

Hawaii MARINE

INSIDE

JCS Chairman	A-2
Word on the Street	A-3
Shopping Spree	A-4
Liberty Bus	A-5
Every Clime and Place	A-14
Legal Assistance	A-14
Military Blotter	A-15
Diamond Head	B-1
MCCS	B-2
Sports	B-3
Ads	B-5

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U.S., R.O.K. Marines begin UFL

Cpl. **Jacques-René Hébert**
MarForPac Public Affairs Office

forces from the U.S. and the Republic of Korea.

This year, approximately 13,000 American servicemembers are participating in the exercise.

The Republic of Korea will contribute close to 56,000 troops.

The object of the exercise is to evaluate and enhance organization, procedures, and performance for contingency operations between U.S. and R.O.K. Marine forces. However, UFL 01 is just one in a number of standard exercises held annually in the Pacific region.

In his opening comments and speaking as Commander, Combined Marine Forces Command, Lt. Gen. Hailston stressed the importance of the exercise and the effort its participants put into it.

"It is incumbent on us as a Marine staff to put 100 percent into this exercise," said Lt. Gen. Hailston. "It's imperative that we show the Chief in

PALAN, Republic of Korea — The 27th annual Ulchi Focus Lens exercise, a command post exercise combining the armed services of the Republic of Korea and the U.S., commenced with a ceremony here Monday, at the ROK Marine Corps headquarters.

During the ceremony, the colors and command of the Combined Marine Forces Command passed from the hands of Lt. Gen. Kim Myung-Hwan, Commandant of the ROK Marine Corps, to those of Lt. Gen. Earl B. Hailston, Commander of Marine Forces Pacific.

Upon the passing of command, Lt. Gen. Kim assumed responsibility as the deputy commander of CMFC.

UFL 01 is one in a series of exercises involving

Aiming in



Sgt. Jesus Lora

Under the hot sun of MCB Hawaii, Kaneohe Bay, Pfc. Joseph Ferrier, a radio transmitter operator with Kilo Co., 3/3, is attacking an Infantry Scouting course that will cover combat recon patrols, route movements, sketching, actions at the objective, call for fire and the implements of organic weapons. "I've learned more this last week than I have in my entire time in the Marine Corps," said Ferrier. See next week's Hawaii Marine for the complete story.

Command of U.S. Forces Korea who his best war fighting unit is."

"We are not fighting a computer," Lt. Gen. Hailston continued. "We are showing our profes-

sional knowledge on how to handle combat in a combined command situation."

Lieutenant Gen. Kim's comments dwelled on the importance of the special

bond between the two Marine Corps.

"The R.O.K. and the U.S. Marine relationship is known throughout the world," Lt. Gen. Kim explained. "I hope the exer-

cise will help foster this important relationship."

This exercise marks the first major event in Lt. Gen. Hailston's term as MarForPac Commander since taking the reins Aug.

Air Force Gen. Meyers nominated as Chairman

Gerry J. Gilmore
American Forces Press Service

WASHINGTON — President Bush announced Aug. 24 his nomination of Air Force Gen. Richard B. Myers, 59, to become the 15th chairman of the Joint Chiefs of Staff.



Gen. Myers

Speaking to re-

porters at his ranch in Crawford, Texas, President Bush added that Marine Corps Gen. Peter Pace, 55, would succeed Myers as vice chairman. The current JCS chairman, Army Gen. Henry H. Shelton, is slated to retire Sept. 30.

Choosing a new JCS chairman is "one of the most important appointments a president can make," President Bush said. The Senate must confirm both nominations.

"Secretary (of Defense Donald) Rumsfeld and I thought long and hard

about this important choice, and we enthusiastically agree that the right man to preserve the best traditions of our armed forces, while challenging them to innovate to meet the threats of the future, is Gen. Richard B. Myers," President Bush said.

President Bush called Gen. Myers, who has served as vice chairman since March 2000, an officer "of steady resolve and determined leadership" who "understands that the strengths of America's armed forces are our people and our

technological superiority.

"And, we must invest in both," he added.

Pace "represents a new generation of leadership and military thinking," President Bush said, adding that he has spent "a substantial amount of time" working with both men and "is convinced they are the right people to lead our military into the future."

Currently the commander of U.S.

See JCS, A-11

Military's Thrift Savings Plan enrollments to begin Oct. 9

Gerry J. Gilmore
American Forces Press Service

WASHINGTON — Servicemembers starting Oct. 9 can choose to contribute a percentage of their pay to the military's thrift savings and investment program as part of building a nest egg for retirement.

The TSP, administered by the Federal Retirement Thrift Investment Board, previously has been available only to federal civilian employees. The fiscal 2001 Floyd D. Spence National Defense Authorization Act extended TSP participation to active duty and reserve component members of the Army,

Air Force, Marine Corps, Navy and Coast Guard, and uniformed members of the Public Health Service and the National Oceanic and Atmospheric Administration.

TSP is separate from and in addition to the military retirement system, which is based on years of service and rank.

The first enrollment window for persons who entered military service on or before Dec. 8, 2001, is from Oct. 9, 2001, to Jan. 31, 2002. Persons who enroll during this period will see TSP contributions deducted each month from their pay starting in January 2002. Persons who join the uniformed services after

Dec. 8, 2001, will have 60 days after entering service to enroll in the TSP.

After the special first enrollment period, servicemembers may use two "open seasons" each year to join, quit or change the amount of their contribu-

See TSP, A-6



Sgt. Richard W. Holtgraver Jr.

A Marine with Exercise Tafakula applies "attention to detail" while painting one of two schools in Tonga.

Marines aid two Tonga schools

Sgt. Richard W. Holtgraver Jr.
Combat Correspondent

VAVAU, THE KINGDOM OF TONGA — Marines and Sailors from 3rd Marine Regiment spent five days last week building and repairing two primary schools in villages here as part of the humanitarian civil action project in Exercise Tafakula.

With hammers and paint brushes in hand, the American servicemembers worked with Tongan Defense Service soldiers, civilian contractors and two Australian Army combat engineers at two separate sites on the small island.

At the Tu'anekivale Primary School, named after the village it is located in, Marines with the assistance of civilian contractors built a new restroom facility that would replace the existing 35-year-old bathrooms the children were using daily.

A few miles down the road from Tu'anekivale Village another primary school in the village of Feletoa was receiving major repairs to a classroom building that had become unusable because of a leaking roof.

The Feletoa Primary School received a

See TONGA, A-13

MCBH NEWS BRIEFS

GROUND BREAKING FOR NATIONAL KOREAN WAR MUSEUM

A groundbreaking ceremony is scheduled for the construction of the National Korean War Museum on the Big Island tomorrow at 3 p.m.

The museum will be built on 14 acres of Kona Coast land which was donated by John K. Baldwin in honor of his father and uncle who both served in the Korean War.

For information on how to participate, call Steve Kalnasy at ###-####.

MARINE CORPS SUPPORT NETWORK

An important asset is available to Marine families that are experiencing financial hardship resulting from deaths, fires, floods, or other catastrophic events. When hardships exceed the capability of local commands, leaders can turn to the Marine Corps Support Network, which maintains a database of organizations that provide support.

The MCSN can be accessed through certain Marine Corps Community Services personnel and through the Casualty Assistance Calls Officer.

For more details, refer to White Letter 01-01.

TOYS FOR TOTS VOLUNTEER BRIEFS

Volunteers will be meeting at the Bachelor Officer Quarters Conference Room, Bldg. 503, Wednesday and Sept. 12.

Toys for Tots volunteers are encouraged to attend at least one of the briefs to learn about the history and traditions of the Toys for Tots program. New volunteers will also be allowed to sign up during the briefs. Toys for Tots will accept volunteers all the way up until Christmas.

The Toys for Tots campaign provided more than 50,000 toys for children on Oahu and neighboring Hawaiian islands in 2000. However, this year's goal is to provide more than 55,000 toys for needy children.

Certificates of appreciation are provided for support, and Marines may qualify for the Volunteer Service Medal. Contact Staff Sgt. Villarreal at 257-1077, ext. 233, to volunteer and provide hope to a child in your area during the Christmas holidays.

IMPORTANT PHONE NUMBERS

Base Emergency 257-9111
MPD 257-7114

HAWAII MARINE

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JCS Chairman speaks of changes, challenges, threats in military

Gerry Gilmore
American Forces Press Service

WASHINGTON — Chairman of the Joint Chiefs of Staff Gen. Henry H. Shelton reflected on change and present and future challenges facing the military during an Aug. 22 interview with the American Forces Information Service.

The 59-year-old Army ranger and Special Forces-schooled paratrooper is slated to complete his second two-year term as chairman and to retire Sept. 30.

General Shelton, who received his commission in 1963 through the ROTC at North Carolina State University, said he was proud of his military service and that of U.S. servicemembers performing duty worldwide.

He also commented on recently enacted pay, housing and health initiatives that improve the lives of servicemembers, and of efforts to transform the military for envisioned 21st century threats.

On Change

The chairman noted that things have "changed considerably" across the military since he pinned on his gold lieutenant's bars.

"We had a draft at that time and a force that was predominately single," Gen. Shelton remarked, adding that the majority of service members in today's volunteer military force are married.

The active components performed most of DoD's missions during the Cold War years, said Gen. Shelton, a Vietnam and Gulf War veteran. However, with the fall of the Berlin Wall in 1989 and the ensuing drawdown, the reserve components had to shoulder more of the load.

"Today, it is a Total Force and we rely very heavily on our great troops in the Guard, as well as those in the reserves," Gen. Shelton said. He also noted that today's military is 40 percent smaller than it was after the Gulf War.

"I've seen the quality of our force continue to improve, to where today — there is no question about it — we have the finest armed

forces in the world," Gen. Shelton said, adding he also has seen the quality of commissioned and enlisted leadership improve significantly.

On Challenges

America's armed forces are the best in the world, but "we have significant challenges that we'll have to deal with in the future," Gen. Shelton said. One of those challenges, he noted, is to guard against complacency.

When the general spoke to Veterans of Foreign Wars members in Milwaukee Aug. 21, he said, he reminded them of history, and "the need to make sure that we're never surprised again."

He said U.S. troops weren't ready to fight in the battle at Kasserine Pass in North Africa during World War II and in the Task Force Smith debacle during the Korean War. In both actions, ill-trained and badly equipped American units were forced to retreat.

On Change

Another challenge for America's military is change, Gen. Shelton said. "Cyberwarfare — certainly, we have to be prepared to deal with that," Gen. Shelton continued.

"We've talked about (ballistic) missile defense and the need to protect American citizens against that, to include homeland security in a larger context." Transformation isn't easy whether within DoD or in the corporate world, he acknowledged. "Institutional resistance to change is always something you have to contend with," he observed.

Military transformation is a complex endeavor, where leaders must not only prepare for today's threats, but also those foreseen in 15 to 20 years, he said.

As the world becomes more automated and relies more on information technology, the armed forces need to maintain information superiority and be able to "protect our own systems from attack by an adversary," Gen. Shelton said.

Yet, Gen. Shelton emphasized that threats abound today.

On Threats

"We've some nations today that concern us, [such as] North Korea," he said. "We've 38,000 great Americans in South Korea that stand guard day in and day out protecting America's interests along the DMZ."

"Over in the Persian Gulf, we have roughly 22,000 of our troops that on any given day are subjected to potential attack by individuals such as Saddam Hussein," Gen. Shelton noted.

"Making sure that we're prepared to deal with that at a low to moderate level of risk is very important."

On Feedback

Back to the present day, Gen. Shelton said he is "thankful to get feedback from our troops in the field, whether it is the young airman, young Marine, soldier, sailor, or the NCOs and the officers, because they kind of frame the issues for us here in Washington inside

the Pentagon."

Feedback from servicemembers has prompted senior leaders to re-evaluate personnel policies and deployment schedules, Gen. Shelton said.

"It started off pretty heavily with perstempo and operational tempo ... the lack of predictability in their lives in terms of knowing what was coming next."

"I think we've made some great headway," Gen. Shelton said. "Are we there, yet? No, we're not, and part of the Quadrennial Defense Review's goal is to try to bring all that (perstempo and optempo) back into balance."

Listening to servicemembers' issues has also resulted in better quality of life in the form of higher military pay, improvements in military housing, health care and retirement, he added.

"It helped us achieve the largest pay raise in the last 18 years," Gen. Shelton said, adding that more will be done in the military pay realm in the future. "We corrected the retirement system that had been changed back in 1986 that had made our retirement program more of a disincentive than an incentive for those that stayed for 20 years."

Myriad improvements in the TRICARE health care system have also been made in recent years, Gen. Shelton said.

He also spoke of times when he read letters from military retirees who expressed feelings of disenfranchisement over military health care.

Their concerns, he added, were acted upon, and thanks to Congress military retirees will have access to the "TRICARE for Life" health care system.

On the Future

Maintaining competitive military pay and benefits, to include retirement, helps to keep good people in uniform, Gen. Shelton said.

"We must continue to appeal to young men and women, to bring them into the services by letting them know of the opportunities that exist in today's environment, and what they are really signing up for," he said.



GEN. SHELTON

"In the Persian Gulf we have roughly 22,000 of our troops ... subjected to potential attack."

General Henry H. Shelton
Chairman
Joint Chiefs of Staff

Fifty Years of Memories

Woke up this morning with a terrible dream
Sweating so profusely I wanted to scream
Memories flooding into my mind
Memories the kind you don't want to find
Thinking of the horrors of Korea fifty years ago
Horrors that seem to pass ever so slow
Remembering a mass grave dug at Koto-ri
Thinking of all the men I would never again see
I have been very lucky these past fifty years
Being able to bury the memories and the fears
Thinking back to Masan listening to Chesty speak
Remembering so much from that epic week
New Year's Day nineteen fifty-one
The sky so overcast no sight of the sun
Looking around to see how many men were there
Seeing so many are missing wishing I didn't care
Wondering how this could have happened to me
Realizing it is the price to pay to be free
But to lose so many men so many boys
Thrown away like so many broken toys
Politicians sitting in their offices so smug
Tossing the war reports in their desks with a shrug
Complaining of the snow and the difficult drive
Wondering if they will miss the cocktail party at five
Caring only that they have won another term
By God this year they'll get a raise on that they're firm
And in Middle America there's a knock on the door

A telegram saying your son won't be home anymore
In the window you hang that Gold Star for all to see
Your husband or your son died so you could be free
They're buried in a hole in the frozen Far East
And your Senator sits down to a New Year's Day feast
Coming home broken many with frost bitten feet
Hands shaking so hard they can't hold a fork to eat
Putting your lives back together trying to forget it all
Sitting in a chair with glassy eyes staring at the wall
Being so moody so withdrawn never speaking at all
Shutting down all the memories from winter to fall
Waking up with these memories in 2001
These horrible memories of 1950 and 1951.

This poem is dedicated to all the
Soldiers, Sailors, Airmen and Marines
From the mainland to Hawaii
And to all our allies who fought in Korea.
We must not let a war like this happen again.
To the Politicians and the Historians
Korea may have been a forgotten war.
For those of us who were there
These horrific memories will live forever.

—Kal & Anette Kalnasy
Las Vegas, Nevada
© 30 July 2001



The guests of honor at the Staff NCO Mess Night enjoy the evening festivities.

HQ Bn, MCAF celebrate tradition, etiquette in time-honored mess night

Mess night also honors MCB Hawaii CG who departs in September

Story and Photos by
Lance Cpl. Luis R. Agostini
Combat Correspondent

As the lighting dimmed, and the red aura, representing patriotism, surrounded the room, hundreds of years of Marine Corps experience gathered on the evening of Aug. 23 at the Fairways Club.

Staff noncommissioned officers from MCB Hawaii, Kaneohe Bay, complete with ribbons and medals, got together for the Staff NCO mess night, to honor the commanding general, MCB Hawaii. Joining the Marines from Headquarters Bn. and Marine Corps Air Facility, where their Naval counterparts in their dress whites.

According to the letter of instruction for the Staff NCO mess night, the traditions and etiquette of the evening were to remain formal and traditional, but it was stressed that the only obligation of any member was to enjoy the spirit of the evening and the camaraderie of fellow Marines and Sailors.

The sound of traditional Marine Corps music was provided by members of the Marine Forces Pacific Band

throughout the evening.

Brig. Gen. R. E. Parker Jr., commanding general, MCB Hawaii, Kaneohe Bay, shared the spotlight with other guests of honor, whom included MCB Hawaii K-Bay Sgt. Major Filipino Ilaoa and Head-quarters Bn.

Sgt. Major Juan Sandoval.

"This evening is held in the honor of Brig. Gen. Parker, who is departing," said Sandoval, "but it is still being held in honor of the tradition of the Marine Corps."

Mess Night traditions were alive and well, as the chief steward, accompanied by field music, paraded the beef, cut a small portion, placed it on a fork and presented it to the President of the Mess, who declared it tasty and fit for human consumption. Also, fines were levied against all those guilty of violating proper etiquette and regulations.

The evening turned out to be a success for all who attended.



Commanding General of MCB Hawaii, Brig. Gen. R. E. Parker Jr., and MCB Hawaii sergeant major, Sgt. Maj. Filipino Ilaoa enjoy the evening's events at the Staff NCO Mess Night.

"Anytime you get Marines together to uphold and celebrate traditions of the Corps, it's always a success."

Sgt. Maj. Juan Sandoval,
Hq Bn. Sergeant Major

"Anytime you get Marines together to uphold and celebrate the traditions of the Marine Corps, it's always a success," explained Sandoval.



Perhaps its most recognizable symbol, the Marine Corps' dress blue uniform includes a cover donned with a gold emblem, white gloves and a scabbard.



Left — MCB Hawaii, Kaneohe Bay, Headquarters Bn. sergeant major, Sgt. Maj. Juan Sandoval samples a dish prepared at the Staff NCO Mess Night. Right — MCB Hawaii, Kaneohe Bay, staff NCOs make their way into the reception area for a traditional Mess Night.

WORD ON THE STREET

How are you celebrating Hispanic Heritage month?

"In the middle of September, I'm going to take dancing lessons in Waikiki, and I'll bring my daughter so I can expose her to some of the Hispanic culture."



Master Sgt. Linda Govea
Base PSC chief
HQ Bn.

"I play in several Latin bands, so I'll be performing in as many functions as I can."

Staff Sgt. Eddie Ortiz
Trumpet section leader
MarForPac Band



"Probably go downtown to Waikiki with my lady for dinner and Latin dancing."

Sgt. Jon Pena
Gun team leader
81 Platoon, 3/3

"I will call my family and spend some time with friends dining at a Spanish restaurant in Waimanalo."

Lance Cpl. Jose A. Vega
Hazmat NCO
Motor Transportation,
2/3



"I plan to call my family and eat Mexican food."

Lance Cpl. Juan A. Marquez
Warehouse clerk
Headquarters Battery, 1/12

Three lucky patrons win shopping spree at Kaneohe Bay Commissary

Story and Photos by
Lance Cpl. Luis R. Agostini
Combat Correspondent

Tired of dishing out hundreds of dollars every week on milk, bread, detergent and other products for household survival? There is an easy solution to this: win a five-minute, \$250 shopping spree.

That's what three lucky MCB Hawaii, Kaneohe Bay, commissary customers received from Unilever, which sponsored the Great Grocery Giveaway Shopping Spree, Aug. 22, 9 a.m., at the base commissary.

Contestants had to abide by a few rules during their free-for-all.

The shopping spree was limited to five minutes with one cart and a maximum value of \$250. Meat products, fresh or frozen seafood, tobacco and vitamins went excluded from the spree.

No more than three items of the same product could be selected.

If an item were to fall and break, it would have to be recovered and included with the purchase.

The shopping spree winners were Master Sgt. Kenneth Wadzinski, base legal chief, Headquarters Bn., and K-Bay residents Terry Kahanu and Linda Smith.

Smith was very surprised and thankful for the chance to receive \$250 worth of grocery products.

"My daughter had me fill out the form. When I received the phone call that I had won, I was very surprised. I am very thankful," said Smith.

"The commissary is great for us because along with good service, items come out a lot cheaper here compared to some places in town," added Smith.

Kahanu, who is six weeks away from giving birth, did not let her pregnancy prevent her from snatching as many items as she could in the five minutes she was given.

"I feel great. I'm glad I had my daughter here to help me push the shopping cart though, because I am 33 weeks pregnant," said

Kahanu.

Unilever's territory manager, Brian Oue, helped coordinate the shopping spree.

"Things like this are beneficial to the commissary," said Oue. "We hope to do more promotions like this in the future because they are a lot of fun."



Master Sgt. Kenneth Wadzinski, base legal chief, Headquarters Bn., attempts to beat the clock as he rushes his cart full of commissary products.



Commissary patron, Terry Kahanu, snatches an item from the shelf and launches it into her shopping cart during the shopping spree.



Not knowing where to begin, commissary patron Terry Smith tries to choose the necessities she needs for her family.



Linda Smith places a package of toilet paper into the shopping cart and makes her way to the other aisles. The shopping spree winners were limited to a maximum value of \$250 worth of products.

'Liberty Bus' gives opportunity for weekend getaways

Pfc. Jason E. Miller
Combat Correspondent

As the end of the week, many of the servicemembers at MCB Hawaii, Kaneohe Bay, get ready to go out and experience some of the great opportunities that Hawaii offers.

Transportation can be a problem for servicemembers that don't have their own vehicles. Renting a car every weekend can get expensive and no one likes to ask for a ride all the time. That's why the base motor transportation unit offers the liberty bus.

The liberty bus is a free service offered to Marines and Sailors stationed at K-Bay.

"Every Friday and Saturday night, the liberty bus shows up and takes the Marines and Sailors out to Fort Derussy. That's right in Waikiki," said Staff Sgt. Elijah Dent, assistant motor transportation chief, Headquarters Bn.

Beginning at 6:15 p.m. Friday and Saturday night at the Marine Corps Exchange Annex, the 44-passenger liberty bus makes its rounds. First going to the Enlisted club, then to Fort Derussy and returning periodically throughout the night until 3 a.m. the next morning.

"It's beginning to become a popular service around base. On average, we have over 100 Marines and Sailors that ride the bus every weekend. That number will most likely go up as more people begin to hear about it," said Dent.

The bus can help boost morale by transporting Marines off base to enjoy the sights at Waikiki and the beaches along the coast.

"The main reason I ride the bus is because I don't have my own transportation," said Pfc. Luis Garcia, an assaultman

with Kilo Co., 3/3.

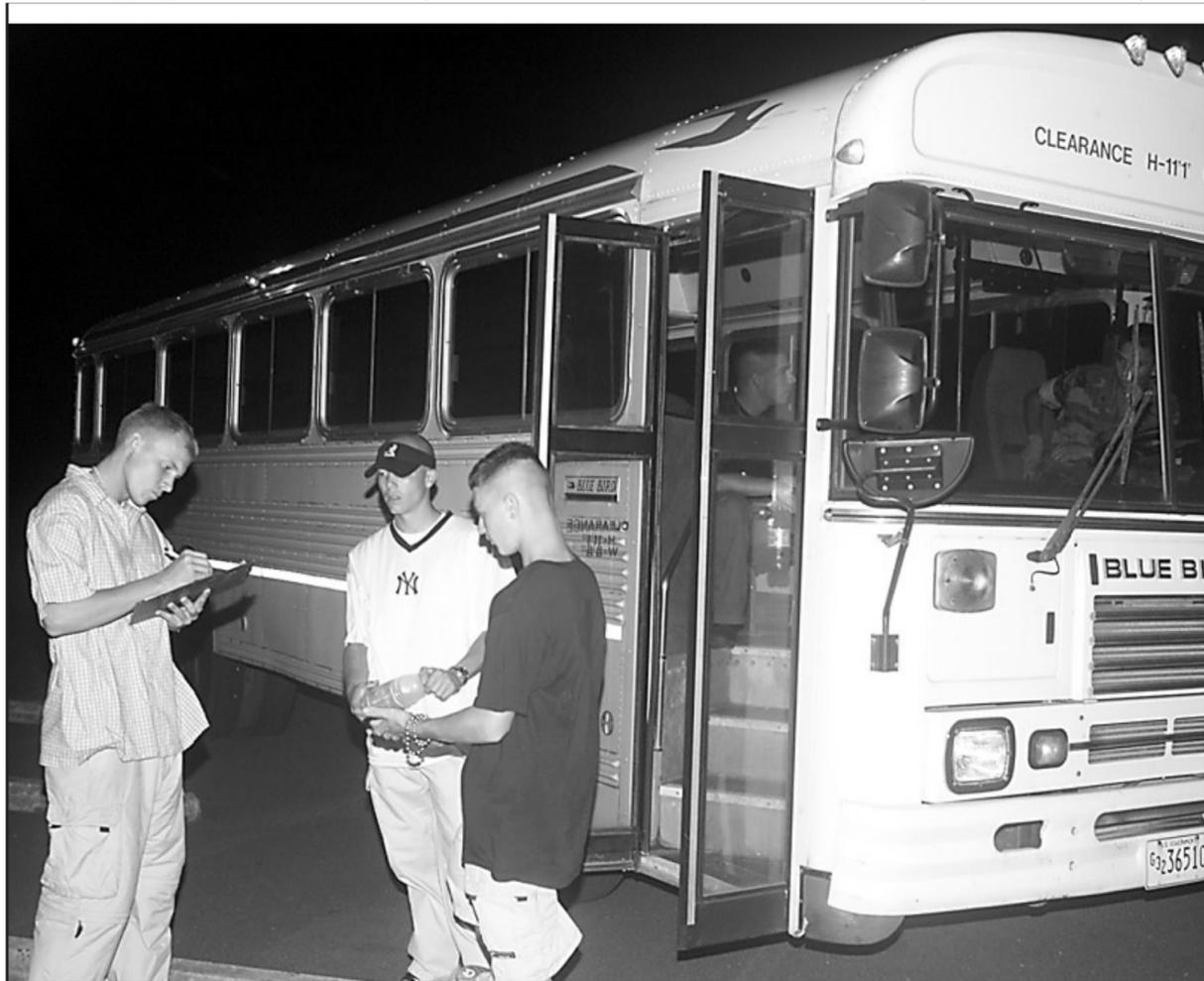
"The service isn't just for people who don't have their own cars though. A lot of people we see on the bus are just playing it safe so they don't have to drive home late at night," Dent added.

The bus also prevents servicemembers from drinking and driving.

"We don't want anyone out there driving who shouldn't be. It's a lot safer for servicemembers who have had a few drinks to be riding a bus with a sober driver than to be out there driving themselves," said Pfc. Darrell Rhea, motor transportation driver, Headquarters Bn.

While on the bus, all passengers must abide by government vehicle regulations by not smoking, drinking or having any weapons.

"We're here for the support and morale of all the people on this base. Everyone's invited to come out and ride," said Dent.



Pfc. Jason Miller

'Liberty Bus' customers wait to sign their names on a roster before taking the bus to Waikiki for the weekend. The bus, operated by Marines with the MCB Hawaii Motor Pool, serves Marines and Sailors of MCB Hawaii, making frequent "runs" between base and Fort DeRussy.

**WHAT HAVE YOU
 DONE FOR YOUR
 MIND LATELY ?**



**YOUR
 MENTAL HEALTH
 ASSOCIATION**

DoD balances risks

Gerry J. Gilmore

American Forces Information Service

WASHINGTON — Defense Secretary Donald H. Rumsfeld is asking the military services to better balance the risks of today and tomorrow.

“We have established some defense planning guidance which will set forth to the services and the components’ areas that we feel need to be addressed in a priority manner,” Rumsfeld told reporters Aug. 23 during a press conference.

Those areas, he said, would balance the risks of not modernizing, of not transforming, of not taking care of the force, and operational risk.

The defense establishment has done a good job in terms of balancing operational risks, Rumsfeld remarked, but, “We have not done a good job on bal-

ancing risks with respect to the damage to the force, and the damage to the infrastructure, and the slow modernization and the slow transformation.”

This procedure would compel the services to ask themselves questions like, he said, “‘Would I rather have one more of these things, or am I comfortable allowing the force to deteriorate, or allowing the infrastructure to deteriorate some more, or not modernizing some weapon system?’”

“Or, running the risk that in two, three or four years you could be in a conflict somewhere in the world and be stricken deaf, dumb and blind because of information warfare,” he added.

Such deliberations, Rumsfeld remarked, “aren’t as much fun for people who’d like to talk about this weapon or that weapon, or this base or that base, or this size force or that size force.”

TSP, From A-1

tions. Currently, these periods are May 15 through July 31 and Nov. 15 through Jan. 31. Enrollment forms are available for download on the TSP Web site, <http://www.tsp.gov>, or can be obtained at local military finance offices. Participants can invest any whole percentage of up to 7 percent of their base pay in any or all of five TSP funds:

- The conservative G Fund consists exclusively of investments in short-term, nonmarketable U.S. Treasury securities specially issued to TSP. Since 1991, the fund has earned an annual average of 6.74 percent.

- The F Fund is TSP’s bond market index fund. Since 1991, the fund has earned an annual average of 7.87 percent — and 12.78 percent in the past 12 months ending July 31.

- The C Fund is TSP’s large-company U.S. stock index fund. Since 1991, the fund has earned an annual average of

17.43 percent, but it has reported a 14.3 percent loss in the past 12 months ending July 31.

- The S Fund is TSP’s medium and small company stock index fund

- The I Fund is its international stock index fund. Both funds opened in May, so neither has a long-term track record.

- Only G Fund investments and earnings are backed by the U.S. government against loss. TSP participants risk losing some or all their investments and earnings in the F, C, S and I funds — but the funds’ earning potential is unlimited.

Servicemembers can contribute as little as 1 percent of their base pay per pay period, up to the 7 percent limit in 2002.

The limit increases by 1 percent per year until 2005, after which contributions will be limited by Internal Revenue Code guidelines. Like civilian workers covered by the old Civil Service Retirement

System, service members generally will not receive TSP matching funds from the government. Strict rules apply to service members’ withdrawal of funds from TSP accounts before they retire.

Federal and state income taxes on investments and earnings are deferred so long as the money stays in the TSP account. Withdrawals are taxed as ordinary income, and early withdrawals are penalized under some circumstances.

Military members who already have a civilian TSP account, such as past and present federal civilian employees who serve in the National Guard and Reserve, can open a second TSP account.

The 47-page booklet “Summary of the Thrift Savings Plan for the Uniformed Services” and other information on military participation in TSP can be found on the Web at www.tsp.gov.

The booklet requires the free Adobe Acrobat reader to view.

EVERY CLIME AND PLACE

Marines arrive in Kosovo for 'show-of-force' ops

1stLt. Dan McSweeney
24th MEU Public Affairs

PRISTINA, Kosovo — Elements of the 24th Marine Expeditionary Unit (Special Operations Capable) began arriving at Camp Bondsteel on Aug. 22 for a month-long deployment rehearsal in the Multinational Brigade (East) sector of Kosovo.

In all, more than 700 Marines from the MEU(SOC) home-based at Camp Lejeune, N.C., will support Task Force Falcon's operations by participating in Operation Rapid Cheetah.

The deployment rehearsal will focus on practicing the use of Kosovo's strategic reserve force.

"This is a great opportunity for our Marines to get some real-world, multinational experience in a significant peace support operation," said Col. Richard Mills, commanding officer of the unit.

"We're just past the midway point in a six-

month Mediterranean deployment aboard three ships. To join MNB (East) at the tail end of our float is a great way to wrap-up our time at the 'tip of the spear,'" said Col. Mills.

Close coordination with their Army counterparts has been an important part of the deployment.

"Everyone at Task Force Falcon has been very helpful to us," said Sgt. Major Charles Tonn, the MEU(SOC)'s senior enlisted Marine. "As we move forward and begin conducting patrols and other show-of-force operations, we'll be working closely with MNB (East) personnel to maximize our impact."

While other MEU(SOC)s have seen action in Kosovo in the past — the 24th MEU(SOC) worked with Task Force Falcon last year — this is the first time many soldiers and Marines have ever worked together.

"I think everyone in our battalion is looking for-

ward to working with the Marines," said 1st Lt. Elizabeth Coupel, a platoon leader with 2/101 MP Co. (Air Assault).

"It's very rare for us to work with Marines at Fort Campbell, our home base," she added. "I'm sure our young soldiers are looking forward to sharing knowledge with their counterparts from the MEU(SOC)."

This sentiment was echoed by many Marines.

"It's a good experience," said Sgt. Jack Cook, an operations clerk with the MEU(SOC)'s command element.

"It's been said that Marines fight battles and the Army fights wars. This deployment will provide members of each service with the opportunity to see that first hand," said Cook.

Servicemembers can keep up with the 24th MEU(SOC) deployment at their website. Log onto www.usmc.mil/24meu for updates.



LCpl. Jeff Sisto

Marines of the 24th MEU (SOC) receive a class on Interdiction and Ambush techniques upon arrival to Camp Bondsteel Aug. 25 as part of their briefing before they begin operations with Multi-National Brigade East, in Kosovo.

JCS, From A-1

Southern Command in Miami, Gen. Pace is the first Marine to serve as vice chairman of the Joint Chiefs.

In making his announcements, President Bush was accompanied by Secretary Rumsfeld, in Texas for force review and defense budget consultations, nominees Gen. Myers and Gen. Pace, and their wives.

The president has tasked DoD to transform the armed forces into "a 21st-century military that can deter aggression and help us extend peace" well into the new century, Secretary Rumsfeld said. That kind of change is difficult and "not undertaken lightly. It takes clarity of vision, and unity of purpose, and it takes leadership. Gen. Dick Myers is such a leader."

General Myers was a fighter pilot in Vietnam, is a former commander of U.S. Space Command, and was the assistant to former JCS Chairman Army Gen. John Shalikashvili. Secretary Rumsfeld characterized Gen. Myers' military career as "the embodiment of the transformation with which he will be charged as chairman as the Joint Chiefs of Staff."

General Pace, a former deputy commander of U.S. Forces Japan, has extensive experience, having served "from the jungles of southeast Asia to the streets of Mogadishu," Secretary Rumsfeld said.

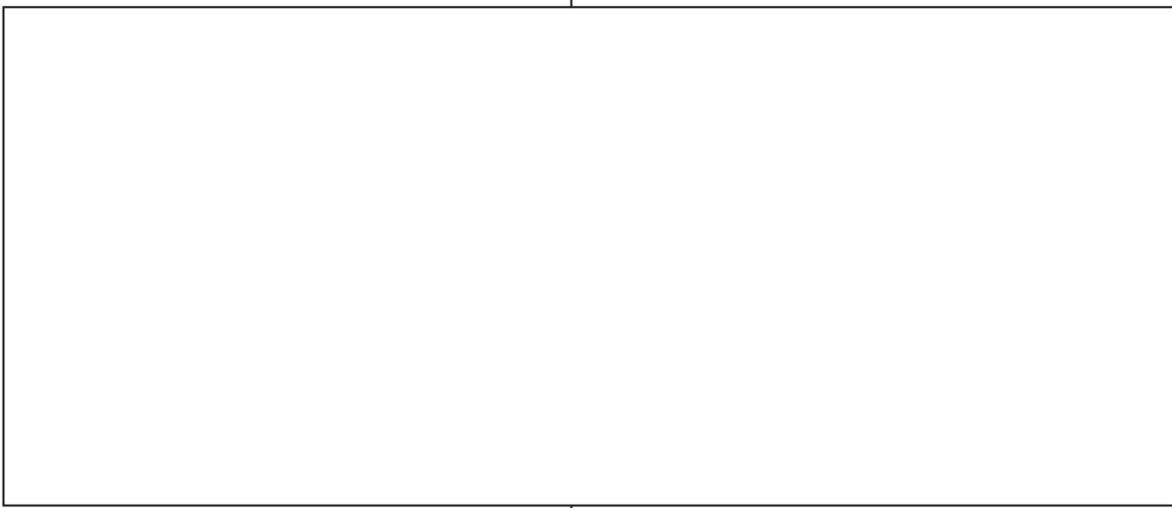
"General Pace has fought the country's fights, small and large, and demonstrated an extraordinary capaci-

ty for leadership along the way," he added, noting that Gen. Pace's "background, expertise and insight" would complement Gen. Myers'. Under the leadership of Gen. Myers and Gen. Pace "the men and women of the U.S. armed forces are in fine hands," Secretary Rumsfeld said.

The secretary also used the occasion to thank Gen. Shelton, the outgoing chairman, for "his outstanding and his courageous service" and professionalism. Gen.

Shelton himself noted in a Aug. 24 statement that he was pleased with Gen. Myers' and Gen. Pace's nominations, describing Gen. Myers as "a crucial and indispensable part of the national security team for the past two years," and praising Gen. Pace's "wide-ranging operational and joint experience."

General Pace said he and Gen Myers "would work to take great care of the wonderful young men and women who serve this country in uniform."



Penn State teaches, sponsors supply management course for Marine Corps

Five-day format shares recent breakthroughs to increase productivity: Army, Navy interested

Sgt. Arthur Stone
Combat Correspondent

SWANSBORO, N.C. — Marine officers and staff noncommissioned officers from Camp Lejeune gathered recently at the Swansboro Rotary Civic Center to attend a first in the Marine Corps — the Introduction to Supply Chain Management course sponsored by Headquarters Marine Corps and Pennsylvania State University.

The five-day course brought the military students in contact with businessmen and professors from Penn State, who had been teaching a development of supply chain management course in the civilian business sector.

According to Westchester, N.Y., native, Capt. Lori Krsulich, a logistics structure analyst with HQMC, the original Marine Corps Information System Management course was a two-week program.

As one of two action officers for the program, she worked directly with the professors and officers of MCISM to put the program together.

"The program was so successful we decided to bring it out to the fleet," Krsulich said. "This program's intent is to better educate our Marines. We have some unique challenges the business world doesn't have, but that doesn't

mean we can't learn from them."

Dr. John J. Coyle, Professor of Supply Chain Management at Penn State and a host of instructors from the university addressed the Marine logisticians on breakthroughs in the civilian sector that would benefit the Marine Corps in its implementation and improve overall productivity.

"There is a lot of technology and you have to choose what is best for you," said Coyle of Penn. State. "Obviously, because of the differences in the Marine Corps and the supply structure, we need to adopt programs according to their needs. We work closely with Marine officers who help facilitate us and help the Marines do better."

"The Marines, like the private sector are under great pressure to provide for their customers - the warfighter," Coyle stated. "What we are trying to get out of this is a better Marine Corps."

According to Coyle, the Marine Corps was the first service to get on board with the MCISM program, and the Army and the Navy are now interested in what the program can do for them.

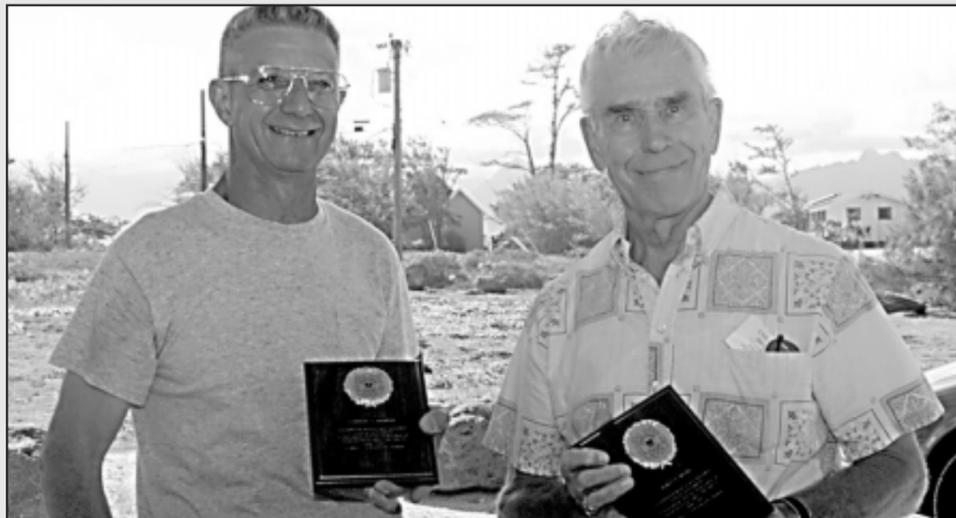
The MCISM program brought Marine supply officers and supply chiefs in

direct contact with new concepts the leading instructors of supply chain management, according to Lt. Col. Douglas E. Keeler, Team Leader, Logistics Integration Team, HQMC.

"Like a shot affects all parts of the body, educating each of the Marine Expeditionary Forces affects all areas of logistics," said Lt. Col. Keeler. "The possibilities are endless."

"As we start this new century, technology is ever changing," the Waynesville, Mo., native, said. "In the next five years, we are going to see more changes than we have seen in our lifetime. We need to know we are able to support the warfighter, and the warfighter needs to know we are going to get him the right equipment in the right place at the right time."

Hard work recognized



Lance Cpl. Luis R. Agostini

Flotilla 1-14, Kaneohe, Hawaii, presented Retired Army Col. Abe Brum and former United States Coast Guard Auxiliary District Commodore Bob Airhart with awards for their exceptional service and donation of time and talents in the repair and reconstruction of Pyramid Rock Light, LLNR 28765, Saturday at Pyramid Rock Beach.

TONGA, From A-1

new roof and a couple of doors, windows, and couple fresh coats of paint.

More than \$18,000 in materials provided by the Marine Corps was used during Exercise Tafakula.

A chance to use some of their primary Military Occupational Specialty skills, motivated many of the combat engineers participating in the exercise.

"This helped out the young combat engineers a whole lot, because in the rear we are supporting the infantry, and now they have stretched out and done things within their actual MOS," said Gunnery Sgt. Roger Reed, a platoon staff non-commissioned officer in charge in Combat Support Co., 3rd Mar. Regiment.

For many of the Marines and Sailors of Exercise Tafakula, this was their first time being involved in a humanitarian effort.

"It meant a lot to me coming from America, and seeing how good we have it to come here and help these people who have little, if no assets whatsoever," said Cpl. Reggie D. Stewart, a combat engineer with Combat Support Co., 3/3, "It made me feel real good to help these children out."

Not all of the Marines helping rebuild the schools were combat engineers, there were also Marines and Sailors from India Co. 3/3, assisting with the humanitarian effort

"This made you feel good being able to help these people," said Lance Cpl. Sean M. Donohue, an armorer for India Co., 3/3.



Marines from 3rd Marine Regiment helped restore two schools in the Kingdom of Tonga. The photo above shows the school before restoration, the photo at bottom shows it after.



"Just a little thing like putting a roof of their school helps a lot of people. It shows that we can make a difference whether we are in combat, or conducting a humanitarian effort like this."

Throughout the five days, the Marines and Sailors who labored to fix the aged buildings were provided with meals prepared by the teachers and principals of those schools.

Some of those meals were large enough to be considered feasts with roasted pig and chicken, coleslaw and fruit provided in large quantities for the hard working servicemembers.

During a few of these meals, teachers would speak while people were eating, and emotionally

express their gratitude for the work that was being done.

Often speaking through tears, the women would thank the Marines and Sailors for their generosity to the children of the village.

"For us to give something to their children, it really meant a lot to them," said Reed. "It showed in their faces. You could see it in their smiles. You could see it in their eyes. They really appreciated us being here."

When the work was done, not only was a school building repaired and a bathroom facility built, but the foundation for future humanitarian efforts and friendships were constructed in two villages on the island of Vava'u.

Legal Assistance: Credit reports can be corrected, disputed

Capt. Allison Daly
Legal Assistance Officer

Your credit report, a type of consumer report, contains information about where you work and live and how you pay your bills. It also may show whether you have been sued or arrested or have filed for bankruptcy.

Companies called consumer reporting agencies or credit bureaus compile and sell your credit report to businesses. Because businesses use this information to evaluate your applications for credit, insurance, employment, and other purposes allowed by the Fair Credit Reporting Act, it is important that the information in your report is complete and accurate.

Some financial advisors suggest that you periodically review your credit report for inaccuracies or omissions. This could be especially important if you are considering making a major purchase, such as buying a home.

Checking in advance on the accuracy of information in your credit file could speed the credit-granting process.

Getting Your Credit Report

If you have been denied credit, insurance, or employment because of information supplied by a CRA, the FCRA says the company you applied to must give you the CRA's name, address, and telephone number.

If you contact the agency for a copy of your report within 60 days of receiving a denial notice,

the report is free.

In addition, you are entitled to one free copy of your report a year if you certify in writing that (1) you're unemployed and plan to look for a job within 60 days, (2) you are on welfare, or (3) your report is inaccurate because of fraud.

Otherwise, a CRA may charge you up to \$8.50 for a copy of your report.

If you simply want a copy of your report, call the CRAs listed in the Yellow Pages under "credit" or "credit rating and reporting."

Call each credit bureau listed since more than one agency may have a file on you, some with different information.

The three major national credit bureaus are:

- Equifax, P. O. Box 740241, Atlanta, GA 30374-0241; (800) 685-1111
- Experian (formerly TRW), P.O. Box 2002, Allen, TX 75013; (888) EXPERIAN (397-3742)
- Trans Union, P.O. Box 1000, Chester, PA 19022; (800) 916-8800

Correcting Errors

Under the FCRA, both the CRA and the organization that provided the information to the CRA, such as a bank or credit card company, have responsibilities for correcting inaccurate or incomplete information in your report.

To protect all your rights under the law, contact both the CRA and the information provider.

First, tell the CRA in writing what information you believe is inaccurate and include copies (NOT

originals) of documents that support your position.

In addition to providing your complete name and address, your letter should clearly identify each item in your report you dispute, state the facts and explain why you dispute the information, and request deletion or correction.

You may want to enclose a copy of your report with the items in question circled.

Send your letter by certified mail, return receipt requested, so you can document what the CRA received.

Keep copies of your dispute letter and enclosures.

CRAs must reinvestigate the items in question—usually within 30 days—unless they consider your dispute frivolous. They also must forward all relevant data you provide about the dispute to the information provider.

After the information provider receives notice of a dispute from the CRA, it must investigate, review all relevant information provided by the CRA, and report the results to the CRA.

If the information provider finds disputed information to be inaccurate, it must notify all nationwide CRAs so they can correct this information in your file.

Deleting Disputed Information

Disputed information that cannot be verified must be deleted from your file. For example:

- If your report contains erroneous information, the CRA must correct it.

- If an item is incomplete, the CRA must complete it, e.g., if your file showed that you were late making payments, but failed to show that you were no longer delinquent, the CRA must show that you are current.

- If your file shows an account that belongs only to another person, the CRA must delete it.

After the Investigation

When the reinvestigation is complete, the CRA must give you the written results and a free copy of your report if the dispute results in a change.

If an item is changed or removed, the CRA cannot put the disputed information back in your file unless the information provider verifies its accuracy and completeness, and the CRA gives you a written notice that includes the name, address, and phone number of the provider.

Also, if you request, the CRA must send notices of corrections to anyone who received your report in the past six months.

Job applicants can have a corrected copy of their report sent to anyone who received a copy during the past two years for employment purposes.

If a reinvestigation does not resolve your dispute, ask the CRA to include

your statement of the dispute in your file and in future reports.

Second, in addition to writing to the CRA, tell the creditor or other information provider in writing that you dispute an item. Again, include copies (NOT originals) of documents that support your position.

Many providers specify an address for disputes. If the provider then reports the item to any CRA, it must include a notice of your dispute. In addition, if you are correct that is, if the disputed information is not accurate the information provider may not use it again.

Accurate Negative Information

When negative information in your report is accurate, only the passage of time can assure its removal.

Accurate negative information can generally stay on your report for seven years.

There are certain exceptions:

- Information about criminal convictions may be reported without any time limitation.

- Bankruptcy information may be reported for 10 years.

- Credit information reported in response to an application for a job with a salary of more than \$75,000 has no time limit.

- Credit information reported because of an application for more than \$150,000 worth of credit or life insurance has no time limit.

See *LEGAL, A-15*

Sample Dispute Letter

Date

Your Name
Your Address
Your City, State, Zip Code

Complaint Department
Name of Credit Reporting Agency
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute are also circled on the attached copy of the report I received. [Identify item(s) disputed by name of source such as creditors or tax court, and identify type of item such as credit account, judgment, etc.]

This item is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be deleted [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documents] supporting my position. Please reinvestigate this [these] matter(s) and [delete or correct] the disputed item(s) as soon as possible.

Sincerely,
Your Name
Enclosures [List what you are enclosing.]

LEGAL, From A-14

creditors that do not.

If you have been told you were denied credit because of an "insufficient credit file" or "no credit file" and you have accounts with creditors that do not appear in your credit file, ask the CRA to add this information to future reports. Although they are not required to do so, many CRAs will add verifiable accounts for a fee.

You should, however, understand that if these creditors do not report to the CRA on a regular basis, these added items will not be updated in your file.

(Editor's Note: The above article is intended to provide general info rather than specific legal advice. Contact an attorney at 257-2110 ext. 242 for an appointment to handle individual legal issues.)

•Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

•Criminal convictions can be reported without any time limit.

Adding Accounts to Your File

Your credit file may not reflect all your credit accounts.

Although most national department store and all-purpose bank credit card accounts will be included in your file, not all creditors supply information to CRAs: Some travel, entertainment, gasoline card companies, local retailers, and credit unions are among those

— MILITARY POLICE BLOTTER —**Traffic Court**

The following blotter entries are for the week of Aug. 17 - 23. There were a total of 74 traffic citations issued during this period.

The Blotter

-A Marine reported that person(s) unknown had stolen his unsecured and unattended motorcycle.

-A Marine was involved in a minor traffic accident while maneuvering to miss a feline. The vehicle struck a traffic sign causing minor damage.

-A Sailor's wife reported that person(s) unknown stole her unsecured and unattended bicycle from the carport of her quarters.

-A Marine's wife reported that person(s) unknown stole her bicycle which was left unsecured and unattended at her quarters.

-A Civilian was involved in a minor traffic accident when attempting to negotiate a left turn. He failed to maintain sufficient distance from an-

other vehicle.

-A Sailor was involved in a minor traffic accident while he was backing up and failed to maintain sufficient distance from a parked vehicle.

-A Marine was involved in a traffic accident when he failed to observe a vehicle.

-A Marine reported that person(s) unknown entered his work place and stole various tools from a secured tool box.

-A Marine was involved in a traffic accident after failing to maintain sufficient distance from a stop sign.

-A Sailor's wife reported that person(s) unknown had stole and forged (two) of her personal checks.

-A Civilian was involved in a traffic accident when she failed to maintain proper distance from a parked car.

-A Marine was involved in a traffic accident when he failed to maintain proper distance from another vehicle.

-A Marine reported that person(s)

unknown entered the storage room of her barracks and stole her unsecured and unattended 19 inch television.

-A Marine was apprehended for driving under the influence of alcohol. His BAC was unknown because he refused to submit a breath or blood test.

-A Marine reported that person(s) unknown entered his unsecured and unattended barracks room and stole various pieces of audio equipment.

Lost and Found

To contact Lost and Found, call Cpl. Fernandez at 257-2103, ext. 325.

Neighborhood Watch

Crime Prevention is looking for neighborhood representatives to take charge of local neighborhoods. If you're interested in getting involved, call 257-2103, ext. 314.

Crime Prevention

For issues call 257-2103, ext. 314.

The buck stops here