

YANGUARD

VIRGINIA AIR NATIONAL GUARD

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\$20,000 FULL TIME LIFE INSURANCE COVERAGE

Your Air National Guard membership is now more valuable than ever before. Your membership now entitles you to life insurance that cannot be equaled in the civilian market.

Previously, you were eligible for Servicemen's Group Life Insurance (SGLI) only during and while on the way to and from drill, and while on active duty or active duty for training. Now, however, you are eligible for FULL-TIME coverage of up to \$20,000 -- \$5,000 more than the previous maximum.

Your \$20,000 coverage automatically began 24 May 1974, even if you had opted for less than the \$15,000 ceiling available under the old part-time system. Premiums will continue to be deducted from your drill pay. No premiums have been withheld as yet, however, so if you are one of the few who want no coverage or less coverage, act immediately to change it. No action is required for those who do want full coverage.

Coverage and Premium rates are as follows for active Guardsmen:

COVERAGE	MONTHLY PREMIUM
\$20,000	\$3.40
\$15,000	\$2.55
\$10,000	\$1.70
\$ 5,000	\$.85

To reduce or refuse insurance, complete and submit VA Form 29-8286 to the Consolidated Base Personnel Office during the July drill.

Retired Guardsmen with 20 or more years of service who have not yet reached age 60 are also covered for the first time ever. Their premium rates, however, are slightly higher than their drilling counterparts and are based on age, as follows: (Rates are for the full \$20,000)

AGE	MONTHLY RATE
Under 40	\$ 6.00
40 - 49	\$ 8.00
50 and older	\$10.00

Application forms for retired Guardsmen are being printed and should be available at Byrd Field or Veterans Administration Offices by the end of July.

COLONEL WITHERINGTON HAS NEW DUTY

Colonel Jerry C. Witherington of the Virginia Air National Guard has just completed a tour of active duty in the Pentagon Office of the Deputy Assistant Comptroller for Accounting and Finance. His new assignment takes him to the AF Accounting and Finance Center, Lowry AFB, Colorado. He will serve there as the Special Assistant for ANG Affairs and Chief of Plans and Programs Division. Col Witherington replaces Col George L. Spuhler of the Pennsylvania Air Guard who is retiring.

FACTS TO KNOW

The laws of the State of Virginia provide that--"If any person shall curse or abuse anyone, or use vulgar, profane, threatening or indecent language over any telephone in the State, he shall be guilty of a misdemeanor--". Federal law also prohibits anyone from making obscene or harassing telephone calls in interstate or foreign communication by means of telephone.

POINTS TO PONDER

Last month I had a conversation with a young high school senior, who like too few, wanted to join the Virginia Air Guard. He asked what his chances were. Being an outstanding member of the Air Guard, I sold him ten feet of runway and a bucket of prop wash.

The young man took the Airman's classification test, and did very well. The physical, accomplished during drill, denied him enlistment due to a handicap called asthma. He came to me and I tried to let him down gently but the look on his face reflected his disappointment.

He's just one of many who want our life style but can't have it because of a handicap beyond his control.

Many times we hear our people say that they want "Out" because it wasn't what they wanted. When I think of this high school senior and others like him, it makes me just a little more proud to wear the uniform they can't have.

It may sound hokey but we had the choice, they didn't. Today is a new day. He and others like him will find new desires and new hopes and so will you and I; but this drill when you put on your uniform, think of him and how he'd like to trade places with you, just to belong.

When your time comes to decide on the next year or more, give it serious thought. Think of what you've got. You'll be surprised about the many pluses you have if you're really honest with yourself. I'm sure you've had the good and bad days - but don't look on just the bad side when your time comes to decide. Besides, if I can handle it - so can you.

CONSIDER THIS

- Additional Income
- Free Meals (drill)
- Free Clothing (uniform)
- Travel (duty tours, schools, field training)
- Space available air travel (military)

- Free Physicals
- Free Education (ECI, Tech Schools, Academies)
- Insurance (To \$20,000 for \$3.40 per month)

LOOKING TO THE FUTURE

- Medical Benefits
- BX & Commissary (any two days each month)
- Tuition Assistance
- Pay Raises
- MSGT at 18 years service
- Lower Retirement Age
- Guard Check non taxed (State)
- Free Virginia Auto Tag
- Reenlistment Bonus
- Retirement (\$270 per mo. at age 60) (or more)

To sum it all up, I think there is a lot more to consider in staying than you may have realized.

A Fellow Guardsman

**SECURITY POLICE
COLUMN**

REPORTING AND INVESTIGATING
ESPIONAGE, SABOTAGE, AND
SUBVERSIONS

AFR 205-57, required that upon personnel being assigned they will be initially briefed, and will be briefed annually thereafter on the techniques used by hostile intelligence services and subversive groups and on the reporting requirements of such activities. Being an annual requirement, your First Sgts will be recording this briefing on AF Form 572.

TECHNIQUES USED

Because the primary role of the Air Force is that of aerospace, it has become the primary target of Communist and other subversive groups. The ultimate objective of these groups is to obtain military information, to prepare for the sabotage of AF installations, and to weaken the effectiveness of AF by recruiting AF personnel into subversive ranks.

The means in obtaining these objects is primarily through the use of information gathered from AF personnel and those civilians working for the service.

An enemy agent will generally not try to bribe you nor will he directly seek out information from you. He will, however, develop an acquaintance with you, and once established, will be able to obtain the majority of the desired information without alerting you to this fact.

Through carelessness, ignorance, or gullibility, airmen have revealed to enemy agents information which has been detrimental to the mission. Agents also obtain information from AF personnel through the exploitation of a weakness in the airmen, and through bribery and coercion. Threats to ones physical safety, or to the safety of loved ones and relatives are another means of forcing the airmen to provide information.

What information, then, is sought by an agent? It can be stated that agents obtain all types of information concerning AF activities.

Information, classified or unclassified, in printed form is sought. Examples of this are names and biographic data of AF personnel, copies of base telephone directories, rosters, base maps, location of resources and number of personnel on base. Some information, of course, is not as important as others. The one who determines the importance is the agent and not the airman, for as innocent a piece of information may seem to be, it may be just what is needed by the agent.

INVESTIGATION RESPONSIBILITY

The responsibility of investigating in this area is with OSI. Note, the individual airman is not responsible for investigating. The airman is, however, responsible in reporting the incident and should he deliberately fail to inform his commander or supervisor, disciplinary action may result.

One word of caution: if you should ever be in a situation in which you believe that an enemy agent is involved, do not show your suspicion to the individual, be agreeable but non-committal, report the incident and cooperate with the OSI or other investigator investigating the incident.

The above article was prepared by a former OIC of Security Police, Lt Marshall, for use as a guide for initial and annual AFR 205-57 training. HQ-AFOSI has distributed a new briefing package to use in supplementing local briefings. This package will be distributed to Unit Security Officers/Managers and also published in the VANGUARD in the near future. Request that all First Sergeants record this briefing on individual AF Form 572.

ACTION TAKEN BY AIRMEN

The best action to take is not discuss AF activities with unauthorized personnel. If there is any doubt concerning whether or not a piece of information should be revealed, the best course to follow is not to discuss it.

If you should find someone trying to gain information from you, you should take the following action:

1. Each AF member will notify his commander or supervisor upon immediately becoming aware of such activity.
2. Supervisors will report the matter immediately to the unit commander.
3. Commanders will forward to local OSI office or directly to Hdq. USAF.

**PENDING LEGISLATION FOR
GUARDSMEN AND RESERVISTS**

The Senate is hoping to pass a bill that will permit National Guardsmen and Reservists with a year or more of continuous active duty to count AD training time (summer camp) in computing entitlement for Veteran Benefits.

Guardsmen and Reservists soon will be allowed broader shopping privileges in military exchanges. The new rule allows spouses to accompany Guardsmen and Reservists when they shop at Exchanges, but not to shop there alone. One problem with the new policy is how to make sure that Guardsmen shop only the one day per training day.

**PENDING LEGISLATION FOR
VETERANS**

The legislation, if approved, would: Increase monthly education allowances from \$220 to \$260 for single veterans; from \$261 to \$309 for married veterans.

Extend the maximum entitlement for GI Bill benefits from 36 to 45 months. Benefits are earned on the basis of 1 1/2 days of school aid for every day spent on active duty.

Permit veterans and dependent pursuing college studies to borrow up to \$2,000 annually at low interest rates from the National Service Life Insurance (NSLI) Trust Fund to help cover educational expenses. Veterans and dependents would be eligible for loans only if they couldn't borrow money elsewhere.

Give veterans and dependents two additional years to use VA education benefits. Veterans now must complete studies eight years after separation.

**ATTENTION ALL OUT-OF-TOWN
GUARDSMEN**

Arrangements have now been made for all members of the VaANG to stay at the Ramada Inn (Airport) at reduced rates during UTA's. The Ramada Inn is located just outside the base on Williamsburg Road. It offers excellent accommodations featuring color television, air conditioning, large pool, cozy lounge with live entertainment and a fine restaurant which serves quality food at reasonable prices.

The reduced rates which are available to VaANG members are as follows:

		Regular Rates	VaANG Rates
Single	1 double bed, 1 person	\$18.00	\$13.00
Double	2 double beds, 2 persons	\$22.00	\$15.50
Group	2 double beds, 1 rollaway, 3 Persons	\$25.00	\$18.00

The above prices are very reasonable when you consider the many extras you get compared with the economy motels.

There will be no problems with reservations as there often are with the economy motels. At the Ramada Inn you may check in at any time Friday or Saturday night and be assured of having a room available for that UTA.

If there are any questions regarding this article, contact Lt Smith, 222-8884, Ext. 47.

**PERSONNEL
CHANGES**

The following personnel were enlisted into the Virginia Air National Guard during the month of June. Those identified with (1) are prior service; those with (2) are palace chase and those with (3) transferred from other states. WELCOME Y'ALL! GLAD TO HAVE YOU.

149TH TACTICAL FIGHTER SQUADRON
A1C RAGLAND, SHIRLEY I. (1)

192D CAMRON
SSG HORNING, JAMES W. (2)
SGT SAUNDERS, RAYMOND A. (3)
A1C BURCH, MICHAEL Y. (3)
A1C EDMONDSON, JOHN K. JR. (3)
A1C HARRIS, RONALD S. (1)
A1C HOLDREN, STUART M. (2)

192D COMBAT SUPPORT SQUADRON
TSG CLIFTON, WILLIAM L. (3)
SSG PUGH, OMER W. JR. (1)
SGT MARTIN, TERRY L. (1)

192D CIVIL ENGINEERING FLIGHT
SSG COOPER, HORACE L. JR. (1)
SGT MACKLIN, JOHN W. (1)
SGT WILLIAMS, SPENCER L. JR. (1)

192D WEAPONS SYSTEMS SECURITY FLT
SGT KOSTAITIS, ERIC C. (1)

Our congratulations go to the following personnel who were promoted to the grades indicated during the month of June.

STATE HEADQUARTERS
SSG MURDEN, KATHLEEN W.

192D TACTICAL FIGHTER GROUP
SGT GIBSON, MICHAEL L.

192D CAMRON
MSG HELWIG, ROBERT L.
MSG SPRATLEY, JOHN B.
TSG FOWLKES, GEORGE S.
TSG HOSKINS, DANIEL M.
TSG SMITH, CHARLES P.
SSG SCOTT, HUGH D.
SGT EDWARDS, WALTER C. III
SGT HECKEL, RICHARD E.
SGT WHITLOCK, KENNETH R.

192D COMBAT SUPPORT SQUADRON
SGT ADAMS, ROBERT W.
SGT TURNER, RAY A. JR.
A1C HALL, ROGER W.

192D TAC CLINIC
SGT BYERS, LARRY E.

192D CIVIL ENGINEERING FLIGHT
SSG COX, ROGER L.
SGT HAYDEN, EMMITT D.
A1C BRINZA, RICHARD A. JR.

192D COMMUNICATIONS FLIGHT (SPT)
TSG MCMILLEN, WILLIAM F.

THE SUPPLY SIDE

- NAME TAGS -

All personnel whose last name begins with any letter from "A" thru "S" report to EMO this drill and pick up your name tags.

- CLOTHING -

All personnel that received a clothing card in the VanGuard mailing, report to EMO with your turning this drill and pick up your respective clothing order. NOTE: If an asterisk appears on your card, then you MUST pick up your clothing this drill or it will be pulled from the shelf and used to fill other requests.

The following personnel were discharged from the Virginia Air National Guard during the month of June.

192D MOBILITY SUPPORT FLIGHT
SSG ALLISON, JAMES E. JR.
SGT EVANS, WILLIAM H.
A1C PORTER, J. R.

192D CAMRON
SGT RHODES, JASPER W. III
SGT SCHMIDT, JAMES H.
AMN BROWN, WAYNE T.

192D CIVIL ENGINEERING FLIGHT
AB WHITE, FREDDIE
AB MOSLEY, WILLIAM L.

The following transfer took place during the month of June. Unit from which transferred is shown opposite name.

192D WEAPONS SYSTEM SECURITY FLT
SSG DILLARD, ROBERT C. 192CSS

RETROACTIVE MILITARY PAY -- All present, past, and retired Guardsmen who participated in any active duty for training, annual field training, or drills during the period 1 Oct - 31 Dec 72 are eligible for back pay. Use this chart to compute the total pay you should receive. Multiply the number of training periods by your differential pay according to grade and years of service you had during the three-month eligibility period. For example, a Sergeant, pay grade E-4, with over 2 years service, who attended four drills each in October, November, and December 1972, would receive 12 X 82¢ or \$9.84 base pay.

GROSS RETROACTIVE UTA PAY BY GRADE & YEARS OF SERVICE
(Differential base pay for Oct. 1 - Dec. 31, 1972)

PAY GRADE	2 or less	Over 2	Over 3	Over 4	Over 5	Over 6	Over 7	Over 8	Over 9	Over 10	Over 11	Over 12	Over 13	Over 14	Over 15	Over 16	Over 17	Over 18	Over 19	Over 20	Over 21	Over 22	Over 23	Over 24	Over 25	Over 26		
OFFICERS																												
O-6	2.50	2.74	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.02	3.50	3.68	3.76	3.98	4.31													
O-5	2.00	2.34	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.72	2.90	3.12	3.30	3.40	3.62													
O-4	1.68	2.05	2.19	2.19	2.23	2.32	2.48	2.62	2.74	2.86	2.94																	
O-3	1.56	1.75	1.87	2.07	2.17	2.24	2.36	2.48	2.64																			
O-2	1.36	1.49	1.79	1.85	1.89																							
O-1	1.18	1.23	1.49																									
OFFICERS WITH MORE THAN 4 YEARS' ACTIVE ENLISTED SERVICE																												
O-3										2.68																		
O-2								1.96	2.05	2.13	2.19																	
O-1					1.59	1.65	1.71	1.77	1.86																			
WARRANT OFFICERS																												
W-4	1.59	1.71		1.75	1.83	1.91	1.99	2.13	2.23	2.30	2.36	2.44	2.52	2.72														
W-3	1.45	1.67		1.69	1.61	1.73	1.83	1.89	1.95	2.01	2.07	2.15	2.23	2.30														
W-2	1.27	1.37		1.41	1.49	1.57	1.63	1.69	1.75	1.81	1.87	1.93	2.01															
W-1	1.06	1.21		1.31	1.37	1.43	1.49	1.55	1.61	1.67	1.73	1.79																
ENLISTED																												
E-9								1.81	1.85	1.89	1.94	1.98	2.02	2.12	2.33													
E-8								1.52	1.56	1.60	1.64	1.69	1.73	1.77	1.87	2.08												
E-7	1.06	1.14	1.19	1.23	1.27	1.31	1.35	1.39	1.46	1.50	1.54	1.56	1.67	1.87														
E-6	.92	1.00	1.04	1.08	1.12	1.17	1.21	1.27	1.31	1.35	1.37																	
E-5	.80	.88	.92	.96	1.02	1.06	1.10	1.14	1.17																			
E-4	.77	.82	.86	.93	.97																							
E-3	.74	.78	.82	.85																								
E-2	.72																											
E-1	.64																											

(See pay rates for January 1972 and January 1973: GUARDSMAN, February 1972 and 1973.)

TRYOUTS FOR THE BASE SOFTBALL TEAM WILL BE HELD AT THE DIAMOND JUST INSIDE THE CONFEDERATE AVENUE GATE, SATURDAY, 20 JULY 1974 AT 1645.

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The Credit Card



Check your wallet!
Look in that handbag!

Does it contain one or more of those handy, plastic plates that fetch so many goods and services, cash-free?

Most wallets do these days, and for good reason. There seems to be no end to the buying power of credit cards. Food, clothing, gasoline, airline tickets, costly items such as furniture and even luxuries like theater tickets and after-theater cocktails can all be yours, for only a signature.

Little wonder some credit card companies advertise their wares as "the new money," "substitute cash," and the "magic money" which frees you to live "the good life."

Cash-free purchases may seem like money from heaven to Air Force families caught short between paychecks. Besides the power to buy on credit when broke, credit cards bestow other benefits—neat monthly statements for tax and financial records and freedom from the risk of carrying large sums of money.

But handy and useful as they are, credit cards have drawbacks. Impulse



buying can wreck a budget as quickly as you can say "charge it." A charge here, a charge there . . . and at month's end you have a stack of bills to pay.

Last-minute charges are easily forgotten by Air Force personnel swept up in the frenzy of a transfer. Creditors, however, never forget, and an innocent oversight may ripen into embarrassment in the new assignment.

To make matters a little worse, interest charges are added if payment is late. It's no surprise that money



problems lie at the root of most marriage problems handled by Air Force legal officers.

Impulse buying and credit abuse are traveling companions with family and financial ruin. Often, the ticket is a buy-now-pay-later credit card. Air Force legal officers warn of many pitfalls associated with credit card use. Here are some:

- **Liability.** Should someone run up bills on your lost or stolen cards, you may be liable for amounts up to \$50 on each card. One card, \$50; 10 cards, \$500. Report the loss to the issuing company right away and you may have no liability. In any case, liability shall not exceed \$50 per card. It's a good idea to have a list of credit card numbers and telephone numbers at your fingertips for reporting lost or stolen cards. Guard your credit cards like money.
- **Lack of protection against poor merchandise.** With certain cards, the participating dealer sells your note to a bank which does not stand behind the merchandise sold. The buyer's main recourse for shoddy goods is through the courts against the participating dealer, a



process which can be time-consuming and expensive. In the meantime, you may have to pay the bank or credit card company.

- **Unscrupulous clerks may run off impressions of your card on blank sales forms and use them to secure illegal rebates from the issuing company.** Watch carefully when anyone places your card in a plate imprinter.
- **Some disasters occur right in the family.** Imagine the shock on learning that your spouse has run up a giant bill on a joint credit card. If the spouse is estranged and won't pay, the creditor may recover payment from you unless you have cancelled the account. Misuse by a son or daughter on a spending spree can also get you into a jam. There are legal limits to your liability in such cases, but you might have to go to court to avoid total liability.

- A bad credit rating resulting from credit card abuse can come back to haunt you when you need credit most—when buying a home, for instance. Or the blameless victim of a merchant's error might suffer from damaging reports to a credit bureau. Recent legislation aids the consumer in his efforts to set the record straight, but until he does, no credit—no deal.

- Some handlers have been known to steal or switch cards. Make sure you get your own card back.



- Credit card companies make mistakes. Computers have been known to bill one customer for the purchases of another. Never ignore a bill, even if you know it's wrong. Write letters. Get help from the legal assistance office, if necessary, but straighten it out!

- High interest rates are charged on many credit card accounts when full payment is not received within a specified time, usually a month. Take note of the interest rates on department store bills and oil company statements—you're probably paying anywhere from 12 to 20 percent interest. Have you checked the rates at your credit union, or somewhere else? Chances are you can borrow for less.

After weighing the facts and risks, you may think twice about credit card buying. Before you pull out your credit card the next time, ask yourself, "Can I really afford this item now or should I wait until I have the cash? Can I pay for it a month from now when I receive the bill?"

Credit cards are here to stay. The convenience and benefits they offer are undeniable. But they are also a constant temptation to overspend for some people who can't use them without running into bad problems.

If you are a card-carrying credit abuser, maybe you'd better cut them in half, and return them to the issuer.

