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CLANDESTINE SERVICE SUPPORT OFFICERS' MEETING

DDS Conference Room

27 September 1972

1. Present were:

[Redacted]

2. Items of interest from the DD/P Staff Meeting - 27 September

a. 25 Year Service Certificates. On 2 October at 10:00 a.m. the Director will present 25 year certificates of service to those in this area. The presentation will be in the auditorium. [Redacted] is arranging for CS participants. CS careerists are required to turn in their certificates to their components, which they will forward to CSPA for safekeeping.

b. 20 Year Service Certificates. On 5 October at 11:00 a.m. Mr. Karamessines will present 20 year certificates of service to CS careerists now in this area. The presentation will be in the auditorium. CSPA is making the necessary arrangements. As in the case of 25 year certificates, 20 year certificates must be turned in to the component for transmittal to CSPA for safekeeping.

c. 15 Year Service Certificates. Mr. Karamessines said that he will ask the component chiefs to present 15 and 10 year certificates of service to members of their staffs. After presentation the certificates should be collected and forwarded to CSPA for safekeeping.

d. [Redacted] (Release of Information to Public Relations Media). Mr. Karamessines called special attention to this Notice and asked component chiefs to be sure it is brought to the attention of all members of the Clandestine Service.

e. Communications to Foreign Officials. Mr. Karamessines noted a recent instance where a personal letter was sent to a foreign official by a senior Agency official. The letter contained some references to plans and programs, etc., which could be interpreted as directly connecting the Agency with the foreign official. Mr. Karamessines said he wishes that communications to foreign officials from anyone here to be forwarded through our Station or Base Chiefs.

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f. Foreign Visitors. Mr. Karamessines noted that we sometimes have foreign visitors in Headquarters who meet various people and discuss various subjects. At the conclusion of the visit, the visitor is usually back home in a very short period of time. He made the point that the Station Chief involved should have an immediate summary of what went on during the visit so that he doesn't hear it for the first time from the foreigner.

g. Dispelling a Myth. Mr. Karamessines said that on several occasions he has flatly rejected as a myth the belief that any time a CS Careerist mentions the possibility of serving a tour of duty with another Directorate that he is blackballed, blocked from promotion, blocked from desirable assignments, etc. He did so again, stating that there is no one in the CS who is absolutely indispensable and that if any person really wishes to broaden his Agency experience by serving in another Directorate that he has no objection whatever to their exploring such wishes without prejudice.

3. Items of interest from the DD/S Staff Meeting - 26 September.

a. Management Advisory Group. [redacted]

[redacted] who are the Support Directorate representatives on the MAG gave a short briefing on MAG. [redacted] spoke about the purposes of the MAG and two problems of note. [redacted] said that in an April 1969 memo, Colonel White outlined four basic purposes of a Management Advisory Group:

(1) provide new opportunities for dialogue between management and promising, responsible young officers.

(2) expose middle-grade officers to Agency capabilities, problems, limitations and dynamics.

(3) render an advisory service to management by identifying issues and problems and commenting on Agency plans, programs and actions.

(4) provide a means of vertical communication for the Agency outside but not in violation of normal channels.

[redacted] noted that the MAG is made up of 14 officers. Three officers are from each of the four Directorates and two officers from the O/DCI. Each member of the MAG serves for one year. Of the three officers from each Directorate, one represents the 30-35 age group, one the 36-40 age group and one the 41-45 age group. MAG meets twice a month. One meeting is a dinner meeting. One meeting is a working meeting lasting from one-half day to a full day or longer if necessary. Two co-chairmen chair the MAG. A co-chairman's term of office is two months.

[redacted] elaborated the two problems she has noticed as a member of MAG for the past two months:

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25X1 (1) A MAG complaint - there has in the past been too much absenteeism
 25X1 at meetings by the members. [] said that members chosen for MAG
 25X1 should be interested in MAG and be ready to give of their own time to MAG. Ms.
 [] also suggested that a system be fostered in the Agency to allow people to
 volunteer for MAG duty.

25X1 (2) A management complaint - MAG has received complaints from some
 25X1 Agency managers that MAG does not staff out its papers; MAG identifies problems
 and now Mr. Colby do not expect MAG to staff out the problems and issues raised.

25X1 [] stated that MAG is not a place for employees' personal gripes to
 be aired. All correspondence sent to MAG will be answered. Employees may
 25X1 send correspondence to MAG marked Eyes Only or anonymously. Correspondence
 25X1 to MAG may be sent via [] Room 7D59. [] noted some of the
 25X1 topics of recent papers sent forward to the Executive Director-Comptroller during
 the last 15 months:

- (1) effective lateral communications
- (2) revision of fitness reports
- (3) fitness for MAG membership
- (4) recommendation re the "FYI Allegations and Answers" series
- (5) suggestions for the Director's State of the Agency address
- (6) Black employment at CIA
- (7) program and manpower productivity
- (8) employee morale in periods of austerity
- (9) management training
- (10) optimization of F&D efforts
- (11) three-day work week for certain components
- (12) irregular work schedules
- (13) language capability of CIA employees
- (14) coordination of CIA attendance at international conferences

25X1 [] said that, "MAG is unique." It is composed of a cross-section of
 25X1 Agency officers with varied perspectives, experiences, management styles and
 contact with the lowest professional levels in the Agency. Issues before the MAG
 are vigorously discussed. [] also noted that MAG practices discretion in
 its activities. MAG has direct access to needed material. MAG protects its sources
 25X1 MAG is not trying to end run management. MAG has direct access to Mr. Colby.
 25X1 MAG is encouraged by his activist style of management and by the fact that Mr. Colby
 reads what MAG writes. [] asked that those present "let us (MAG) know if
 you think MAG doesn't belong in CIA - we welcome specific criticism of what we have
 done or on why we exist."

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b. Drug Abuse Seminar. Mr. Coffey noted that 12 "large" drug seminars have been conducted for Agency families going overseas. In addition, 16 small group sessions for 28 people were held. The seminars run for two hours. The first hour is given by the Office of Security. OS's presentation deals with the reasons for the seminar, history of Agency experience with drug abuse by dependents overseas and the Agency position regarding drug abuse. A representative of the Intelligence Section of the Fairfax County Police conducts a question and answer session. The second hour of these seminars was conducted by OMS, specifically [redacted] discusses the physiological aspects of drug abuse and [redacted] the psychological aspects.

The Working Group on Drug Abuse will be discussing opening seminar sessions for Headquarters personnel not scheduled for overseas duty now that the summer overseas rotation rush is over. Mr. Coffey said, "OS and OMS deserve much credit."

The Office of Personnel has advised that the schedule for the Drug Abuse Committee presentations will be changed in October. Attendance has dropped off since we seem to be over the hump. In October there will only be two sessions rather than the weekly session which we have had heretofore. These will be held on Tuesday, the 10th and Tuesday, the 24th at 3 to 5 p.m. The day has been changed from Thursday to Tuesday to accommodate Commo and some of the other major customers.

c. Senior Seminar. Mr. Coffey noted that at last week's Deputies meeting it was decided that the Senior Seminar is back to two sessions per year. Each class will have 15 students. The Director has indicated that the Senior Seminar will be the basic training for senior Agency personnel versus the "Senior Schools."

4. Other items of interest.

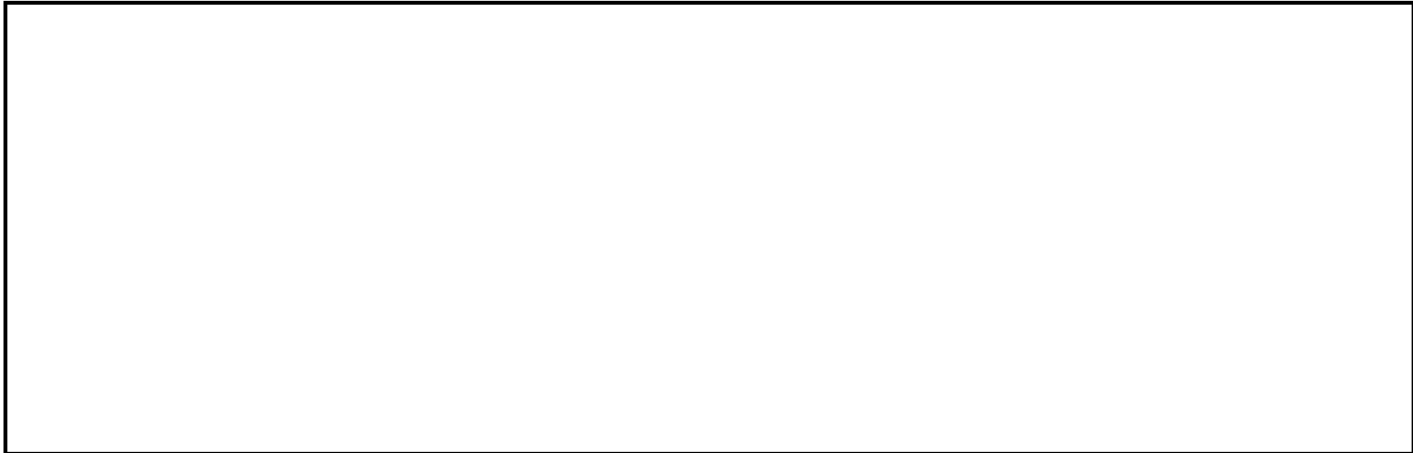
a. Salary Checks - 29 September 1972. [redacted] has informed us that one full mail bag of salary checks destined for banks for the pay day of 29 September was one day late leaving Treasury. For all practical purposes this should cause no one any difficulty but we do suggest that you tell your people to be sure their check was deposited before they write a check which depends upon the deposit.

[redacted]

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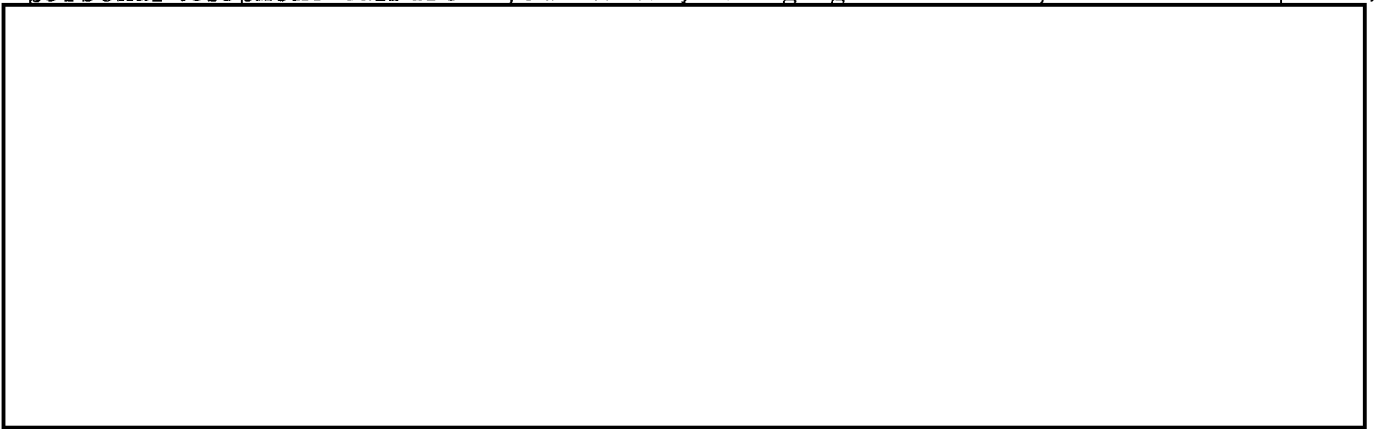


d. 1972 Spouse Day. The Agency will have a series of Spouse Days after 21 November. As before, the Directorates will schedule on Saturday mornings. At this point, we need your best estimate as to how many people might be interested in participating. Mr. Karamessines has indicated the same rule as applied last year - the visit is open to the employee and his or her spouse, no children or relatives.

e. Rubber Stamps. We would like to remind you that TSD has the responsibility to fabricate rubber stamps for Agency components that are of a classified nature. All other rubber stamps should be ordered through the Office of Logistics.

f. Long Distance Telephone Calls. Until recently you could make an urgent personal telephone call from your office, charging the call to your home telephone,

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i. [redacted] was operated on at Suburban Hospital yesterday and the surgeon was pleased at the outcome. Steve will be in the hospital for a few days and then home for an unknown time. The hospital is at 8600 Old Georgetown Road, Bethesda, Maryland. [redacted]

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j. Recently Approved Support Officer Assignments.

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Support Clf

WHAT IS A UBLIC?

- **Protection**
- **Peace of mind**
- **Family survival**

A UBLIC can be these and much more because it is insurance, good insurance, at an inexpensive rate. Before you decide that this message doesn't concern you, give us a chance to show you the importance of insurance and how the Agency's UBLIC plan can be used to protect your family.

THE AGENCY HELPS YOU, BUT ARE YOU HELPING YOURSELF?

In times of tragedy, the Agency helps and is proud to do so. Our program of family assistance assures each of you that if something should happen, every possible assistance will be given to your family or next-of-kin, including settlement of various benefits to which they may be entitled. There is, however, a limit to what the Agency can do for you and your family. We cannot, for example, give them insurance which you did not acquire.

Many—unfortunately, too many—employees have not adequately provided for their survivors. Our experience in actual cases provides the evidence that survivors are often left to face the future with only a small survivorship annuity, the Federal Employees Group Life Insurance, and nothing more. Especially when survivors include a widow and minor children, present day living expenses and future needs normally require more financial protection than these survivors have. The specter of making ends meet can be frightful.

WHY DOES THIS HAPPEN?

No employee consciously decides to leave survivors with inadequate financial protection. With the best of intentions, many plan to take care of this important responsibility but never get around to it, putting it off for a tomorrow that never comes—besides, it always happens to the other guy anyway.

The facts are that for the last ten years an average of 36 employees died each year ranging in ages from 18 to 60. Last year the average age of employees who died was 41, and in some of these cases insurance coverage was minimal or simply did not exist. In those cases, the tragedy of the employee's death created the new tragedy of survival for family members.

WHAT SHOULD YOU DO?

Our first suggestion is that you review your personal affairs immediately to determine whether you have provided adequately for your survivors. You might just find that your estate is inadequate and does not respond to the needs of your family. If so, this is where UBLIC can help!

WHAT IS UBLIC?

UBLIC is an Agency sponsored term life insurance plan underwritten by the United Benefit Life Insurance Company of Omaha. Regarded as one of the best insurance buys in the country, UBLIC provides

- a range of insurance from \$3,600 to \$36,000
- free accidental death and dismemberment coverage
- free dependent coverage
- free retirement benefits

Designed by Agency employees, for Agency employees, UBLIC is capable of responding to your insurance needs in a variety of ways:

Early Employment Years

Employees with young families usually need more insurance protection than others, but their need is for life insurance at low cost. Term life insurance is the answer, since it is the cheapest form of life insurance available and UBLIC is a great term insurance buy. For

approximately 50 cents a day you can purchase \$36,000 and an additional \$30,000 accidental death benefits on your life and also dependent insurance.

Dependent Insurance

Too few of us in evaluating the sufficiency of our insurance program take into consideration the expenses we will have in the event of the death of our spouse or children. UBLIC provides a measure of protection against this contingency—up to \$3,000 insurance per family member, at no cost.

Mortgage Insurance

Many current UBLIC policyholders who might otherwise have enough insurance protection to provide for the livelihood of their family have purchased UBLIC as mortgage insurance.

Retirement Years

Unlike other term insurance which normally requires payment of premiums at successively higher amounts for as long as protection is desired, UBLIC provides two important retirement benefits for policyholders who have had UBLIC for the ten years immediately prior to retirement:

Qualified UBLIC policyholders who retire prior to age 60 can continue to profit from their membership. They can keep in force the amount of insurance they had at the time of retirement at the same low group rates they were paying while employees.

At age 60, eligible retirees then receive up to \$5,000 insurance at no cost. At age 70, this amount is cut in half and the balance remains in force for the rest of your life.

The first retirement feature overcomes the problem faced by employees interested in retiring early and avoids a serious reduction in overall insurance protection. The second feature provides a degree of cost-free protection and represents the final pay-off to long term UBLIC policyholders. Not only have they had outstanding protection during the years when they needed it, but the survivors could receive more than the insured put into the program.

The retirement features, however, are available only to those UBLIC policyholders having the insurance for ten years. Thus, if you feel that you might retire early, you should sign up as soon as possible in order to fulfill this eligibility requirement for UBLIC's retirement protection. It is far better to start early to accumulate the ten years than to delay action and find when you decide to retire earlier than planned that you will lose UBLIC coverage because you don't have the necessary ten years.

added in February 1962. In 1964, the insurance level was increased to \$30,000 at a monthly cost of \$15.00. In 1966 the free retirement benefit was added. Four years later the insurance level was increased to \$36,000 without increasing the monthly cost of \$15.00, and additional dependent insurance was added. These improvements were made possible because of the favorable experience, prudent investment of income, and a deliberate effort to provide maximum benefits to policyholders within the limits of available funds. As the number of policyholders increases, benefits can be added, and our hope of future improvements in the contract which could range anywhere from increasing the basic level of insurance, adding to dependent insurance, or increasing the amount of the retiree benefit, now depends entirely on increasing the number of policyholders.

UBLIC'S RECORD OF ACHIEVEMENT

The history of the UBLIC policy in the Agency is one of regular improvement in benefits offered to policyholders. Originally, the policy provided \$15,000 worth of insurance at a monthly cost of \$9.15. A modest dependent insurance program was

If you already are a UBLIC policyholder, discuss the benefits of this program with a colleague or co-worker who is not insured. Help spread the word about UBLIC's advantages. A schedule of the UBLIC insurance benefits appears on the reverse side of the below attached application blank. Please note that if you find you cannot afford maximum coverage, UBLIC has been designed in such a way as to permit purchasing an increment of insurance now to be increased at some future date. For example, for \$6.00 a month you can purchase \$14,400 of basic coverage with \$12,000 accidental death benefit and up to \$2,000 on each of your dependents. We urge you to consider this carefully and to contact the Insurance Branch as soon as possible for additional advice and information.

ENROLLMENT FORM				UBLIC LIFE INSURANCE				ACCOUNT NUMBER
NAME OF EMPLOYEE							CERTIFICATE NUMBER	
FIRST		MIDDLE INITIAL		LAST			EFFECTIVE DATE	
DATE OF BIRTH		MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>	MARRIED <input type="checkbox"/>	SINGLE <input type="checkbox"/>			DATE OF EMPLOYMENT
CLASS	MONTHLY PREMIUM	CLASS	MONTHLY PREMIUM	COMPONENT				ROOM NUMBER
<input type="checkbox"/> 1 (\$ 3,600)	\$ 1.50	<input type="checkbox"/> 5 (\$ 18,000)	\$ 7.50	BUILDING				EXTENSION
<input type="checkbox"/> 2 (\$ 7,200)	\$ 3.00	<input type="checkbox"/> 6 (\$ 24,000)	\$ 10.00	TOTAL PREMIUM				
<input type="checkbox"/> 3 (\$ 10,800)	\$ 4.00	<input type="checkbox"/> 7 (\$ 30,000)	\$ 12.50					
<input type="checkbox"/> 4 (\$ 14,400)	\$ 6.00	<input type="checkbox"/> 8 (\$ 36,000)	\$ 15.00					
NAME OF BENEFICIARY							RELATIONSHIP OF BENEFICIARY	
FIRST		MIDDLE INITIAL		LAST				
DATE SIGNED _____, 19 _____							SIGNATURE OF EMPLOYEE _____	

UNITED BENEFIT LIFE INSURANCE COMPANY

LUGA63-1 4-71

<u>CLASS</u>	<u>MONTHLY PREMIUM</u>	<u>BASIC COVERAGE</u>	<u>ACCIDENTAL DEATH</u>	<u>DEPENDENT COVERAGE</u>
I	\$ 1.50	3,600	3,000	1,000
II	3.00	7,200	6,000	1,250
III	4.50	10,800	9,000	1,500
IV	6.00	14,400	12,000	2,000
V	7.50	18,000	15,000	2,250
VI	10.00	24,000	20,000	2,500
VII	12.50	30,000	25,000	2,750
VIII	15.00	36,000	30,000	3,000

HEALTH STATEMENT

THE EMPLOYEE IS TO COMPLETE SECTION 1, (AND/OR SECTION 2, IF REQUESTING INSURANCE FOR DEPENDENTS).

PUBLIC LIFE INSURANCE

SECTION 1. TO BE COMPLETED BY EMPLOYEE IF REQUESTING INSURANCE ON HIMSELF

1. Male Female Single Married Birthdate _____ Height _____ Weight _____

2. Have you any deformities or impairments of health? If yes, give complete details _____

3. Have you now, or ever had any of the following? (Answer "yes" or "no" to each.)

HEART OR CIRCULATORY DISEASE	EPILEPSY	DISEASE OR IMPAIRMENT OF EYE	MENTAL DISORDER	KIDNEY DISEASE	STOMACH OR INTESTINAL DISORDER
TUBERCULOSIS OR RESPIRATORY DISEASE	DIABETES	DISEASE OR IMPAIRMENT OF EAR	NERVOUS BREAKDOWN	HERNIA	CANCER

4. If answer to any of above questions is "yes," give complete details including specific ailment, dates and duration of each illness _____

5. Within the last five years, have you consulted a doctor or been a patient at a clinic or hospital for ANY condition other than those mentioned above. List ALL conditions giving medical diagnosis, dates and duration of each condition (treatment received, if applicable); if none, so state _____

6. Have you ever had or been advised to have any surgical operation? Give nature and date of each operation with statement as to whether or not recovery was complete; if none, so state _____

7. Has any insurance company or association refused to grant insurance on your life or offered a modified policy? Give name of company and date _____

8. Are you in good health? _____ if not, explain _____

9. If female, are you pregnant? _____

I hereby declare that all statements and answers given above are true and complete. Furthermore, it is understood the Association reserves the right to request a report of physical examination.

Employee's Signature _____ Date _____

SECTION 2. TO BE COMPLETED BY THE EMPLOYEE REQUESTING INSURANCE FOR HIS ELIGIBLE DEPENDENTS

1. List all eligible dependents

FULL NAME	RELATIONSHIP TO EMPLOYEE	DATE OF BIRTH	HEIGHT	WEIGHT

2. Have any of these dependents deformities or impairments of health? If "yes," give complete details _____

3. Have your dependents now, or have they ever had any of the following? (Answer "yes" or "no" to each.)

HEART OR CIRCULATORY DISEASE	EPILEPSY	DISEASE OR IMPAIRMENT OF EYE	MENTAL DISORDER	KIDNEY DISEASE	STOMACH OR INTESTINAL DISORDER
TUBERCULOSIS OR RESPIRATORY DISEASE	DIABETES	DISEASE OR IMPAIRMENT OF EAR	NERVOUS BREAKDOWN	HERNIA	CANCER

4. If answer to any of above questions is "yes," give complete details, including specific ailment, dates, and duration of each illness _____

5. Within past five years, have any of your dependents consulted a doctor or been a patient at a clinic or hospital for any condition other than those mentioned above. List all conditions giving medical diagnosis, dates and duration of each condition (treatment received, if applicable); if none, so state _____

6. Have any of your dependents had or been advised to have any surgical operation? Give nature and date of each operation with statement as to whether or not recovery was complete; if none, so state _____

7. Has any insurance company refused to grant insurance on any of your dependents' lives or offered a modified policy? Give name of company and date _____

8. Is your wife pregnant? _____

I hereby declare that all statements and answers given above are true and complete. Furthermore, it is understood the Association reserves the right to request a report of physical examination.

Employee's Signature _____ Date _____