

# Stopping Phone Abuse: Everybody's Business

During the past decade or two the telephone has moved from the luxury category to the necessity category in the daily personal and business lives of individuals. For some individuals separating personal from business becomes difficult because of their self-employment or work-at-home lifestyle.

For the government employee, particularly Aerospace Center employees, separating the personal from the official government business use of the Center phones should not be difficult ... but apparently it is, based on recent telephone usage reports.

The computerized reporting system currently used by the Center indicates the abuse of government furnished telephone equipment and service has increased during the past year, particularly as it applies to long distance charges. Telephone control officers reviewing and certifying the monthly printouts are indicating unauthorized calls have been billed to telephones under their control. Since public law (31 U.S.C. 680A) prohibits use of appropriated funds for payment of long-distance toll calls, except for the transaction of government business, the unauthorized calls are investigated. When individuals are identified, reimbursement must be accomplished and the individual becomes subject to formal disciplinary action.

Like commercial tollcalls, all WATS/EX calls are itemized on

investigation of unauthorized calls requires valuable manhours. In the past, investigations have taken as long as eight months to produce the identity of an employee and accomplish reimbursement. Because the cost of the investigations have outweighed reimbursements many times over, the Defense Metropolitan Area Telephone System-St. Louis has been authorized to impose an administrative surcharge of \$10 per call on all identified unofficial toll or WATS/FX calls.

The responsibility for the proper use of the phone is not that of the telephone control officer but rather that of the individual user and it is obviously the immediate concern of the individual's supervisor. In fact the responsibility can be traced directly to the Code of Conduct for Federal Employees, Section 735.205 of Title 5, which says ... government-furnished telephones will be used only for the "transaction of official government business." The use of government telephones for routine personal business is unauthorized. This applies to both local and long distance calls.

Center Director Col. J. W. Small, USAF, brought the point home to his staff when he reminded them that the responsibility to protect against fraud, waste and abuse in government is incumbent upon everyone at the Center. Included in this protection is the use of the telephone system with the proper

# Orientor

DEFENSE MAPPING AGENCY AEROSPACE CENTER

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## At Press Time

The announcement was made in Washington at presstime that DMA Director MG Richard M. Wells, USA, will move to the position of Deputy Chief of the U.S. Army Corps of Engineers, Washington, D.C. The transfer will take place in June. No successor to General Wells as DMA director has been named.

## President Proclaims Consumers' Week April 24-30

"The effective demand of consumers is what keeps producers in the business of supplying goods and services and is vital to keeping the wheels of industry turning." President Ronald Reagan said in proclaiming April 24-30 National Consumers' Week.

In his proclamation, the president urged consumers to ask questions and urged schools, businesses, government and other agencies to provide answers

## Change of Command, Retirement Of Col. Small Set For May 2

The change of the Aerospace Center command from Col. J.W. Small, USAF, to Col. Byron S. Fitzgerald, USAF, will take place May 2 in the Second Street dining hall. The ceremony, officiated by DMA Director MG Richard M. Wells, USA, will also mark the end of a distinguished Air Force career for Colonel Small.

Some 300 Center personnel and guests are expected to attend the 2:30 p.m. ceremony. The number was limited by dining hall capacity and includes all Center military personnel, all GS-14's and above, and military and civilian guests from outside the Center. In addition, quotas have been assigned to department, directorate and staff offices.

A receiving line and reception in the Lindbergh Room of the dining hall will follow the ceremony.

The announcer for the ceremony will be Major James C. Jeske, USAF, director of Administration. Lt. Col. Robert G. Swanson, Plans and Requirements, will be the announcer for the reception.



Col. Small

Headquarters 21st Air Force, McGuire AFB, N.J. He previously served with the Center in the early 1970's as a staff officer in the Requirements Division, Directorate of Operations. When DMA was formed in 1972, he was assigned as the executive officer to the DMA deputy director in Washington. A command pilot, he served in Vietnam as tactical aircraft liaison officer to the U.S. Army's 101st Airborne Division.

the monthly premiums and charged individually by time and distance. From the view of the taxpayer and the efficient manager, the in-

come for phone usage and the appropriate collection and disciplinary actions when abuse is noted.

## Military Service Credit Changed By New Law

Service credit for post-1956 military service has changed for some civil service employees as a result of the Omnibus Budget Reconciliation Act of 1982 (referred to as Catch-62).

Under the previous law, military service was credited toward a civil service annuity, but the annuity had to be recomputed at age 62 to exclude credit for any post-1956 military service if the individual was eligible for Social Security benefits.

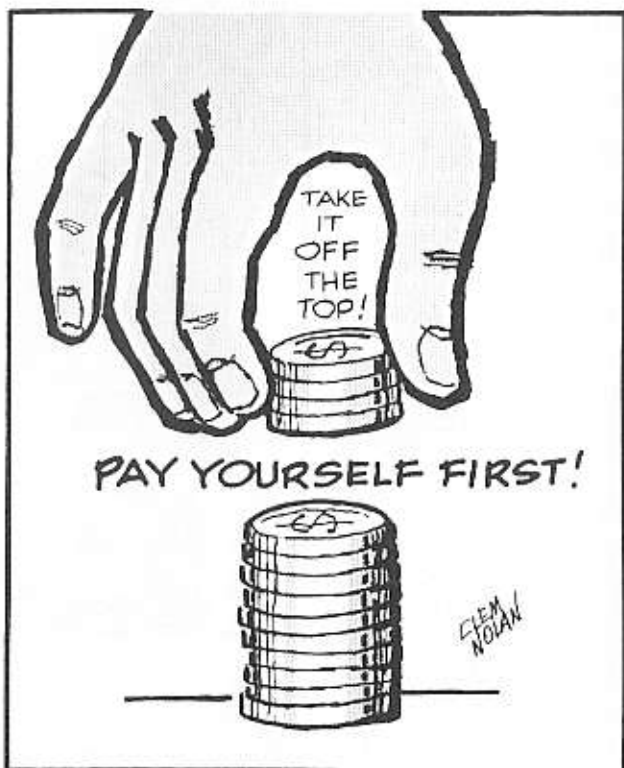
The revised law provides that federal and postal employees who were on the government rolls as of October 1, 1982, will have the option of either continuing under the old law and having their annuities reduced at age 62, or making a seven percent interest-free deposit for their basic military pay and not undergoing the annuity reduction. This deposit must be made by October 1, 1984 if no interest is to be paid. An employee has the option to make this deposit at any time between now and retirement, but would have to pay interest after that date. The interest rate would be determined when the deposit is made.

Employees hired on or after October 1, 1982 will not be subject to annuity recomputation at age 62, but will receive civil service retirement credit for post-1956 military service only if they

deposit a sum equal to seven percent of the military basic pay they received for such post-1956 service. If they make the deposit within two years of being hired, no **Continued on page 4.**

employees should have access to a wide assortment of competitively priced goods and services produced here and abroad," he said, "along with whatever facts are needed to make an informed choice.

"But of greatest importance to consumers and private enterprise is protection against the marketing of goods that are hazardous to health and life, a fair hearing of complaints with appropriate remedies where justified, and dutiful consideration of consumer concerns at all levels of government."



**BUY U.S. SAVINGS BONDS THROUGH THE PAYROLL SAVINGS PLAN!**

Office of Management and Electronics, will assist in the ceremony. A color guard will be provided by Scott Air Force Base.

The sixth director of the Aerospace Center as a component of DMA, Colonel Small assumed command Sept. 2, 1981, following an assignment as deputy chief of staff for Operations at

retirement date is July 1, the ceremony is being held May 2 to allow him final leave. He plans to return to his native New England.

Colonel Fitzgerald will move to his new position as director from his present assignment as deputy director, Plans and Requirements. He came to the Aerospace Center in March 1979.

## CAPT Alvarez New PR Chief

CAPT Raoul Alvarez, USN, has been selected as the new Center deputy director for Plans and Requirements. He succeeds Col. Byron S. Fitzgerald, USAF, who will become director of the Aerospace Center May 2.

CAPT Alvarez came to the Aerospace Center in February from an assignment as executive officer at the Naval Air Station Cecil Field, Fla.

A native of New York City, CAPT Alvarez entered the Navy in 1956. During the Vietnam conflict, he flew missions in the Alpha-1 aircraft as an attack pilot assigned to the carrier USS Intrepid.

Before his assignment at NAS Cecil Field, he served in Norfolk, Va., first as air operations and weapons officer aboard the USS Nimitz and later as general



war plans officer on the staff of the Commander-in-Chief, Atlantic Fleet.

CAPT Alvarez is a graduate of the University of Rhode Island and Naval War College.

## Film on 'Wellness' To Be Shown

The cost of medical care is increasing. How we handle stress to prevent illness is more important than the amount of stress. For improving your health, come see "Wellness Revolution," hosted by the Employee Assistance Office

staff. The 28-minute film will be shown in the 6th floor conference room at Second and Arsenal May 3 and in the dining hall annex at 8900 S. Broadway May 4. Showings at 11, 11:30 and 12 noon.



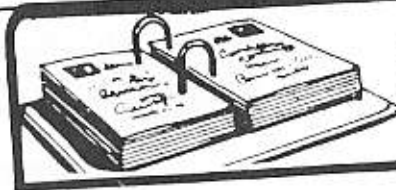
## Graduates of Orientation Program

Graduates of Orientation Program, Class 83-E, first row, from left, Elizabeth Stock—Moorhead State University (Minnesota), Cheryl Seeger—University of Missouri-Rolla, Randy Synder—Iowa State University and Bruce Lohman—University of Wisconsin. Second row, from left: David Deen—New Mexico State University, Gregory Johnson—Southern Illinois University at Edwardsville and Stanley Smith—Kent State University. Third row, from left: Richard Simpson—SIU-Edwardsville, Mona Zuhlke—University of Missouri-Columbia and Stephen Dunn—South Dakota State University. Fourth row, from left: David Allton—SIU-Carbondale and Michael O'Grady—North Adams State College (Massachusetts). Fifth row, from left: Douglas Lynch—University of Missouri-Columbia and Richard Deist—SIU-Edwardsville. At top, Richard Baganz (left)—California State University and Lee Casetta—University of Wisconsin.

## In Sympathy

Word has been

Security clerk



# Calendar

MAY	Event	Place	Responsibility
3	Charter's Golf	Columbia, Ill.	M. Kelley/8419
4	Strider's Bus. Mtg.	1B Training Rm.	F. Aufmuth/4357
5	Toastmasters	Lindbergh Rm.	B. Brooks/4627
5	Toastmasters	S. Annex Auditorium	B. Barr/8272
12	IMAGE Mtg.	4406 Gravois	C. Athie/4276
13	Bloodmobile	South Annex	C. Hardin/4047
13	ASP Mtg.	Viking Restaurant	R. Smith/4721
17	Charter's Golf	Bahnfyre, Mo.	M. Kelley/8419
19	Arsenal '76 FEW	Dining Hall	E. Connelly/8432
19	DMAAC Women's Club Installation	Oakland House	L. Poertner/351-5805
19	Toastmasters	Lindbergh Rm.	B. Brooks/4627
19	Toastmasters	S. Annex Auditorium	B. Barr/8272
20	Bloodmobile	2nd St.	C. Hardin/4047
25	NFFE Local 1827	Dining Hall	V. Haun/776-8424
26	ION Mtg.	Coast Guard Club	F. Arrington/8270
30	Memorial Day - Holiday		J. Hagedorn/4974
Every Tues.	JA Mtg.	PP Conf. Rm.	

Contact Rose Hunkins/4142 to have your June events listed.

## Military Arrival

1st Lt. Stephen C. Kopecky arrived March 23 for assignment as a carto-geodetic officer in the Directorate



## Policeman of the Month

In selecting Denzil Hale as Security Policeman of the Month, officials said he was responsible for locating and recovering expensive audio-visual equipment that was missing from South Annex. His overall job performance and appearance have also been





death April 12 of retired supervisory lithographic specialist Valerian A. (Larry) Wojcicki.



Mr. Wojcicki began his federal employment in July 1943 as a single-color lithographic pressman at the former Aeronautical Chart Plant, forerunner of the Aerospace Center. Following the move from downtown St. Louis to Second and Arsenal, he supervised the setting up of press facilities in Building 36. He was employed in various supervisory and management positions in the Graphic Arts Department before his retirement in January 1980.

Mr. Wojcicki leaves his wife Mary, a sister Emelia Droege of the Graphic Arts Department Finishing and Distribution Division, and two children. Interment was in Calvary Cemetery.

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**Col. J. W. Small**  
Director

**David L. Black**  
Chief, Public Affairs Office

**Paul Hurlburt**  
Editor

Hugh died the afternoon of April 12, apparently of a heart attack while driving on Illinois Route 15 west of Belleville.



According to witnesses, he was eastbound near Route 157 when he swerved to avoid hitting two dead animals in the roadway. He swerved again, then stopped on the south shoulder of the road.

Mr. McHugh had been employed by the Aerospace Center since September 1954. He leaves his mother, Nora McHugh.

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The Orientor has learned of the death in early March of retired employee Ray K. Walker. A World War II veteran, Mr. Walker served nine years in the military, including duty in the U.S. Air Force.



Mr. Walker joined the former Aeronautical Chart Plant, forerunner of the Aerospace Center, in March 1952. He was a cartographer in the Positional Data Division of the Geopositional Department (GDD) at the time of his retirement in January 1981. He leaves his mother in Olney, Ill., and a sister in Geneva, Ill.

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More than 2 million Americans have died in traffic accidents. That's more deaths than in all the country's wars.

arrival, he was completing course work for a master's degree in cartography from the University of Wisconsin in Madison, where he earned his bachelor's degree in cartography in 1978.

Lieutenant Kopecky served in Brookmont, Md., in the DMA Hydrographic Topographic Center in 1979-80. His position was in the Geodetic Positioning Division Production Management Office, Geodesy and Surveys Department. At the Aerospace Center, he has been detailed to the Aerospace Cartography Department and is presently working in the ATM/NAV Plan Charting Division.

Lieutenant Kopecky is a native of Racine, Wis.

## RETIREMENT

L.T. Chandler (GADMI), a warehouse worker, retired April 1 with more than 34 years of federal service, including 11 years and eight months at the Aerospace Center.

## Kudos

### *In Honor Society*

Joe Poston, son of Paul Poston (PPCF) and his wife Jackie, was inducted into the National Honor Society at Kirkwood High School March 29. Joe carries a 4.1 grade average (made possible through accelerated courses), while lettering in track and cross-country. He is also a member of the astronomy club and works as a volunteer at the Kirkwood Wildlife Rescue Center.

A veteran of the U.S. Marine Corps, Hale has been employed at the Aerospace Center about four years. He and his wife Theresa are parents of a daughter, Tara, age 2.



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## March Honor Roll

### 40 YEARS

Stuart E. Popp, John T. Wilson.

### 35 YEARS

Robert J. Barker, Reinhardt F. Bergmann, Jr., Dante Ciuffa, George T. Fank, Jacques D. Leuschke, William T. Lockhart, William R. Rogers, Albert Ruck.

### 30 YEARS

Richard Dedham, Mildred M. Dillon, Jacqueline J. Howard, Charles F. Lee, Melvin A. Lindauer, Bobbie G. Mace, Oscar Rodgers.

### 25 YEARS

John F. Callahan, George T. Gielow, Harold M. McCullough, Doris J. Sovar, Laurance Sulze.

### 20 YEARS

Helen M. Dougherty, Joseph S. Havlicek, Jr., Douglas W. Holleman, Muriel A. Huhmann, Robert W. Rosen.

### 15 YEARS

Leon K. Kappelmann, Thomas E. Lanham, Albert L. Manson, Sandra A. Wallace, E. Faye White.

### 10 YEARS

Leonard E. Brauer, Tai Wha Chun, Emil W. Gibson Jr., Robert W. Montgomery.

### OUTSTANDING PERFORMANCE RATING

Brenda J. Brown, Travis T. Cole, Rickey W. Denicke, Raymond A. Dvorchak, Harold W. Finch, Dorothy A. Folluo, Lee A. Fuqua, George R. Groh, Kathy G. Hagedorn, Catherine M. Haggerty, Terry A. Harris, Donald E. Henson, Keith A. Huelsebusch, Gary S. Jacks, Wayne G. Kaempfe, Paul T. Kohnen, Augustus N. Ladd, Jr., Alfred E. Leuschner, Robert F. Lozano, Danny G. Maddux, Mary M. Martie, Felix E. Martin, Claud E. McGarrity, Ann L. Miller, Janet T. Morey, William J. Murphy, Jack R. Nelson, George W. Parker, Melvin G. Prysock, William H. Randall, Earl F. Sanders, Jr., Wanda J. Shoemaker, Douglas P. Soval, Virginia L. Welter, Stephen L. Wheat, Alvin L. Wilson.

### OUTSTANDING PERFORMANCE RATING/ QUALITY STEP INCREASE

Stanley L. Allen, Barbara J. Henson, Norma L. Hilgemyer, Alice C. Hollenbeck, Anita F. Kickham, George M. Kroenung, Lois M. McGruder, Willie McLean, Jr., Delbert J. Reiter, Robert N. Sundbakken, Oklar F. Whitney.

### OUTSTANDING PERFORMANCE RATING/ SUSTAINED SUPERIOR PERFORMANCE

Russell E. Anderson, Claire Andrascsek, Audrey R. Atkins, Patricia A. Bell, Jere R. Cadoret, James J. Corbett, Dennis R. Crain, Mary A. Davenport, Fannie B. Davis, Roy E. Dreiling, Allan J. Eager,

## Safe Drivers Recognized

Seven Aerospace Center employees have received cash awards for accumulated years of safe driving while performing their jobs.

Earning the Safe Driver Award in the Directorate of Logistics were the following:

—Nathaniel Henley, motor vehicle operator, for 186,000 miles of driving during the past 12 years without an accident or moving violation.

—Albert Prater Jr., material destruction equipment operator, for accident-free operation of material handling equipment during the past six years.

—James H. Scates, material destruction equipment operator, for accident-free operation of material handling equipment during the past 26 years.

—Calvin Weaver Jr., motor vehicle operator, for 100,000 miles of driving during the past 17 years without an accident or moving violation.

—Alvin L. Wilson, shuttle bus driver, for 100,000 miles of driving during the past eight years without an accident or moving violation.

Earning the Safe Driver Award in the Directorate of Administration was Virgil Johnson, mobile distribution service truck driver, for 25,000 miles of driving during the past 42 months without an accident or moving violation.

Earning the Safe Driver Award in the Graphic Arts Department was Charles L. Roberts, fork lift operator, for operation of a fork lift

## Elected to St. Louis Board

# Gillyon Sees Education As Lifelong Pursuit

"I think the learning process is the most stimulating thing in life," newly elected St. Louis school board member Roy B. Gillyon said. A data analyst specialist in Scientific Data Department's Cartographic Data Base Division, Gillyon recalled a sign that used to hang on the door of Robert H. Hall, former chief of the division: "When you're through learning, you're through."

Gillyon's philosophy of education as a key element in living—not just preparation for the young—is reflected in the fact that he is the only member of the school board directly involved in the system's 14 community schools (Community schools use regular school facilities to provide programming for people of all ages, usually after the regular school day is over.)

A founding member and past board president of the Bevo-Long Community School, 5028 Morganford, Gillyon helped to start that school "from scratch" along with fellow residents of the Bevo neighborhood who learned of community schools being opened in other parts of the city and decided they wanted one for their area. Today the school offers scores of adult evening enrichment classes, a day care center, and special programs to teach English as a second language and help students prepare for the high school equivalency exam. "I'm surprised and pleased at the



the County," Gillyon remarked.

Gillyon continues to serve as a member of the board of directors of the Bevo-Long Community School.

Looking back on his career, Gillyon observed, "There has been a common thread of education" as both teacher and student. A graduate of St. Mary's High School, Grand and Delor in the city, Gillyon went on to pursue bachelor's and master's degrees in geography from St. Louis University. While working toward his masters, he taught courses in geography at Fontbonne and Harris-Stowe Colleges.

Gillyon had begun work on his doctorate in geography at the University of Michigan when he was drafted. However, all was not lost, as he was sent to the 650th Engineer Battalion (Topographic)

George Fields, John F. Higgins, Robert M. Tison, Anthony R. Huguez, John M. Kerins, Lou E. Koch, Thomas N. Kreis, Jr., Jerry E. Lynch, Don M. Marohl, Randy J. Martinez, Debra L. Mays, James F. McClure, Charles W. Meeks, Carns W. Mullins, Malcolm H. Murphy, Barry M. Papke, Raymond E. Patt, August H. Picning, III, Raymond J. Puricelli, Ellis B. Ray, Margaret A. Ryan, Thomas J. Ryan, Jr., Edwin R. Shepard, Joseph M. Spyttek, James J. Starr, Jr., James R. Waters, Wiley West.

#### SUSTAINED SUPERIOR PERFORMANCE

Beverlee K. Bollinger, Harold K. Clarkson, Howard J. Partney.

#### QUALITY STEP INCREASE

Auda M. Adler, John H. Duckworth, Kathleen C. Kruger, James M. Murray, Eugene P. Schwartz.

#### SPECIAL ACT AWARD

Cheryl A. Moody, James R. Sherrod, Jr.

#### SUGGESTION AWARD

Ronald A. Keefe, \$185.00; Kenneth A. Aldridge, \$181.00; Elmer C. Hacker, \$165.00; David H. Blechle, \$84.00; William J. Castellani, \$44.50; Wallace D. Erwin, \$44.50; William P. Kraus, \$38.00; Stephen M. Neville, \$26.00; Roger M. Carbone, \$25.00; Floyd K. Wuthrich, \$25.00; Tyrus G. Arnold.

past 20 years since an accident. . . . who came to Bevo-Long, even from

## MARCH PROMOTIONS

The following people received promotions during the month of March: Betty J. Anthony, GS-5; Mary Ann Becker, GS-11; Bob O. Brayfield, GS-12; Bernice Bryant, GS-6; Ellen J. Clippard, GS-6; Dale M. Dase, GS-3; Ardelia L. Davis, GS-6; Vernon Debruler, GS-9; Robert R. Degarmo, GS-11; Joyce A. Derby, GS-5; William J. Dissett, XP-11; Pamela A. Dumas, GS-6; Paul C. Figura, GM-13; Andrew J. G. Foster, GS-9; Rila Rae Franck, GS-6; Mary A. Glosecki, GS-6; John C. Johnson, GS-11; Janet M. Kahle, GS-3; Earl J. Koenig, GS-12; William P. Lamfers, GS-12.

John C. Neiman, GM-13; James A. Owens, GS-6; Paul F. Pals, GM-13; Gwendolyn M. Patterson, GS-5; Steven J. Pruett, GS-6; David E. Rauh, GS-12; James R. Rothove, GS-11; Janis M. Schneider, GS-6; Kurt B. Skinner, GS-11; Christine C. Snowden, GS-9; Michael L. Sterling, GS-9; Sandra L. Stragliati, GS-11; Mark C. Suchland, GS-12; Darlene M. Summers, GS-6; Lela B. Tippett-Hardison, GS-5; Eugene I. Vogt, GM-13; Clifford W. Wade, GS-9; James G. Williams, GS-12; Cheryl L. Willis, GS-4.

in Schweizingen, West Germany, as a terrain analyst, an assignment that coincided with his interests and education. Following his military service, he taught a year at Incarnate Word Academy in North St. Louis County before resuming his Ph.D. studies. However, funding problems forced him to give up his studies. He returned to St. Louis but kept a foot in the classroom, accepting employment as a training coordinator for Stix, Baer and Fuller. "One of my last jobs with Stix before coming to DMAAC was to train sales help for the new Chesterfield store," he said.

Education has also been part of Gillyon's Aerospace Center work. Certified to teach in the Orientation Program by the Defense Mapping School, he has taught 15 classes of new cartographers since his arrival here in 1977.

As he begins his four-year term on the St. Louis Board of Education, the common thread in Roy Gillyon's life continues to unwind.

## National Secretaries Week

April 24-30



## Did you know that marijuana . . .

- . . . can be traced in the body up to a month after use?
- . . . smoke is more irritating than tobacco smoke to the lungs?
- . . . lowers hormone levels in both men and women?
- . . . can affect thinking, memory, comprehension and problem solving?
- . . . can interfere with driving and other skills involving mental and physical coordination?
- . . . smoke contains more cancer-causing agents than tobacco smoke?

For more information, contact the Employee Assistance Office/4848.



## Big News

Did you know that U.S. Savings Bonds now give you interest based on a market-based rate? The big news is, a recent congressional bill has tied interest to 85 percent of the average return on five-year Treasury marketable securities. This means you don't have to be a big saver to get these great rates. Another good deal is that there is a minimum rate of 7.5 percent below which your interest will never drop.



## Tax-Free Saving for Kids

Saving money for a child's college education is easier said

### Brilliant Deduction



Take stock in America.



than done. After the bills are paid, the car fixed, and medical emergencies met, there never seems to be anything left over for the college fund. That's where the Payroll Savings Plan for United States Savings Bonds can help.

Setting aside a small amount of money from each paycheck toward the purchase of bonds enables you to build a sizable college fund for your children. There are even special tax advantages when you purchase bonds in your child's name, with you as beneficiary rather than co-owner.

Here's how it works. The first year, file a tax return in the child's name listing bond interest as income. This establishes intent, and no further returns need be filed unless the child's income in any one year, including bond interest, exceeds the amount of his or her personal exemption. When your child wishes to redeem the bonds for college, or any other reason, he or she will not have to pay one penny for tax.

## Season Opens Monday

### Record 38 Teams in DMAAC Softball

The 1983 DMAAC softball season will open Monday, April 25, in Lyon Park. The popularity of softball continues to increase at DMAAC as the league has expanded from 32 teams to 38 teams. Games will be played on Monday and Thursday afternoons beginning at 3:45 p.m. and Wednesday afternoons and evenings beginning at 3:45 p.m. All games will be played at Lyon Park.

This year the men's teams will be divided into a Competitive League and a Recreational League. The Competitive League will have 16 teams, with the defending champion Yukon Jacks leading the field. The Recreational League will have 14 teams competing for the championship. The Women's League will consist of eight teams, with the defending champion Kelley's Girls leading the field.

The season will end in August with a double-elimination tournament for all three leagues. All leagues will compete in the Metro

St. Louis Amateur Softball Association, sponsored by the St. Louis Department of Parks, Recreation and Forestry.

Teams and their managers are listed as follows:

#### Women's League

Ramblers	Kathy Fink
Kelley's Girls	Louise Corcoran
Chips	Arthur Bennett
Rednecks	Rob Goodrich

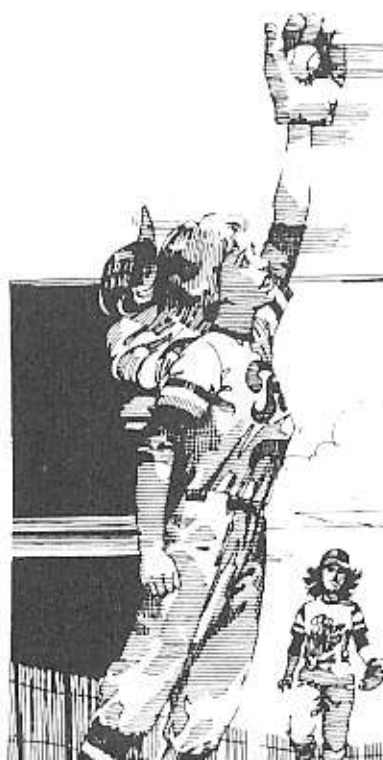
Plum Crazy	Anne Konecnik
Pyrites	Nancy Bender
Spanky's Gang	Steve Neville
Babes Ruthless	Helen Headrick

#### Men's Recreational League

Twins	Larry Henning
Cougars	Al Baker
Gators	Todd Smith
C-Team	Tom Luebbert
Deacon Blues	Tom Morrow
Master Batters	David Huddleston
Who's On First	Hank Nelson
Wonies	Bob Andersen
Good Ol' Boys	Bud Higgins
Foul Balls	Jim Marker
Buzzards	Todd Finger
Buffalo Chips	Bob Brown
Foto-Flashers	Roger Roam
Zeroids	Keith Krauterbluth

#### Men's Competitive League

Deviants	Ray Dvorchak
Yukon Jacks	John Liebsch
Mustangs	Roger Greenland
Thunderbirds	George Kroenung
Bombers	Ray Hric
Banditos	Gary Hacker
Jackalopes	Rick Norgaard
Guided Muscles	Keith Brunneworth
Tavern	Marcel Janowski
Door Mats	Gary Wallace
Panthers	George Truss
Bars & Stripes	Jim Reed
Misfits	Don Meyer
Titans	Don Clelland
Wombats	Larry White
Samurai	Mark Sorum



## Credit Bureaus: Their Role in Economic Life

Because of the central role played by the credit bureau in the credit economy, it's essential for one to understand how credit bureaus can affect a person's economic life.

Credit bureaus serve as a clearing house for consumer credit information. The Fair Credit Reporting Act of 1971, allows credit bureaus to collect information from credit grantors on how

many firms don't base decisions on information that old; they normally consider your record during the past three to five years.

**How do creditors rate your account?** Creditors use a standard system for reporting their credit experience with consumers. In addition to advising the credit bureau whether the type of account is a 30-day installment or revolving account, they will also indicate the

cases, it's usually because the consumer has not met other requirements of the potential creditor or firm, such as length of residence at one address or time on the job.

Even though you have not been rejected for credit, you still have the right to review your file at any time. However, there may be a small charge. As a matter of fact, it would be wise for consumers to

### Decisionmaking

Kenneth D. McManus of Life

consumers pay their bills. Information on a creditor's bill-paying habits results in credit history which becomes a credit report. When persons apply for a credit account or credit card, the creditor most often depends on the report from a credit bureau to decide whether to grant credit privileges.

As a clearing house of consumer credit information the credit bureau does not "rate" credit or determine who gets credit. That is, the creditor's individual decision is based on his or her own internal standards. The credit bureau does not interview friends, neighbors, or associates, and does not inquire into a person's social or personal life.

Here are some questions and answers and guidelines about credit:

- **How does a credit bureau compile information on you?** You supply some of it when you apply for credit, such as your name, spouse's name, address and former employers, Social Security number, etc. Merchants and other creditors with whom you do business supply some of it. As members of the credit bureau, they regularly supply information on how promptly you have paid your debts to them. Other information comes from public records, such as divorce notices, deaths, marriages, bankruptcies, court judgments and disposition of lawsuits.

- **How long does a poor credit rating follow a person?** The law limits reporting of adverse information to seven years. The only exception is bankruptcy which is reported for 10 years. In practice,

amount of the monthly payments. If the account is paid as agreed, this fact is reported. The creditors will also advise of any history of the consumer being past due during recent months.

- **Suppose you are turned down for credit, what can you do?** If you are rejected wholly or partly because of information contained in your credit report, the creditor must give you the name and address of the credit bureau involved. You can then arrange for an interview to review your file at the bureau, either in person or by telephone, but you must first submit a written request. There is no charge if this is done within 30 days of the credit rejection. The bureau will investigate any errors or disputes without charge. Sometimes however, a person may have a record of prompt payment and still be turned down. In such

visit their credit bureaus periodically for a file check. An especially important time to make sure your file is up-to-date and accurate is right before making one of the biggest credit purchases in most people's life, a home.

- **How does a person with no credit history establish a credit record?** The best way to establish credit is to start small and slowly. Many local department stores have special budget accounts which set limits for those with no credit history or with limited means. Everyone should have at least a few accounts. Otherwise, if you pay cash for everything, you won't have an established record of good paying habits. And, should you ever really need to buy a house or need an emergency loan, you might have trouble getting it simply because you have no credit history.



conduct sessions on how to make effective decisions May 5 in the 5B conference room. Sessions are at 11, 11:30 and 12. Reservations are encouraged. Call the Employee Assistance Office/4848.

## Military Service Credit

Continued from page 1.

interest will be charged. If they delay in making the deposit, interest will be charged on the basis of whatever the government securities rates are at the time.

The Aerospace Center Personnel Office is currently trying to determine the number of employees who could be affected by the bill. To determine the number, personnel is asking employees who feel they are affected, according to the above description of the law's

requirements, to send their name, office symbol, and telephone number to POX Attn: Mildred Wallace-(Catch 62). Once the number is determined, special information packets will be distributed to the affected employees. The packets will provide the necessary forms and procedures to allow the employee to determine and process their seven percent deposit before the end of the two-year, interest-free grace period.

Employees should not send any military records or other data to Personnel at this time. They should only identify to Personnel that they potentially could fall under the purview of the law and desire additional information.

## Graduates of Precision Photo School



Pictured above are the 1983 graduates of the Precision Photographic Division (SDR) photo training school. The graduates successfully completed four months of classroom and on-the-job training for positions as photo lab technicians. From left, they are Mark Whitmire, Tom Watkins, Mike Giaminetti, Jay Gardner, Larry Michaels, Kevin Venturella, John Altemueller, Clinton Day, Chris Ronshausen, Betty Marmino, Henry Hempel, Ed Gruettmeyer (front), Craig Forrest, Sandra Grady, Don Mouser, Karen Krewson (front), Jean Myers, Susan Enke, Tyler Moss, Charlie Hayes (back), Bob Zeisler, Chris Azar, Don Deuschle, Frank Mead and Willie Chandler.

