW/DV) Eric J. Tilford

USNS Comfort (T-AH 20), one of the Navy’s two hospital ships, scored high marks for readiness while participating in a recent drill designed to test its mobilization and medical capabilities.

COMFEX 96-3 was a series of exercises designed to look at the ability of the Navy Bureau of Medicine, the Military Sealift Command and the Combat Logistics Force to activate and operate the 894-foot vessel as a 250-bed, surgically intense, medical treatment facility.

More than 700 crew members, including Sailors from National Naval Medical Center, Bethesda, Md.; Naval Medical Center, Portsmouth, Va.; and other East Coast commands brought the ship to life in Norfolk and prepared for the mission.

The ship headed for the Cape Charles, Va., coastal area where the exercise took place. The ship’s crew spent three days training and drilling in a joint environment with the U.S. Army for more than 12 hours each day.

Joint operations were a focus of the exercise, so Army medics and nurses worked alongside the Sailors in wards and intensive care units aboard the ship. Many of the simulated casualties brought in during the exercise were Medevaced by U.S. Army Blackhawk helicopters. In total, the three-day drill involved more
than 120 helicopter take offs and landings.

*Comfort* crew members also completed a chemical, biological and radiological decontamination drill, evaluating and practicing the ship's ability to receive and decontaminate patients.

*Comfort*’s patient administration division broke new ground by installing the Operational Fleet Hospital Information System (OFHIS) for its first time at sea. OFHIS is a highly specialized computer system specifically designed to track large numbers of patients through a treatment facility and report their location, destination and path at any time. Since *Comfort* is tasked to handle up to 200 casualties per day, up to a total of 1,000, this ability is crucial to the ship's mission.

Civilian mariners were also aware of the performance of the military crew and contributed their own efforts. “Out of all the deployments I have seen,” said Ray Smith, *Comfort*’s port engineer, “This is the best yet.”

*DeCoster and Tilford are assigned to the National Naval Medical Center, Bethesda, Md., public affairs office.*
When fighting between Liberia's warring factions escalated earlier this year, thousands of Liberian citizens and foreign nationals fled to the American Embassy in the capital Monrovia, seeking safety.

USS Guam (LPH 9) was halfway into its six-month Mediterranean deployment when orders were received to report to an area off the coast of Liberia.

Guam arrived on station and operated off shore as the command and control ship, providing noncombatant evacuation operations assistance and logistics support to the Joint Task Force Assured Response.
Sailors from Guam, Marines of the 22nd Marine Expeditionary Unit (MEU) (Special Operations Capable) and those from other commands supported the Marines ashore by providing necessities such as a base of operations, communications, medical care, aircraft equipment maintenance assistance and spiritual guidance.

In neighboring Freetown, Sierra Leone, military C-140 aircraft flew in supplies and personnel vital to ship and shore operations. When aviation equipment at the Freetown airport needed repairs, Aviation Support Equipment Technician 3rd Class David J. Christian of Ashburnham, Mass., and AS2 Robert J. Courtois, a Powhatan, Va., native, both stationed aboard Guam, flew in over hostile ground to put their expertise to use. “To be there, on the ground, giving support was awesome,” said Christian.

On the ground is where Hospital Corpsman 2nd Class (SW) Tim J. Grady, 22nd MEU (SOC)’s preventive medicine technician, worked during the operation.

“We’re flying evacuees out all the time, while the ships are here supporting us, giving us food and potable water.”

– HM2(SW) Tim J. Grady
Runners compete in the 50-yard dash.

Helo crews compete on land and water for AIRCREW OF THE YEAR

Story and photos by JO2 Rodney Furry

Gasp ing for air and fighting for balance, Aviation Warfare Systems Operator 3rd Class Darren Baldwin dragged himself from the surf, oblivious to the escalating roar of the crowd on the beach. Just a short 100-yard dash to a line in the sand and Helicopter Anti-Submarine Squadron (Light) (HSL) 41, Naval Air Station North Island, Calif., would be the 1996 Aircrew of the Year.

“I knew people were ahead of me when I hit the water, so I just ducked my head low and charged,” said Baldwin, a native of Concord, Calif. Once out of the water and weighed down by the buoyancy-control device around his neck and the fins and mask under his arm, Baldwin was on his own for this last leg of the two-mile swim/run relay. But with his cheering crew hot on his heels, he couldn’t have quit even if he wanted.

Teamwork is the focus of the three-year-old event for the 13 Navy, Marine Corps and Coast Guard helicopter crews. “This was all about crew coordination,” said Aviation Systems Warfare Operator (AW) 2nd Class Aaron Jacob, a Virginia Beach, Va., native. “It really made the team [members] feel good about themselves and each other when we accomplished tasks together.” Jacob, a popular figure at the competition after winning top individual honors for three years running, helped the HSL-47 “Saberhawks” to a 4th place overall standing.

The pilots and enlisted aircrewmen competed side by side in 12 events starting with a written exam that tested the aircrewmen’s knowledge of first aid, CPR and aviation warfare operations.

Following the exam, the crews were put through a physical fitness gauntlet testing their strength, speed and endurance. They fought for dominance at the bench press and deadlift, and in several foot races. In one of the running events, the crews attracted a crowd at San Diego’s Balboa Park as they lumbered through a

Sailors test their endurance during the 800-meter buddy tow.

An aircrewman’s job requires feeling as comfortable in the water as on land. The participants showed their aquatic agility in both the pool and the ocean. One of HSL 41’s major stepping stones to an overall victory was a record-setting time of 17 minutes and 17 seconds in the 800-meter “buddy tow.” In a realistic scenario, rescue swimmers had to drag a “survivor” 16 laps wearing a wetsuit and complete rescue equipment.

“Our job is special, and just being a part of this motivates me to be the best Sailor I can be,” said Jacob. “Not just here, but in everything I do.”

Furry is a San Diego-based photojournalist assigned to All Hands.
A Capital Assignment
Story by JO1(SW) Jim Conner, photos by PH3 Sam Dallal

It is a city rich in history, adorned with monuments, memorials, museums and a host of renowned landmarks. It is here where millions of people from all over the world come to see and learn about their country’s heritage. Residing within its boundaries is the seat of government of the most powerful and influential nation on earth. It is here where decisions are made that affect everyone in America. Welcome to our nation’s capital, Washington, D.C.

Located about 30 miles south of Baltimore on the Potomac River between Maryland and Virginia, Washington, D.C., offers Sailors a wealth of other opportunities. U.S. Navy presence has been strong here since 1799 when the Washington Navy Yard (WNY), located on the banks of the Anacostia River in Southeast Washington, D.C., was built. Even today, when U.S. Navy ships visit Washington, D.C., they pass the tomb of George Washington at Mount Vernon, Va., on their way up the Potomac. Navy protocol dictates that crew members “dress the rail” in dress blues. When opposite the tomb, a whistle is sounded, the flag is flown at half mast and persons on deck salute facing the direction of the tomb.

Naval District Washington (NDW), headquartered at WNY, includes more than 400 naval commands and activities in the metro area. These organizations employ more than 70,000 military and civilian personnel.

Upon your arrival, NDW’s Smart Start program offers a five-day orientation to the metropolitan area. The program covers housing, education opportunities, family support services and a wide variety of other helpful topics.

If you have medical concerns,

- The annual Cherry Blossom Festival, which only lasts a week, is the largest collection of Japanese cherry trees in the United States. They were given to us just after World War I by Japan. There are more than 200 trees.
- Thomas Jefferson’s statue reigns supreme at the memorial on the tidal basin.

you’ve come to the right place. NDW is home to two of the most prestigious medical institutions in the world—National Naval Medical Center, Bethesda, Md., and Walter Reed Army Hospital, Washington, D.C. These facilities are equipped to support any medical need that arises including those of Sailors who have family members in the Exceptional Family Member program.

Two military general hospitals are also in the area—Andrews AFB, Md., and Dewitt Army Hospital, Fort Belvoir, Va.

Clinics are available at Fort George Meade, Md.; U.S. Naval Academy, Annapolis, Md.; Fort Myer, Va.; Bolling AFB, Washington, D.C.; Langley AFB, Va.; and WNY.

Off-duty time in NDW is the best part. Morale, Welfare and Recreation Services (MWR) offers you and your family tickets to local theme parks, concerts, Baltimore Orioles baseball games at Camden Yards, and Washington Redskins football games at Robert F. Kennedy (RFK) Stadium, through the Information Tickets and Tours (ITT) office.

“We are in the business of boosting morale,” said Cynthia Kirby, director of ITT. “Many new people want to get to know the area and see the sights Washington, D.C., has to offer. That’s where we come in. We can provide them with all the help they need to ensure they have a lot of fun during their tour here.”

“I chose duty in Washington, D.C., because I enjoy the history that is associated with America,” said Yeoman Seaman Gary E. Guisinger, of headquarters Naval District Washington.

Although the area is considered high cost, it doesn’t bother Guisinger,
“I chose duty in Washington, D.C., because I enjoy the history that is associated with America.”

- YNSN Gary E. Guisinger

Washington.

Although the area is considered high cost, it doesn’t bother Guisinger, a 20-year-old from Springfield, Ohio, who shares a town house with two roommates. “I think the experience of living in our nation’s capital is worth it,” he said. “We’ve got the White House, the Pentagon, the Lincoln Memorial and the Smithsonian’s museums on the Mall — all within minutes of each other. It doesn’t get any better than that.”

The famous museums of the Smithsonian Institution house everything from the Hope Diamond to the Spirit of St. Louis, the plane Charles Lindberg flew across the Atlantic Ocean. There are also the Navy and Marine Corps Memorials and Arlington National Cemetery, where you can watch the changing of the guard at the Tomb of the Unknowns and visit the grave sites of famous Americans, such as the late Presidents John F. Kennedy and William Howard Taft. Most attractions are free to the public.

Personnelman 3rd Class John Hoffman of Personnel Support Detachment Anacostia had a different reason for wanting to be stationed in Washington, D.C. “I wanted to be where all the decisions are made and this is it,” said the San Diego native.

More than 500,000 people congregated on the National Mall to watch the 1996 fireworks.

Hoffman, who resides with his wife in a new base housing unit near Naval Station Anacostia, said he also enjoys shopping in the local outlet malls. “I’ve seen the West Coast,” he said. “This tour of duty gave me the opportunity to see the East Coast. Washington, D.C., is surrounded by many beautiful suburban neighborhoods.
A The U.S. Naval Academy is located in historic Annapolis, Md. The Academy offers free tours of the grounds.

The U.S. Navy's Ceremonial Guard takes part in a ceremony at the Tomb of the Unknowns in Arlington National Cemetery, Arlington, Va.

with serene country settings. It's a real pleasure to be stationed here.

Old Town in Alexandria, Va., a historic seaport on the Potomac River, offers everything even the most discriminating shopper or food connoisseur could ask for. Hundreds of boutiques, shops and restaurants are nestled on cobblestone streets that snake through the rustic town. They offer many worldly delights from places such as India, Germany, Japan and Italy. Area residents boast that the Chesapeake Bay offers some of the best seafood in the area, particularly steamed blue crabs, a local delicacy.

Getting around Washington, D.C., is easy. The subway system, known as the Metro, stretches from downtown Washington, D.C., deep into Maryland and Virginia. You're just minutes away from everything in the district.

If you're the adventurous type, there are several ski
## COLLEGES AND UNIVERSITIES IN THE WASHINGTON, D.C. AREA

Navy Campus pays tuition assistance for the following colleges and universities:

- Allegheny Community College, Cumberland, Md.
- American University, Washington, D.C.
- Anne Arundel Community College, Arnold, Md.
- A.T.I. Career Institute, Falls Church, Va.
- Averett College, Danville, Va.
- Bowie State University, Bowie, Md.
- Catholic University of America, Washington, D.C.
- Catonsville Community College, Catonsville, Md.
- Central Michigan University, Mount Pleasant, Mich.
- Central Texas College, Killeen, Texas
- Charles County Community College, La Plata, Md.
- Dundalk Community College, Baltimore
- Embry-Riddle Aeronautical University, Daytona Beach, Fla.
- Essex Community College, Baltimore
- Florida Institute of Technology, Melbourne, Fla.
- Frederick Community College, Frederick, Md.
- Gallaudet University, Washington, D.C.
- George Mason University, Fairfax, Va.
- Georgetown University, Washington, D.C.
- George Washington University, Washington, D.C.
- Hagerstown Junior College, Hagerstown, Md.
- Howard County Community College, Clarksville, Md.
- Howard University, Washington, D.C.
- Johns Hopkins University, Baltimore
- Lincoln Technical Institute Baltimore and Landover, Md.
- Loyola College, Baltimore
- Maryland Drafting Institute, Langley Park, Md.
- Marymount University, Arlington, Va.
- Montgomery College Rockville, Germantown and Takoma Park, Md.
- National Conservatory of Dramatic Arts, Washington, D.C.
- National Louis University, Evanston, Ill.
- New England Tractor Trailer, Baltimore
- Northern Virginia Community College, Annandale, Va.
- Park College, Kansas City
- Potomac State College, Keyser, Va.
- Prince George's Community College, Largo, Md.
- Southern Illinois University, Carbondale, Ill.
- Saint John's College, Annapolis, Md.
- Saint Mary's College, St. Mary's City, Md.
- Saint Mary's Seminary/University, Baltimore
- Strayer College, Washington, D.C.
- Troy State University, Troy, Ala.
- University of Baltimore
- University of District of Columbia, Washington, D.C.
- University of Maryland - Baltimore, College Park and Baltimore City, Md.
- University of Maryland University College, College Park, Md.
- University of Oklahoma, Norman, Okla.
- Washington College, Chestertown, Md.
- Webster University, St. Louis

...resorts and camping facilities in the nearby mountains of Maryland, Pennsylvania, Virginia and West Virginia. Maryland's Eastern Shore is home to a variety of ocean front beach resorts including Ocean City.

If you're looking to further your education, NDW is one of the best duty stations on the planet. According to Ava Marlow-Hage, education services officer at Navy Campus, Naval Station Anacostia, tuition assistance is paid to 56 colleges in the Washington area.

"People who work here in NDW live anywhere from Annapolis, Md., to Manassas, Va.," she said. "No matter where they live, there is a college near them. We help Sailors get everything from a high school GED to a Ph.D. We encourage everyone to stop by because education can make a difference in a Sailor's career. It's the key that unlocks everything in their future."

No matter what your needs are, a tour of duty in NDW is an opportunity no Sailor should pass up. The
If you are looking for cultural diversity then the District of Columbia is the place to be. The Chinese New Year parade held in February is just one of many cultural festivals.

It's football season in the nation's capital. Washington, D.C., offers Sailors every major professional sport including soccer and hockey.

Getting around Naval District Washington is easy when you use the Metro. With stops in Maryland, Virginia and the District, you can't go wrong.

The nation's capital has been the Navy's home for two centuries, and we say to you, "Welcome to Naval District Washington."

Conner is a photojournalist and Dallal is a photographer assigned to All Hands.
Washington Harbor, within view of the Kennedy Center, is convenient to Georgetown and offers many cozy cafes along the Potomac that serve light fare as well as full meals.

The Vietnam Memorial is one of the most visited places around the Mall. People from all across the nation come to pay their respects to Americans who gave their lives.
Paddle boats on the tidal basin provide a great way to exercise and see the Jefferson Memorial.

Kids and adults of all ages can recall their childhood while flying kites on the National Mall.

The Chesapeake Bay offers local residents some of the area's finest seafood. At the local Fisherman's Wharf in the District, fresh seafood is delivered almost hourly. James Scott lets a customer inspect one of the fruits of the Chesapeake — blue crabs.
It was a task force of seven ships and approximately 1,800 men who arrived on the shores of Ross Island, Antarctica, in 1955 with a mission to establish an airfield and base of operations.

This base would then be used to support the establishment of another base at the South Pole the following summer.

The Sailors of the first Operation Deep Freeze succeeded in not only building an air base at what is now known as McMurdo Station, but they also succeeded in opening up the Antarctic continent for scientific exploration.

The U.S. Navy's legacy in Antarctica continues today as Operation Deep Freeze celebrates its 40th Anniversary.

Today, Sailors from U.S. Naval Support Force, Antarctica (NSFA) and Antarctic Development Squadron (VXE) 6 continue to make scientific research in Antarctica possible and make the National Science Foundation's (NSF), U.S. Antarctic Program (USAP) the largest and most ambitious Antarctic program in the world.

“Our scientists can virtually come and go as their science dictates, rather than suffer the enormous periods of time needed to transit to and from the continent by ship,” said Erick Chiang, NSF Director of Operations for the Office of Polar Programs.

More than 535 U.S. Navy personnel from NSFA and VXE-6 deployed to Antarctica during the 1995-96 summer season. NSFA provided essential communications, weather information, air traffic control services, medical care and administrative assistance, while VXE-6 flew and maintained six LC-130 Hercules aircraft and six HH-1N Huey helicopters.

USAP requires the 12 aircraft to provide logistical support to a wide variety of science projects in the local vicinity and the deep field. The helicopters make flights to numerous research camps within a 150-mile
radius of McMurdo including the Dry Valley sites. The LC-130 transports fly to more distant locations such as the South Pole, Shakleton Glacier, Byrd Surface Camp and Upstream Bravo.

This season alone, Hueys provided transportation assistance for more than 40 projects while Hercules aircraft shuttled equipment and personnel for at least a dozen.

"This mobility has made USAP foremost in Antarctic research among the 26 nations that support a program on the continent," Chiang said.

U.S. Navy activity on the continent has steadily increased since Operation Deep Freeze I in 1955-56. Although the early years saw a good deal of construction during the creation of McMurdo, intensive scientific research has recently called for more flight operations.

"Every year, our tasking has increased, yet we've been able to meet the demand," said VX-6 Helicopter Operations Officer LT Adam Paterson.

The 1995-96 summer season marked the end of U.S. Navy helicopter operations in Antarctica. For the 1996-97 season a civilian contractor will provide helicopter services.

"We're sad to be leaving," Paterson said. "Almost every VX-6 helo pilot specifically requested this duty..."
because of the flying time and interesting work it offers."

The VXE-6 Hercules operation has had a season to
rival that of Operation Deep Freeze II when Navy aircraft
 airlifted 760 tons of supplies to build the South Pole
station.

A steady increase in Navy activity is reflected in the
difference between the present and the 1955-56 season
when division aircraft flew merely 1,400 hours. In the
1995-96 season VXE-6 LC-130 aircraft logged more than
2,500 hours by the end of January.

NSFA has seen its role in USAP diminish considerably
during the last few years. However, its command and
control role is still vital to completing the Navy’s mis-

Fourteen-year veteran of Antarctica, ASA Lab Science
Manager Steve Kottmeier voices a common opinion.
"Civilians might have the know-how to do the job, but
since the Navy has worldwide experience, they have
solutions to the problems Antarctica can bring."

Poulson is assigned to Naval Support Force Antarc-
tic Public Affairs Office, McMurdo Station Antarctica.

May 9, 1926: Then-CDR Richard E. Byrd and Chief Machinist's Mate Floyd Bennett flew
over the North Pole.

1928-1930: Byrd's first Antarctic Expedition. Little America Base
Camp established.

Nov. 28, 1929: Byrd flies to the
South Pole.

1939: Byrd's expedition built
Little America III and sent out
five exploring parties.

1941: Bases closed during World
War II.

1955-1956: Byrd visited Antarcti-
ca, saw Little America V estab-
lished, and made his third flight
over the South Pole.

1957: Byrd took charge of the
U.S. Antarctic program for the
International Geophysical Year.

Photo by Harry Wexler, National Science Foundation

► Despite the
cold, National
Science Founda-
tion scientists
perform studies
of fish, aboard
the research
vessel Nathaniel
B. Palmer.
Pretty as a picture w/room to grow and close to schools. This 3 BR, 2 1/2BA home w/huge kit. and breakfast bar is sure to excite you. The 7 yr. young, 3-lvl townhouse has assigned parking, new carpet and copper pipe throughout, a skylit loft/den, fireplace, w/laundry downstairs in unfinished area. The custom deck and patio are perfect for summer entertaining. Gas heat and hot water, central a/c, city water/sewer and a sided exterior make upkeep easy.
Buying a house

Story and photos by JO3 Jeremy Allen

Owning your own piece of the “American pie” is a dream of most Americans. However, buying your dream house can cause problems if you’re not prepared.

Buying a house today can be challenging at best. With real estate sales up and down almost as much as the interest rate, most Sailors are hesitant to take the plunge into home ownership.

Sailors used to move often and never seemed to put down roots. With the Navy’s new home-basing program, the dream of buying a home is quickly becoming a reality for many Sailors.

To make the process easier, Cheryl Crigger, a Multiple Listing Service (MLS) housing specialist from the Navy Public Works Center, Washington, D.C., suggests talking with your local family housing office before signing any documents.

“I think people need to first just sit down and talk with their Realtors, [but] just because you sit doesn’t mean you have to buy,” said Renee Williams, principal broker and owner of a Northern Virginia real estate company.
"People need to get educated. Unless you get educated, you won't [make] a good investment."

"Buying a house is one of the most important decisions you will ever make," said Crigger. "Location, location, location, are the three things you should look for when buying a house. You should also look at that property with three other things in mind: resale, resale, resale. Look at the schools, shopping areas and crime rate." According to Crigger, once you have found a house you like, find out what kind of financing the house has received approval for — conventional [a bank or credit union], FHA [Federal Housing Administration] or VA [Veterans Administration]. Then work with your Realtor to see if you qualify to assume the present loan on the house or if you need to find "new money" through a bank or credit union, the FHA or VA.

"Getting the loan is usually easiest for the first-time buyer if they go through the VA because they have the best debt ratio," said Crigger. "However, many Sailors qualify for a VA loan at a higher rate than they really should take," added Crigger.

"A Sailor can actually buy a house with absolutely no money down, up to $203,000, if they use their VA benefits and the seller or builder agrees to pay the points and closing costs," said Bob Davis, a loan officer of a Maryland mortgage company. "The only way to see if you're getting a good deal is to shop around for the best interest rate," added Davis.

"Because the points and interest rate are always negotiable, I can tailor the deal with each person depending on their situation. Remember, if the interest rate is higher and the points are lower, less up front money is needed. The more money you have up front the lower your interest rate will be," he said. "And," Davis added, "Getting a pre-approved loan helps since you will have a better understanding of your financial limits."

"Sailors can often buy more house than they need. They usually buy to the maximum amount they qualify for," said Williams. "You don't want to be house poor and end up being strapped to your home." Her advice to first-time home buyers is, "Remember, it's your first house not your dream home."

"It's also very important to have a good Realtor to represent you," said Crigger. "Your Realtor will pull up the market for you on a computer and help you make a wise decision, instead of 'helping' you buying into something you can't sell in a couple of years."

The number one problem for first-time home buyers is money, according to Williams. Sailors should sit down and make a financial plan, from food costs and car payments to housing costs and life insurance. Think about what you need rather than what you want. Figure out what you have room for instead of trying to make room for what you have, explained Williams. "Buying real estate is a long-term investment, don't enter into it lightly."

Allen is a photojournalist assigned to All Hands.
If the house you’re looking at has appliances, make sure they are in working order.

How to Hire a Real Estate Agent

1. Is the agent knowledgeable with the type of real estate you are interested in purchasing — residential, commercial, land, etc.?

2. What type of continuing education or designations has the real estate agent completed?

3. How often does the agent attend seminars or classes to keep up-to-date? Real estate changes daily: an agent should always stay current with the market.

4. Will you and the agent work well together? Ask for references from previous clients. Who did friends or family use when they bought property.

5. Is the agent knowledgeable about mortgages?

Although the agent isn’t a loan officer, their expertise will benefit you during the contract offer.

6. Has the agent analyzed the local market?

7. Will the agent represent the seller, the buyer or both? In some states, an agent must let you know up front if they are a seller’s or a buyer’s agent.

8. What specific jobs will the agent do for you? How will they find you a home?

9. How often can you expect to hear from the agent?

Ask tough questions. Find out what a Realtor has to offer. Check out their references. It is important to choose someone you can trust!

Remember to check every nook and cranny when looking for a house.
Tips BEFORE you buy:

Consult your Navy legal assistance office before you sign.

A signed contract is binding and can’t be changed without the consent of all parties involved. Some states define what a real estate contract must look like, while in other states it doesn’t matter whether it’s written on official paper or cardboard — it’s legal.

It pays to get legal advice before you sign any agreement. Verbal agreements won’t help you if the seller later refuses to sell his home to you. Even though the Navy legal office can’t represent the member or draft a contract, they can offer advice on the terms of the contract and point out potential pitfalls and make suggestions.

Ask about codes or restrictions on the property.

You may not be allowed to park your boat or recreational vehicle (RV) on the property, paint the house a certain color or build an addition. Are there property owner’s association dues that must be paid? If you are planning to buy land and then build a home, make sure your plans will pass an environmental inspection before you commit yourself to purchase. Ask questions.

Know the home’s condition.

Have a home inspection done. If the furnace, plumbing, wiring or roofing is old or faulty, it could mean costly repairs. It’s worth paying to have a professional engineer survey the home. Write a contract contingency clause stating the house must pass inspection for the contract to go through.

Think RESALE when you select a house.

Chances are, one day you’ll be selling your home, so it should be attractive to future buyers. Check the school system, distance to work sites (civilians and military), shopping centers and the area’s crime report. Is the area prone to flooding? Think about the future — you don’t want to get stuck with something that won’t sell later.

Shop for financing and beware of SPECIAL DEALS.

Many types of mortgages are available, from 30-year conventional loans to adjustable-rate mortgages (ARMs) that start off with low monthly payments which can increase if interest rates rise. Some loans have low rates initially with large “balloon payments” later. Be cautious of ARMs with negative amortization (see glossary). At the end of the mortgage period you may still owe a large sum of money.

The VA guarantees home loans for veterans and service members. The benefit of the guarantee program is that it meets the requirements for investment protection demanded by commercial lending institutions through substantial down payments.

Because VA-guaranteed loans require little or no down payment and protects the lender, it’s easier for first time home buyers or those without substantial savings to purchase their home through the VA. Eligible veterans and active-duty members should contact the nearest VA office or commercial lending institution for more information and application's.

Sailors can use VA benefits to purchase a house even if they’ve used a VA loan before, if the previous loan has been paid off. If you did not apply for a reinstatement of eligibility when you sold your house that had a VA loan, then check with your local VA office to apply for a reinstatement of eligibility before you go house hunting.

No credit isn’t necessarily bad credit.

Home buyers can find out the maximum loan amount for which they qualify before they begin shopping for a house through a real estate agent or mortgage lender. The agent or lender will analyze your income, debts and other obligations and perform a credit check through one of the national credit bureaus.

Don’t become house poor.

Many people fail to consider the other costs associated with a monthly house payment. There is not only the cost of your loan with interest, but also local taxes and house insurance. Make sure your loan limit includes principle, interest, taxes and insurance, called (P-I-T-I). You’re better off not buying at the maximum amount for which you qualify. Remember to leave money for unforeseen expenses.

Hire professionals who will represent YOU.

Choose your own attorney and survey engineer. Don’t have the seller or agent make the selection unless you have researched their credentials and are satisfied with their reputation.
Adjustable Rate Mortgage (ARM) — A mortgage with an interest rate that changes over time in line with movements in the index. Also known as adjustable mortgage loans (AMLs) and variable rate mortgages (VRMs).

Adjustment Period — The length of time between interest rate changes on an ARM. A loan with an adjustment period of one year is called a one-year ARM, which means that the interest rate can change once a year.

Amortization — Repayment of a loan in installments of principal and interest, rather than interest-only payments.

Annual Percentage Rate (APR) — The total finance charge (interest, loan fees, points) expressed as a percentage of the loan amount.

Assumption of Mortgage — A buyer’s agreement to assume the liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the new buyer to release the original borrower (usually the seller) from liability.

Balloon Payment — A lump sum principal payment due at the end of some mortgages or other long-term loans.

Binder — Sometimes known as an offer to purchase or an earnest money receipt. A binder is the acknowledgement of a deposit along with a brief written agreement to enter into a contract for the sale of real estate.

CC&Rs — Covenants, conditions and restrictions. A document that controls the use, requirements and restrictions of a property.

Certificate of Reasonable Value (CRV) — A document that establishes the maximum value and loan amount for a VA guaranteed mortgage.

Closing Statement — The financial disclosure statement that accounts for all of the funds received and expected at the closing, including deposits for taxes, hazard insurance and mortgage insurance.

Contingency — A condition that must be satisfied before a contract is binding. For instance, a sales agreement may be contingent upon the buyer obtaining financing.

Conversion Clause — A provision in some ARMs that enables you to change an ARM to a fixed-rate loan, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate. This conversation may cost extra.

Cooperative — A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

CRB — Certified Residential Broker. To be certified, a broker must be a member of the National Association of Realtors, have five years experience as a licensed broker and have completed required Residential Division courses.

Due-On Sale Clause — A clause that requires full payment of a mortgage or deed of trust when the secured property changes ownership.

Earnest Money — The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

Escrow — A procedure in which a third party acts as a stakeholder for both parties’ instructions and

Answers to frequently asked questions:

**Q** How long does it take to process a mortgage application?

Usually about 45 to 60 days. It can take as few as 30 days or as long as 90 for some transactions. The actual time depends on how quickly the lender can get an appraisal of the property, a credit report and verification of employment and bank accounts.

**Q** What documents will I have to provide?

Be prepared to provide verification of income (including a pay stub and recent tax returns), bank account numbers and details on your long-term debt (credit cards, auto loans, child support, etc).

**Q** Could anything delay approval of my loan?

If you provide the lender with complete, accurate
assumes responsibility for handling all of the paperwork and distribution of funds.

FHA Loan — A loan insured by the Federal Housing Administration of the Department of Housing and Urban Development.

Federal National Mortgage Association (FNMA) — Known as Fannie Mae. A privately owned corporation created by Congress to support the secondary mortgage market. It purchases and sells residential mortgages insured by FHA or guaranteed by the VA, as well as conventional home mortgages.

Graduated Payment Mortgage — A residential mortgage with monthly payments that start at a low level and increase at a predetermined rate.

Home Inspection Report — A qualified inspector's report on a property's overall condition. The report usually includes an evaluation of both the structure and mechanical systems.

Home Warranty Plan — Protection against failure of mechanical systems within the property. Usually includes plumbing, electrical, heating systems and installed appliances.

Index — A measure of interest rate changes used to determine changes in an ARM's interest rate over the term of the loan.

Loan — A legal hold or claim on property as security for a debt or charge.

Loan Commitment — A written promise to make a loan for a specific amount on specified terms.

Loan-To-Value Ratio — The relationship between the amount of the mortgage and the appraised value of the property, expressed as a percentage of the appraised value.

Margin — The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

Mortgage Life Insurance — A type of term life insurance often bought by home buyers. The coverage declines as the mortgage balance decreases. If the borrower dies while the policy is in force, the mortgage debt is automatically covered by insurance proceeds.

Negative Amortization — Occurs when monthly payments fail to cover the interest cost. The interest that isn't covered is added to the unpaid principal balance, which means that even after several payments you could owe more that you did at the beginning of the loan. Negative amortization can occur when an ARM has a payment cap that results in monthly payments that aren't high enough to cover the interest.

Origination Fee — A fee or charge for work involved in evaluating, preparing, and submitting a proposed mortgage loan. The fee is limited to 1 percent for FHA and VA loans.

Point — An amount equal to 1 percent of the principal amount of the investment or not. The lender assesses loan discount points at closing to increase the yield on the mortgage to a position competitive with other types of investments.

Prepayment Penalty — A fee charged to a borrower who pays a loan before it is due. Not allowed for FHA or VA loans.

Private Mortgage Insurance (PMI) — Insurance written by a private company protecting the lender against loss if the borrower defaults on the mortgage.

Purchase Agreement — A written document in which the purchaser agrees to buy certain real estate and the seller agrees to sell under stated terms and conditions. Also called a sale contract, earnest money contract or agreement for sale.

Title Insurance Policy — A policy that protects the purchaser, mortgagor or other party against losses.

VA Loans — A loan, made by a private lender, that is partially guaranteed by the Veterans Administration.

information, everything should go smoothly. You may face a delay if the lender discovers credit problems — a history of late or non-paid debts or a tax lien. You may have to then submit written explanations.

Be sure to notify your lender if your personal or financial status changes between the time you submit an application and the time it's funded. If you change jobs, get an increase or decrease in salary, incur more debt or change your marital status, let the lender know promptly.

What do the closing costs include?

Closing costs cover the processing and administration of your loan. In addition to a loan fee, you'll usually be asked to prepay interest charges and pay monies due for the partial month in which you close to include property taxes, hazard insurance and mortgage insurance.

Q: When do my mortgage payments begin?
A: Usually about 30 days after closing. The actual date will be in your closing documents.

Q: What's included in my house payment?
A: Principal and interest on your loan. Depending on the terms of our loan, the payment may also include hazard insurance, mortgage insurance and property taxes.

Q: Can I pay those other things separately?
A: Not if it's an FHA-insured or VA loan. With most other loans, you can pay your own taxes and insurance if you borrowed no more than 80 percent of the purchase price or appraised value of your home. Check with your lender to be sure.
Models of Success

Aviation Electrician’s Mate selected for OCS

As far back as he can remember, Aviation Electrician’s Mate 2nd Class (AW) Carlos Ortiz’s motivational technique is simple. He sets a goal, then achieves it through hard work and dedication. Recently notified of his selection for Officer Candidate School (OCS), Ortiz is on his way to fulfilling yet another goal — becoming a naval aviator.

OCS is an intensive officer training program that provides professional military education and training to highly qualified men and women with baccalaureate degrees.

Growing up in Puerto Rico, Ortiz dreamed of becoming a pilot. He moved to the United States at 12 and decided that his dream was going to one day become a reality. With the financial assistance and emotional support he received from his mother, he achieved that goal — and became a privately licensed pilot at the age of 16.

Eager to learn as much as he could about aviation, Ortiz decided to join the Navy, June 6, 1990, three days after graduating high school. He had every intention of pursuing a commission.

“When I enlisted and was given the aviation electrician’s mate rating, I was grateful because I knew there was a lot for me to learn,” Ortiz said. “At my first command, NAS Oceana, I learned the Navy also paid for 75 percent of your tuition, so I wasted no time in trying to further my education,” he added.

Ortiz enrolled at Embry-Riddle Aeronautical University in May 1991 while assigned to sea duty and excelled at both his naval career and his education. He earned his enlisted aviation warfare specialist designation in July 1994 and his bachelors of science degree in professional aeronautics in June 1995. That same month he reported to work at NAS Norfolk’s aircraft intermediate maintenance department (AIMD), his second command.

“I set realistic goals for myself and then I put all of my energy into making those goals attainable,” said Ortiz. “Though I believe in hard work and self-motivation, I don’t consider myself better than anyone. I believe that I’ll be a very good officer because I intend to remain grounded and to treat everyone, regardless of rank, race or disposition, with respect.”

Story and photo by SN Michelle Lewis assigned to NAS Norfolk public affairs office.

Mess specialist fulfills childhood dream

As a child, there was one thing that Mess Management Specialist 2nd Class Joanne Buco longed to do. She wanted to master the art of cooking. For her, the dream seemed so simple. But, for a child who spent her entire childhood in foster homes, the reality was that the opportunity never presented itself. Years later, the Navy gave Buco that opportunity through the mess management specialist rating.

Buco enlisted in November 1987, completing recruit training in Orlando, Fla., and MS “A” school in San Diego. Her first duty station was Recruit Training Command, Naval Station San Diego, where she catered to the nutritional needs of more than 13,000 recruits three times a day, five days a week.

Even with all her training, Buco had to make some major adjustments in her life to accommodate the long hours and hectic schedules demanded by her rating.

“There I was, just out of ‘A’ school and part of the team responsible for operating the kitchen and dining area used to feed that many recruits on a daily basis. It was an awakening for me. I was working more than 17 hours a day, cooking and cleaning and yet, every day was different,” said Buco. “I picked up many skills along the way. It was a fast-paced environment yet I had to perform my job efficiently and timely. After leaving the command, I realized that if I could do that, then I could do anything.”

The different skills that Buco picked up at her first command were put to use at her second one, USS Shenandoah (AD 44) and her third, Naval Air Station, Norfolk. Since reporting to the air station in April 1993, Buco hasn’t wasted any
CTI1 shines above the green at Fort George G. Meade

In a sea of green and a land of cammies and fatigues at Fort George G. Meade, Md., Cryptologic Technician (Interpretive) 1st Class Raul Mejorado stands out. His Navy whites are an obvious indicator that he differs from his Army colleagues, but there is more than meets the eye. In his effort to improve the image and further the presence of the Navy on an Army post, Mejorado proudly displays his service in heading the Naval Security Group Activity, Fort Meade Color Guard unit.

As petty officer in charge, he is responsible for the 25-member team's training, scheduling, performance acumen and protocol. His group displays their commitment to service at funerals, commissionings, retirements and in the local community parades.

Additionally, the unit was requested to perform at the National Football League's Baltimore Ravens' premier showing in August. "I take pride in having the opportunity to represent the Navy and the NSG at ceremonial functions and within the community," he said. "Also the leadership skills I have attained from being in this position lets me give others the same opportunities at other events."

As an ambassador, he has incorporated the Navy into the deaf community. For the last two years, the NSGA Color Guard has performed at the Maryland School for the Deaf's (MSD) high school homecoming football game. The Sanger, Calif., native has been active with the school since he and his wife learned their daughter was born with Waardenburg's Syndrome, a rare disease that causes deafness. For the upcoming school year, he will serve as the president of MSD's parent-teacher-counselors association. The eight-year veteran's future Navy goals include earning a master's degree and a commission.

Story and photo by JO2(SW) Dave Fitz and J03 Jackie Hess both assigned to the Fort George G. Meade public affairs office.

time earning a reputable name for herself. Today she serves as the assistant watch captain. Her work still involves cooking, cleaning, safe handling and operation of equipment plus, added responsibilities.

"Though things are less hectic at the air station, I'm in a supervisory position and have an added workload - from supervising the supply orders to making sure the junior personnel are getting the proper guidance to do their job well.

The basics never change, regardless of what position you hold in or out of the kitchen. You're always part of a team that has to have breakfast, lunch and dinner ready at a specific time. You learn to work together and to be a jack-of-all-trades," said Buco.

The Providence, R.I., native attributes her rating for making her a jack-of-all-trades. Buco has managed to gain the knowledge she sought as a child and after seeing her at work, there's no doubt she has mastered the art of cooking.

Story and photo by SN Michelle Lewis assigned to NAS Norfolk public affairs office.
The Navy League Awards Board recently announced its selection of sea service personnel for some of the highest honors the Navy League bestows. The awards were presented during the Navy League National Convention in Honolulu in June.

The John Paul Jones Award for Inspirational Leadership (Navy Officer) was presented to CAPT Larry Clifford Baucom, a Columbia, S.C., native. Baucom, commanding officer of USS Carl Vinson (CVN 70) received the award for leading the crew through several evolutions in record time, and for the crew’s work on community projects.

The ADM Claude V. Ricketts Award for Inspirational Leadership (Navy Enlisted, E-7 and Above) went to Chief Aviation Electrician’s Mate (AW) Luis Suarez, of Youngstown, Ohio. Suarez won the award for sustained superior performances as flight deck coordinator and maintenance control chief in Fighter Squadron (VF) 154.

The ADM Claude V. Ricketts Award for Inspirational leadership (Navy Enlisted, E-6 and Below) was presented to Missile Technician 1st Class Anthony Porter, of Corpus Christi, Texas. As the training coordinator at the Naval Nuclear Power Training Unit, Ballston Spa, N.Y., his dedicated leadership through seven classes sent more than 150 nuclear operators to the fleet.

The CAPT Winifred Quick Collins Award for Inspirational Leadership (Woman Officer) was presented to LCDR Jeremie Panoff Sare. During Sare’s duty as executive officer of Naval Security Group Activity Pearl Harbor, the command received the Commander, Naval Security Group Silver Anchor Award for 1993. Sare’s leadership was a key factor in winning this award.

The CAPT Winifred Quick Collins Award for Inspirational Leadership (Woman Enlisted) was presented to Boatswain’s Mate 1st Class Jill Elizabeth Ray, stationed in Yokosuka, Japan. Ray ensured winning her third consecutive national tae kwon do championship in the women’s lightweight division, Hospital Corpsman 1st Class Elizabeth A. Evans captured the first of her three recent gold medals at the U.S. National Championships in Colorado Springs, Colo.

She won her second gold at the 1996 World Cup in Rio de Janeiro, Brazil, competing against tae kwon do champions from 15 other nations.

Two weeks later, she earned a third gold medal, and a place on the national tae kwon do team, at the U.S. National Team trials.

The team will compete in the Pan American championships in Havana in October, and travel to Cairo, Egypt, for the World Games in 1997.

Evans, who is stationed at the Branch Medical Clinic, Everett, Wash., will also take part in the Conseil International du Sport Militaire (CISM) World Military Tae Kwon Do Championships in Croatia this November as a member of the United States Armed Forces Team.
the smooth and safe execution of more than 500 ship barge movements in Yokosuka Harbor and Tokyo Bay.

The Stephen Decatur Award for Operational Competence (Navy Officer or Enlisted) was presented to LCDR Terry Mosher for his superior operational competence as combat systems officer on board USS Barry (DDG 52).

The Honorable J. William Midendorf Award for Engineering Excellence (Navy Enlisted Petty Officer), was presented to Boiler Technician 3rd Class Hurdis W. Rogers. Rogers supervised and led 13 enlisted personnel operating USS Independence's (CV 62) engineering plant that supports the combat aircraft of Carrier Air Wing 5.

The ADM Ben Moreell Award for Logistics Competence (Navy or Marine Corps Officer) was presented to LT Gerald Paul Raia for providing superior customer service to the 6th Fleet.

It was early in the morning when a team of Sailors from the Weapons Department at Naval Air Station (NAS) Jacksonville, Fla., descended on the home of 80-year-old Dorothy Williams. They came prepared to make basic structural repairs as part of the H.E.A.R.T. (Helping Elderly Attain Repairs Today) program.

"Having people over to repair my home is the answer to my prayers," said Williams, who has lived in the house for 74 years.

The team of 21 enlisted Sailors and officers took just one day to complete repairs that would normally take three. They replaced and tiled the bathroom floor, tiled the front porch, braced and tiled the kitchen floor, put paneling on the walls and leveled the rear of the house.

"Everybody thought it was neat that this lady had lived there for 74 years," said Master Chief Torpedoman's Mate Guy Calhoun, the weapons department's leading chief petty officer. "The house was in good shape despite not having any work done to it. We replaced a window. When we took it out of its frame, you could see the old pulley and weight system that pulled the window up and down."

Calhoun said Williams was very excited when the work was done. "Seeing her all pumped up about the job we did made it all worthwhile."

A routine Saturday underway for selected reservists training aboard USS Clark (FFG 11) near Hampton Roads, Va., turned out to be anything but routine after the ship responded to a distress signal from a sinking pleasure craft.

The 26-foot cabin cruiser Carpe Diem had already capsized when Clark arrived on the scene. Another vessel in the area rescued the four-man crew from 50-degree water. Sailors from Clark quickly attached lines to the craft, which was floating upside-down with its hull barely visible, to prevent it from sinking. While a boat from Clark began recovering personal effects and equipment from the surface, the four civilians were transferred to the frigate for medical evaluation.

After three search-and-rescue swimmers attached additional lines to Carpe Diem, the boat was rotated upright then dewatered. It was then towed to a marina in Virginia Beach, Va. Nearly all the crew's gear and personal items were recovered, and the four men were uninjured.

The oldest continuously operating patrol squadron in the Navy recently observed its 65th birthday. The "Grey Knights" of Patrol Squadron (VP) 46, part of Patrol Wing 10, NAS Whidbey Island, Wash., celebrated 32 years of mishap-free flying.

Commissioned in September 1931 at Coco Solo, Panama, as VP-SS, the squadron underwent eight name changes before receiving its current designation in September 1948. Squadron members have flown 12 different aircraft models, from the open cockpit Martin PM-2 to the P-3C Orion, and have served at five different home ports during the past seven decades.
A small toothache can turn into a big problem for people who live in isolated villages across the state of Alaska. Most health problems are handled in tiny village clinics, where trained health aides assess conditions. But sometimes treatment doesn’t fall within the scope of an aide’s training. This is where joint military programs such as Arctic Care ’96 can fill the gaps.

From helping a little girl with cerebral palsy get around a little better in the village of Buckland, to routine dental care in the small village of Kivalina, the combined efforts of Arctic Care ’96 are improving the quality of life for those who live in remote areas of Alaska.

Health workers in the communities representing the U.S. Public Health Service, the Indian Health Service and the Maniilaq Native American Corporation identified medical and engineering needs in each village ranging from fixing broken steps to conducting hearing tests and school physicals.

“It’s a win-win situation for us,” said CAPT John R. Downs, commanding officer of Arctic Care ’96. “We get the training and people receive the treatment.”


**New reserve unit cruises with JFK**

Members of Naval Reserve Unit CV 67 0474, Naval Station Mayport, Fla., cruised with their active-duty counterparts aboard USS John F. Kennedy (CV 67) during its Operational Propulsion Plant Examination (OPPE).

This was the first opportunity for the newly formed unit to work operationally on board “JFK” while at sea.

The unit provided staffing support to every rate on board, from the main spaces to the flight deck. In many cases, the active-duty personnel benefitted from the expertise of the reservists.

Data processing technicians from the unit were instrumental in troubleshooting problems with several of the ship’s personal computers.

Reserve engineers made repairs deemed necessary by the Propulsion Examining Board (PBE).

The deck division from 0474 did a complete overhaul of the captain’s gig.

The unit’s damage control petty officer qualified the entire E3 division and the HS-75 detachment in adult CPR.

John F. Kennedy is the first and only ‘Operational Reserve Carrier’ (ORC) in the fleet. Active-duty members make up 80 percent of its crew. Ten percent of the crew consists of active-duty reservists and the selected reservists of 0474 make up the other 10 percent.

*Story by LCDR Charles G. Gay, assigned to the Naval Air Reserve, NAS Jacksonville, Fla., public affairs office.*
New Zealand “Wonder Dog” sniffs for drugs

It was a typical day for Sam “the Wonder Dog,” an eight-year-old black Labrador drug-sniffer who works for the U.S. Navy in Christchurch, New Zealand, the gateway to Antarctica. Twenty-seven people flying to the ice needed to be searched for drugs and contraband, and 20 schoolboys from the New Zealand’s Society of St. Pius X religious summer camp wanted to see him in action.

Sam answers to his trainer, Master-at-Arms 1st Class Barry Wildasin. The unusual pair is responsible for sweeping cargo and personnel bound for Antarctica’s McMurdo Station. They’ve been doing it for three years. The police act has searched luggage, caught criminals (which in one case led to a $10,000 fine) and entertained kids.

The pair works for U.S. Naval Antarctic Support unit (NASU), a permanent logistical staging area for anyone traveling to the southernmost continent, including scientists, servicemen, reporters, VIPs and support workers.

Wildasin, a gentle-speaking, muscular man with graying straw-colored hair, is from Escanso, Calif. Sam was born in Wellington, New Zealand, where he was donated to the New Zealand Police 11 months after his birth. Trainers spent nine weeks developing his sniffing skills.

The training has apparently been successful, according to Wildasin. “He once popped a guy who was smuggling down a marijuana grower’s guide, six bongs, 30 grams of marijuana seeds and five pipes.”

On another occasion Sam had an audience of campers awaiting him after he had cleared an aircraft and its passengers. Wildasin hid a bag laced with the six-month-old residual odor of marijuana. He and Sam then took to the podium to address their audience of about 20 schoolboys.

“What do we say to drugs?” Barry shouted.

“No,” came a ragged answer back.

Then Barry ordered, “Seek!” Sam ran about the terminal. Sniffing through passengers, priests, campers, soldiers and duffel bags, he then found and tore into the bag hidden by Wildasin. The bag was badly chewed from previous demonstrations.

“Come on, Sam,” Wildasin said, trying to pull the bag out of the dog’s teeth. After a struggle greeted by laughter from kids and passengers, Wildasin recovered the bag, stashed it aside and praised his dog. The audience applauded.

Wildasin and Sam perform the demonstrations for similar groups several times a month. Sam never fails to draw applause and attention.

Story and photo by JO2 David H. Lippman, assigned to U. S. Naval Support Force, Antarctica, public affairs office.
Scouts visit USS Carl Vinson

USS Carl Vinson (CVN 70) was host to 25 scouts and five adults of Cub Scout Pack 546 during the ship’s recent port visit to San Diego. Carl Vinson was in San Diego to onload squadrons of Carrier Air Wing 14.

Donavan Reily, a Scout who lives in San Diego was impressed by the ship. “This is cool,” he said enthusiastically, “although it’s like living in a maze.”

The scouts visited the Carl Vinson Memorial room, aircraft intermediate maintenance department, jet shop, the flight deck, navigation bridge, fo’c’sle and the flag bridge.

One of the chaperones, CAPT David Hearding, former commanding officer of the now-decommissioned USS Dixon, assisted the tour guides with his knowledge of carrier operations, jet blast deflectors and the purpose of the bridge. “The kids are really inquisitive about everything on the ship,” Hearding said. “They’re excited about being here.”

“This is cool.”
- Donavan Reily

Story by SN Anthony Silas, assigned to USS Carl Vinson (CVN 70) public affairs office.

NAVAIRES sends team to Pacific Fleet Match competition

Members of the Naval Air Reserve [NAVAIRES] San Diego shooting team recently competed in the Pacific Fleet Match held at Camp Pendleton, Calif. Naval Air Station North Island, Calif., was also represented at the regional shooting competition.

The match consisted of three rounds — pistol, rifle and pistol/rifle combination. The event is the first stop on the way to the “All Navy” shooting competition in Cleveland.

The eight-man NAVAIRES team, which includes five freshman shooters and three second-timers, scored in the top 50 percent for all of the shooting events.

CDR Tom Humphreville of Naval Air Reserve San Diego, aims at the 500 yard target at the Pacific Fleet Match shooting competition at Camp Pendleton, Calif.

The team is looking forward to competing again next year. “We started shooting together once a month in January, eventually working up to once a week practice sessions,” said CDR Tom Humphreville. “After this year’s event, the team will start practicing year-round.”

Aviation Hydraulic Structural Mechanic 2nd Class Sean Casey said, “With more practice, things become second nature. When you don’t practice, you have to think more and can’t concentrate on the competition. This year, after shooting in last year’s event, things came more naturally. We’ll have a highly competitive team with the added practice.”

Story and photo by JO3 Erik Schneider, assigned to Naval Air Reserve San Diego public affairs office.
To encourage interest in applicants, increase the number of graduates and save permanent change of station costs, the Naval Special Warfare Center has initiated a pre-BUD/S (Basic Underwater Demolition/SEAL) Selection Course hosted at Naval Training Command (NTC) Great Lakes, Ill.

Young Sailors aspiring to become SEALs (members of the Sea-Air-Land force) can now get a taste of BUD/S training during a one-week training course held each month.

"The course affords an opportunity for mutual assessment," said Chief Warrant Officer 2 Tom Riewerts, division officer, Naval Special Warfare Center, San Diego. "It affords an opportunity to see training before they come to Coronado, Calif., (where BUD/S training is conducted), and gives us a chance to test their physical condition and motivation."

The new BUD/S selection course is patterned much after the highly successful officer version, Mini-BUD/S, which is held twice each summer for officer candidates. The course gives Sailors from the fleet, service schools and recruit training a chance to see if they have what it takes to become a SEAL, and provides valuable information to Sailors on how to prepare for BUD/S training.

"We're still in the evaluating and testing stage of the program," Riewerts said. The selection debuted in October 1995 with 15 students, and the numbers have grown each month, according to Riewerts. "We have seating capacity for 100 students every class."

"The early courses have been very effective," he said. In FY94, 25 percent of the students reporting to BUD/S quit before the first day of training. "This course is designed to prevent that," Riewerts said. It's geared to show students first hand the mental and physical challenges they will face at BUD/S.

The selection course includes drown proofing, lifesaving, underwater knot tying, formation runs and special warfare familiarization. Since the pre-BUD/S course is at Great Lakes, recruits can attend before executing their orders to BUD/S. Personnel can attend in a travel status as long as they meet all MILPERSMAN requirements for BUD/S and are within one year of their projected rotation date. Naval Special Warfare is funding fleet attendance until FY98.

"It was a good wake up call for me to get ready for BUD/S," said Seaman Apprentice Chandler Eastman, 20, who attended the course in January and will be in BUD/S class 207.

Story by LT Dee-Dee Van Wormer, Naval Special Warfare Center public affairs office.
**Shipmates**

Hospital Corpsman 2nd Class Michelle Douglas was selected as Junior Sailor of the Quarter 1st Quarter 1996 at Naval Hospital Corpsman School, Great Lakes, Ill. Douglas, a native of El Segundo, Calif., is an instructor and master training specialist at HM "A" school. Douglas hopes to be a Navy physician's assistant.

Intelligence Specialist 1st Class (SW/AW) Daniel Dundon was named USS Essex (LHD 2) 1995 Sailor of the Year. Dundon, a native of Alameda, Calif., was recognized for helping to identify a joint deployable intelligence support system communications router casualty during Operation United Shield.

Master-at-Arms 1st Class Edward Brinson was named Naval Air Station Sigonella, Sicily, Sailor of the Year for 1995. Brinson, a Boston native, is the leading petty officer for the 130-person patrol division of the security department. Brinson has been nominated for the Commander in Chief U.S. Naval Forces Europe Shore Sailor of the Year program.

Fire Controlman 2nd Class (SW) Howard J. Bogac was selected as Sailor of the Quarter 1st Quarter 1996 at Aegis Combat Systems Center, Wallops Island, Va. The New Stanton, Pa., native was recognized for his leadership and managerial skills. His extensive depot-level repair of a computer controlled action entry panel saved the Navy $15,000.

**Your shipmate's face could be here!** Does your command have a Sailor, civilian employee or family member whose accomplishments deserve recognition? Send a short write-up and full-face B&W, color print or slide to: All Hands magazine, Naval Media Center, Pubs Division, Naval Station Anacostia, Bldg. 168, 2701 S. Capitol St., S.W., Washington, D.C. 20374-5080.

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EM3 Felix Montoya of San Antonio and EMFN Jose Badillo of Milwaukee repair a flight deck light aboard USS Independence (CV 62) as the ship steams toward their next port call in Manila, Republic of the Philippines.
Name: EW1 Brian D. Ward

Assigned to: Fleet Information Warfare Center, Det. San Diego

Hometown: Santa Fe, N.M.

Job Description: Provides simulation services as opposition forces to fleet exercises, joint exercises and carrier air wing training.

Achievements: Recently helped design and build a custom electronic simulator for field applications.

Hobbies: Rollerblading, gardening and sailing.

Best Part of the Job: “The technical learning challenges I face working with unique electronic systems.”

Key to Success: “Dedicate yourself to accomplish your job properly and safely at all cost.”