

**TOP SECRET**

1263  
December 1963

SB-25

# SUPPORT BULLETIN

FOR INFORMATION OF HEADQUARTERS  
AND FIELD PERSONNEL

DOC	1	REV DATE	28/08/81	BY	018997
ORIG COMP	-	OPI	30	TYPE	11
ORIG CLASS	5	PAGES	27	REV CLASS	U
JUST	<del>SECRET</del>	NEXT REV	<del>SECRET</del>	AUTH:	HR 70-2


GROUP 1  
Excluded from automatic  
downgrading and  
declassification

### **PURPOSE**

The Support Bulletin, published periodically, is designed to keep headquarters and field personnel informed on administrative, personnel, and support matters. The Support Bulletin is not directive in nature but rather attempts to present items which, in general, are of interest to all personnel and, in particular, of interest to those employees occupying various support positions. Suggestions and constructive criticism from both headquarters and field personnel are encouraged.

**NOTE:** — This bulletin is *for information only*. It does not constitute authority for action and is in no way a substitute for regulatory material.

TABLE OF CONTENTS

	<i>Page</i>
The Excitement of the Public Service . . . . .	1
Midcareer Training . . . . .	7
Obtaining Student Loans . . . . .	8
Budgetary Obligations . . . . .	10
Seat Belts: Safe or Hazardous . . . . .	14
Home Service Transfer Allowance . . . . .	16
Computers Hunt Tax Delinquents . . . . .	17
Watch Your Language! . . . . .	18
To Our Readers . . . . .	19
Pay Bill . . . . .	20
Revised Travel Regulations . . . . .	21
Proposed Income Tax Cut . . . . .	22
Safety for Women . . . . .	24
Procurement of Spare Parts for Official and Personal Vehicles . . .	24
 . . . . .	25
Back to College, at Headquarters . . . . .	25
Quality Step Increases . . . . .	26
Change in Length of Military Obligation Under the Universal Military Service and Training (UMS&T) Act . . . . .	26
Lifblood by the Gallon . . . . .	27

25X1C

## THE EXCITEMENT OF THE PUBLIC SERVICE

(Reprinted from the *Civil Service Commission Journal* July-September 1963)

by STEPHEN K. BAILEY, Dean,  
Maxwell Graduate School of  
Citizenship and Public Affairs,  
Syracuse University

DURING THE EARLY MONTHS of the Marshall Plan in 1948, I had lunch in Washington with a man who had just left a \$30,000 a year job with industry for a \$15,000 a year job with the Economic Cooperation Administration. When I asked him why he had sawed off half his salary to come to work for Government, he gave a reply which I shall not soon forget. "I moved," he said, "because of *the excitement of the public service.*" And he went on, "I make more important decisions in a day in Washington than I made in a year in industry."

These words, very frankly, startled me. I was then in the middle of a staff assignment for the First Hoover Commission on Organization of the Executive Branch of the Government. Much of the press and a considerable number of task force reports to the Commission were filled with horrendous tales of bureaucracy, waste, and duplication. The term "civil service" had a kind of dull gray, organization-man connotation.

And if Federal Government careers seemed dull, the only thing duller was a career in State or local government where life was presumably a monotonous round of forms, licenses, and routinized services.

But here was a businessman of obvious intelligence and flair who had cut his income in half because of "the excitement of the public service." Either he was crazy, or there was something radically wrong with my appraisal of government employment.

The longer I have lived with this dilemma, the surer I have become that he was right and that *my early image of the public service was cockeyed.* I am convinced today, more than ever before, that anyone searching for a career

of excitement, satisfaction, variety, and inherent fascination should turn first of all to the world of government. This is not to suggest that careers in teaching, research, business, journalism, or the other professions, cannot be both fun and profitable. Nor is it to suggest that there are not reasonably routine functions to be performed in government as there are in any occupation. The assembly lines and the accounting bullpens of industry and commerce have their counterparts in the public service. And the Lord has fortunately distributed talents and propensities in such a way that many people find satisfaction in performing routine functions in a responsible and efficient manner.

But the fact remains that for those who temperamentally wish careers of excitement, mobility, creativity, and service, government offers unparalleled opportunities. And these opportunities are open to men and women of every conceivable academic and professional background: natural scientists, social scientists, humanists, lawyers, teachers, engineers, doctors, mathematicians, foresters, agricultural specialists, artists, social workers, businessmen—in short, the butcher, the baker, and the candlestick-maker.

Let me illuminate my high-sounding generalities with some concrete examples. Last year I sent a letter to the 800 or so Maxwell alumni who are at present working for Government. I asked each one to send me a note about his career. The returns were remarkable both in volume and content. Following are some sample replies:

### "MOST EXCITING DOMESTIC PROGRAM"

Kenneth H. Ashworth, Assistant Director of the National Association of Housing and Redevelopment Officials, writes as follows with regard to careers in the field of urban renewal—the building of new cities out of old ones.

"Most persons," he states, "familiar with the field are certain that this is the most exciting domestic program that exists. The boiling-pot of urban renewal contains such tidbits

as local government and all its problems: local businesses, real estate transactions, financing and investment operation, State enabling legislation, interurban area problems, planning, codes and zoning, intense and complicated negotiations, social problems of relocation, Federal Government relations (involving six to eight different constituent agencies), coordination of interagency activities, and so on.

"David L. Lawrence, while Governor of Pennsylvania, summed up some of the conflicting demands that are made on the urban renewal director when he said: 'He must persuade the businessmen that he is a politician who can get things done in government; he must persuade the politicians that he is a businessman who knows the whole mystery of mortgage financing. The planners must regard him as an expert in municipal finance. The municipal finance officer must regard him as a planner of rare talents. The lawyers must consider him an unusually lucid engineer, and the engineers should marvel at such a plain-spoken lawyer. He is constantly selling people land he doesn't own, and he must charm the owners and the occupants of the land he just sold to leave amicably and with gratitude, retaining their affection for the city administration which has just dispossessed them.'"

And Ashworth continues on the subject of advancement and responsibility. "These come as rapidly as the individual can absorb, understand, synthesize, and operate within the complexities discussed above." After citing many of his classmates' rapid rise to positions of high responsibility in the public service, he states, "All of these are young people carrying responsibilities they would not get for years in an older, less dynamic program dominated by older and entrenched people. Since it is a rapidly expanding program, the demand for qualified personnel is continually growing.

And finally, on the importance of the work, Ashworth writes: "In a short paragraph it is difficult to describe the problems being met head on by the urban renewal program. Some of these are urban sprawl, slums, urban blight

and decay, dying urban centers, mass transportation, the preservation of open space, etc. Perhaps the whole problem is best seen in perspective by repeating the observation made by C. A. Doxiadis, the internationally known planner, architect, and urban consultant: 'Even the most conservative population projections indicate that during the next 40 years more new buildings and structures and homes will have to be erected on the face of the earth than presently exist.' This prognostication alone speaks to the problems that exist for mankind and for his living, commuting, and working environment."

But vast and exciting as the urban renewal field is, it remains only one of a multitude of governmental opportunities.

#### ONE MAN'S SENSE OF EXCITEMENT

In a totally different field, Alvin L. Alm, of the Atomic Energy Commission, writes about the whole new world of research and development and contract administration.

"During this last fiscal year, Government spending on research and development was estimated at \$10.5 billion—over two-thirds of the national total. Total estimated obligations during this period for Government contracts equals \$7.4 billion. This is not an insignificant part of Federal spending." He goes on, "At a superficial glance contract administration appears to be a legal discipline. This is not true. Law is ancillary to contract administration. The lawyer is staff to the contract administrator. A good one-word definition of contract administration is coordination: coordination between legal, finance, procurement, property, and technical Government staff functions. The contract administrator must be the perfect generalist, slightly adept in all of the above fields but accomplished in none." And he continues, "It might also appear that contract administration would be interested in the narrow, technical consideration such as fee negotiations rather than in broad, theoretical concepts of Government. This, again, is not true. Some of the great debates in American political life be-

come activated in the controversy over contracts. These include: private versus public control of research and development; the patent problem, the loss of incentives to invent if Government owns the patents or the inevitable monopolies if they do not; the boon or disease of centralized direction and decentralized development; security, loyalty, and the right to employment; the effect of contracts on regional economic conditions; the use of contracts to enforce laws (nondiscrimination laws, for example); and the right of Government to rigidly control industry through contract provisions."

Here, in what may seem to some a highly technical administrative function, is one man's sense of excitement about the implications of what he is doing for society as a whole.

#### "MOMENTOUS DEVELOPMENTS IN SCIENCE AND TECHNOLOGY"

Take the tremendous field of national security and the role of scientists in the work of our armed services. Consider Tom Gill's reply. Tom has had long experience in the recruiting end of personnel administration for the United States Navy. "Let me say," he writes, "that recruiting people for the Federal service has given me more satisfaction than any other job I have ever had. I dislike being away from my family, but I do enjoy selling the Federal service. In fact, I was recently on the Syracuse campus to recruit engineers, mathematicians, chemists, and physicists.

"My first job," he continues, "in the Federal Government was recruiting Management Interns for Navy. I recruited people who were successful on the Management Intern portion of the Federal-Service Entrance Examination, an examination which presumably identifies quality people with a potential for administration. Many of the students I interviewed had attractive offers from other Government agencies and from private industry. I tried to persuade them that Government was as interesting and even more challenging than the business world."

And bringing me up to date he wrote, "I am now working for the Naval Ordnance Laboratory in Silver Spring, Md. Part of my job at present is to recruit scientists and engineers for the Laboratory. Incidentally, recruiting technical people is much easier today than it was a few years ago. Although higher salaries are primarily responsible, the 'new look' in Washington is undoubtedly a factor."

Here is a man who finds extraordinary meaning in life in the function of recruitment—of fitting square pegs into square holes, of matching the need for highly qualified technical people to the supply of ambitious young men and women who are looking for a meaningful career in the public service.

Another alumnus, George Brannen, is also concerned with one fascinating aspect of science and technology in Government—the field of computers, cybernetics, automation, and self-organizing systems as they apply to governmental administration.

"A casual look at the field," he writes, "reveals that the United States Government is the largest single customer for computing power. Government now uses such equipment in 43 agencies, departments, or Armed Forces units. Annual cost for fiscal year 1962 for this item is estimated at almost half a billion dollars, twice the amount spent in fiscal year 1959. Applications cover a wide range, including all types of administrative and scientific problems, medical diagnostics, personnel research statistics, statistical studies, air traffic control, as well as tactical and classified uses in the Department of Defense." So writes George Brannen.

I NEED HARDLY REMIND the reader of the almost indescribably complex functions which must now be carried on in the Department of Defense alone in providing for our national security through missiles, seapower, and landpower. And what is true of the military is also true of the National Aeronautics and Space Administration. In all of these endeavors automatic data processing machines and various types of quantitative analysis

challenge the very best of our mathematical and technical minds. Our survival as a free nation and the survival of freedom in the world will depend in large measure upon the speed of application of science and technology to the momentous developments of the nuclear and space age.

#### "ALSO SMALLNESS AND INTIMACY"

But if government is bigness and complexity, it is also smallness and intimacy. Otto Newman writes about the great satisfactions of being the first town manager in a small community—as he phrases it, “putting a small shop in order”—watching the effect of organizational effort pay off in improved governmental services. And I can support Otto Newman’s conclusions from my own experience. I was once mayor of a small city, and no job I have ever had contained greater satisfactions or drew more totally on my limited personal resources. Working with others I built new schools, increased recreational facilities for young people, tore down slums, developed a new civic center, established a parking authority, contributed to the solution of problems of juvenile delinquency and social welfare, and helped to provide more efficient continuing services of a community-wide character. And the sense of excitement that I had as mayor was shared by scores of other city employees and volunteer citizens groups.

#### OVERSEAS ASSIGNMENTS WERE “REWARDING” AND “GRATIFYING”

The excitement of overseas service is quite impossible to communicate adequately. But consider a statement by Bill Lawson, recently Chief of the Public Administration Division, Office of Education and Social Development, Agency for International Development. Bill Lawson writes, “The single most interesting and rewarding job experience in my career was the one in which I have just finished 6 years—as Chief of the Public Administration Division in AID. I was the first incumbent of the position, having taken it upon my re-

turn from a 2 years’ tour overseas. I took it at some sacrifice in salary and grade because it appeared to me to offer great possibilities for useful service and personal growth. It fully met my expectations.

“The position, as you know, involved the direction of a program of technical assistance in public administration operating in 60 countries. The work was rewarding for a number of reasons. It was in the field for which I had been trained, and was international in scope. It afforded frequent dealings with leaders in the field—academicians, consulting firm staffs, foundation and research institute leaders, foreign and American Government officials at all levels, professional association staffs and members at home and abroad.

“One of the most satisfying elements of the work has been the people in the program. They are dedicated, have high professional standards and competence, have idealism tempered with realism, are endowed with a certain amount of missionary spirit, and were chosen among other reasons because they exhibited empathy.

“We fought an up-hill battle in the headquarters, in our overseas missions, and in the participating countries for recognition of the importance of good administration to economic and social development. We were able to interest a number of universities in overseas operations. We succeeded in orienting one professional organization to the world beyond our shores. We see some of our participants rising to responsible policy and administrative posts in their countries. Institutions offering training in public and business administration now exist in countries where a decade ago the term ‘public administration’ hardly existed in the language.”

And Lawson concludes, “In addition to all the above, the position has enabled me to travel extensively abroad, and as an old merchant seaman this has been gratifying.”

A further illustrative story comes from Ford Luikart—now on the senior staff of the Advanced Study Program at The Brookings Institution, but formerly with a technical assistance mission to Greece. Luikart writes as follows: "Greece was the object of some of the first efforts of the 'Marshall Plan' organization, then known as the Economic Cooperation Administration. Greece had been subjected to a cruel occupation during World War II and the country was riddled by civil war after liberation. The issue hung in the balance as to whether Greece would fall to the Communists or remain a free nation. Economic assistance was essential. It was of equal importance to help Greece reorganize government services and personnel management so that the aid offered could be used most effectively. Accordingly, technical assistance in establishing a modern civil service system was invited by the Greek Government and granted by our Government. It was for this purpose that I went to Greece in 1949.

"Modern Greece had never had an organized civil service system. Government personnel management was conducted under a myriad of laws which applied to separate ministries. There was no uniformity in selection, compensation, and general personnel management standards; no central administrative agency; and a vacuum existed in training and personnel development.

"Working with a committee of reputable officials appointed by the Greek Government, we drafted a comprehensive civil service code and obtained its adoption by the Parliament within a period of slightly over a year.

"This assignment brought me great personal satisfaction. Not only was there accomplishment in substance, but there also were satisfactions growing out of association with able people in the host country, exposure to a new culture pattern with many attractive features, and the opportunity to develop some lasting friendships with Greek people.

"In a recent visit to Greece, I discovered with satisfaction that the new system is operating. There has been improvement in

selection, retention, compensation, and discipline of employees. Some people hold the view that the new personnel system has made its contribution to the tremendous recovery in Greece."

I could regale the reader with dozens of examples of this kind from the Department of State, the Peace Corps, USIS, and AID. For those who have an urge to have a part to play in helping two-thirds of the world to achieve economic development, good health, education, and national and individual dignity, the frontiers are endless and exciting. I remember a few years ago visiting the city of Ibaden in western Nigeria. The only American official in Ibaden at that time was a 28-year-old graduate of Loyola College, Chicago. This young man was officially the United States Information Agency representative—working on cultural and informational services which were of importance far beyond the image which they created of the United States. But being the only American official in this city of one million people, the young USIA man found himself a kind of consular officer, local ambassador, and secular missionary rolled into one. Who can judge the impact of his life upon the society of Nigeria, or upon the success of America's overseas operations?

#### "INCREASED MEANING AND JOY"

As a final illustration of the satisfactions of public service, let me quote from a letter from Elias S. Cohen of the Department of Public Welfare of the Commonwealth of Pennsylvania. In describing the satisfactions of his career he writes as follows: "Forced into choices, I would say that from a personal standpoint I enjoyed my job as assistant to the Superintendent of Manteno State Hospital, Manteno, Ill., above all others. Mental hospital administration offers a learning opportunity not present in many other situations. It presents a microcosm of a community—in my case a hospital of 8,000 beds and 1,400 employees. This experience brought me into close contact with the ultimate consumer of the service—the mental hospital patients.



CONFIDENTIAL

SB-25

If I worked out a system for providing volunteer services or professional recreation, I could see its results. If I worked out an improved method of budgeting canteen funds, I could see the results in new activities by patients. If I developed new methods in case reporting, I was close enough to the patients to know what patients received different courses of therapy because better reporting brought to light new information."

And then he goes on to describe his present work. "In terms of public interest, however, my present position of Commissioner of the Office for the Aging in the Department of Public Welfare is, far and away, the most important. In this position I am responsible for forging public policy in Pennsylvania with reference to the aging population. I have specific responsibility for developing a public welfare program for the aging through local county units and administering a small grant-in-aid program to stimulate this local development. In addition, my office is responsible for licensing and supervising some 900 institutions for the aged and chronically ill with 45,000 beds. This also involves the concomitants of education, consultation, and development of such facilities as well as education of the public as to what should be expected in the way of proper services."

It is difficult to imagine a job whose successful prosecution could have a richer or more soul-satisfying dividend—the giving of increased meaning and joy to scores of thousands of our aging population.

But public service involves more than the career services of Government at home and abroad. Public service includes politics, and I could give you scores of examples of men who have entered public service through political life and who have found uncommon satisfaction in the public service aspects of their political roles. However, the excitement of politics is well known, so I have limited the examples in this article to the excitement, challenges, and rewards of our career services.

## PUBLIC SERVICE HOLDS KEY TO THE FUTURE OF MANKIND

What I have presented here is simply a tiny sample of the vast range of opportunities open to those who follow public service careers. What do these illustrations add up to?

- (1) An enormous sense of doing something important in the world—serving mankind, maximizing the effect of one's life on behalf of others;
- (2) A vast sense of challenge and creativity—a love affair with complexity and the solving of riddles;
- (3) An absence of any sense of being confined or subordinated or bureaucratized—instead, a positive sense of individual fulfillment on the job.

In what other line or lines of work can all of these values be combined?

And all of this is in addition to the fact that, by and large, governments are good employers. Salaries are becoming increasingly comparable to those in business and the professions. A large number of top governmental positions draw salaries of \$15,000 to \$30,000 a year. Retirement and other fringe benefits are increasingly good. Advancement for able employees is swift.

But these are not the true measures of career satisfaction. The true excitement of the public service is in the sense it gives of living a full and creative and service-oriented life. The job of government is to create the good society—a society of peace, order, growth, humaneness, joy, and freedom. No matter what skills or aptitudes one may possess, they can be used in the governing of men.

Why, in conclusion, should anyone aspire to the public service? It is in the public service that the future of mankind on this globe will be determined most directly. To the public servant will fall the responsibility of human survival; of social order; of aiding in the maintenance of a productive and growing economy here and abroad; of providing humane care for those who cannot cope by

themselves—the aged, the mentally ill, the dispossessed, the destitute; of rebuilding our cities; of remaking our institutions of public education; in short, of providing the services of civilization. Every level of government—local, State, national, and international—has a role to play and myriad opportunities for one to play a meaningful role.

As one sorts out his own career possibilities, I should like to refer him to some familiar words—slightly paraphrased:

“ . . . in order to form a more perfect union *of the world*, to establish justice *everywhere*, to insure domestic tranquility *at home and abroad*, to provide for the common defense *of mankind*, to promote the general welfare *of the human race*, and to secure the blessings of liberty to ourselves and our posterity *across the face of the earth*, I do choose a career in the public service.”

This is not only a preamble to the good society—it is a preamble to a rich, full, and joyful personal life.

---

## MIDCAREER TRAINING

The need for a formal training program for employees at the midcareer level in the Organization has been recognized for some time. After many proposals and considerable discussion, our highest officers determined that promising midcareer employees should be given an opportunity to extend their understanding of the Organization, of the Government, and of international affairs. The product of this determination is the new Midcareer Program, of which the Midcareer Course is an integral part.

Participants in the program are selected by the Heads of Career Services, and are primarily but not exclusively GS-13's. For each

employee selected, a program of training and experience is planned, to extend over several years. Each program is tailored to the individual's needs, after a critical evaluation of his experience and training and his probable future development and responsibilities. The program is subject to periodic review and modification. It may involve internal or external courses which will increase the value of the individual to his component and the Organization, while at the same time offering him maximum opportunity to develop his own potentials.

The Midcareer Course is one basic element of the Midcareer Program, and is designed to develop the capacity of the students to assume greater responsibilities. The six-week course is divided into three major segments. During the first two weeks the participants study the work and responsibilities of all major components of the Organization and some of the problems of management. In the third and fourth weeks the scope of the course widens to include study and discussion of the Government in its national setting, emphasizing the making of policy, public and legislative pressures on the policy makers, the handling and allocation of the Government's money, and other major aspects, both theoretical and practical, of the development and direction of national power. During the last two weeks, prominent authorities and public figures express their views and lead discussions about such major topics as the formulation of strategy, developments in space technology, conflicts in the Communist Bloc, the movement toward European union, and other important trends in world affairs.

The first running of the Midcareer Course began on 7 October. It will be repeated three times each year, in the winter, spring, and fall. Initially, thirty students will be enrolled in each course on the basis of quotas established for components; each group of thirty will include employees from all the principal components. One of the greatest values of the course is expected to be the exchange of viewpoints by employees representing the different types of work done in the Organization.

## OBTAINING STUDENT LOANS

(This article, published in our Office of Training Bulletin, is of such widespread interest that we reprint it here.)

Few parents today find themselves in such a fortunate financial posture that the high cost of a collegiate education can be managed exclusively from resources on hand. Even in those cases where scholarships or grants are available, supplementary money is frequently needed. One source from which to fill the gap between students' financial resources and the amount needed to obtain a college education may be one of the student loan funds which have been established in recent years.

Conditions of eligibility, rates of interest, and repayment terms vary so widely that a careful comparison should be made before commitment to a particular student loan arrangement. Consideration should be given to the relative merits of seeking a student loan through one of the funds available at a particular college, of obtaining educational financing directly from a commercial bank, or of using the services of the Credit Union. Each has some advantages and some disadvantages.

### NDEA LOANS

For a long-term loan, unquestionably the most advantageous financial arrangement is under the National Defense Student Loan Program. As set up by the National Defense Education Act of 1958, this program permits establishment of student loan funds in eligible colleges which provide 10 percent from their own sources to match the 90 percent made available by the Federal Government.

Before the NDEA program was instituted, fewer than 800 colleges had any form of loan plan, and in the early days of the new program there was a tendency for only less well-known colleges to participate in the loan provisions of the 1958 Act. However, according to a recent listing released by the Office of Education, a sizable group of prestige colleges has joined the NDEA program (Harvard, Yale, and

Princeton among others) and the number of participating colleges has grown to 1,520.

In colleges which have elected to participate in the program, no student of demonstrated ability is denied aid under the NDEA. The law requires that special consideration in selection of loan recipients be given those of academic ability who express a desire to teach or to those with superior capacity or preparation in science, mathematics, engineering, or a modern foreign language; however, any full-time student who is a U. S. citizen and who is enrolled in a higher education institution in the United States or its territories is eligible.

Under the program a student may borrow up to \$1,000 per academic year, up to a maximum of \$5,000 during the entire course of his higher education. Whether the full amount of \$1,000 or a lesser amount may be obtained in a given year is determined by the college. The institution itself selects student recipients, arranges the loans, and is responsible for their collection. Usually the official handling the loan program is the Director of Admissions.

The only disadvantage of this plan is the limitation on the amount of the loan in any year. However, the advantages are so significant that they may prove to be overriding.

For example, absolutely no interest accrues prior to the beginning of the repayment period and this period does not begin until one year after the borrower ceases to be a full-time student. During periods of military service (up to a total of three years) no interest accrues and no repayment is required. Interest during the repayment period is at the rate of three percent per annum. The repayment period can be as long as 10 years. If a student borrower becomes a full-time teacher in public elementary or secondary schools, 10 percent of the loan (plus interest) is forgiven for each academic year of teaching service, up to 50 percent of the loan. In the event of death or permanent and total disability, the borrower's obligation to repay is completely cancelled.

These easy conditions contrast with other student loan funds, only a few of which forgive interest repayment until education has been completed (generally, these are state-wide loans guaranteed by enabling legislation passed by a particular state to facilitate the flow of low-interest loans to student residents), and many of which are set up for specific academic fields or have other restrictions.

#### COLLEGE LOAN PROGRAMS

Next to the National Defense Education Act loans, loans by the colleges themselves generally have the lowest interest rates and the

One Year Plan	( 8 payments)	—4% more than Cash Price
Two Year Plan	(20 payments)	—5% more than Cash Price
Three Year Plan	(30 payments)	—6% more than Cash Price
Four Year Plan	(40 payments)	—6% more than Cash Price

The two-, three-, and four-year plans include Parent Life Insurance for qualified parents; this coverage provides funds for the remaining period of schooling covered by the contract if the parent who has signed the contract dies.

#### CREDIT UNION LOANS

Borrowing at the Credit Union offers a few advantages—the principal one being convenience. Moreover, it does overcome the one disadvantage of loans under the National Defense Student Loan Program—for educational purposes the Credit Union will permit a loan as great as \$10,000. The rate of interest on an educational loan is at the lowest Credit Union rate, i.e., one-half of one percent a month on the unpaid balance. To obtain a Credit Union loan, the student involved plus a parent or guardian must sign the note.

Unfortunately, Credit Union policy requires repayment of the entire loan within a one year period. Thus, it is of little benefit to the parent arranging to finance a son or daughter through successive years of education. However, there may be times of temporary need when a relatively short-term loan makes sense; in these cases the Credit Union plan may prove simplest and most advantageous. It is pos-

most generous repayment schedules. Loan information should be requested by the student when he writes to the college for a catalog or other informational materials. To receive a college loan, it is usual that need be demonstrated. It is not uncommon for college loans to be denied to students in the freshman year, notwithstanding need.

Many colleges offer the services of Tuition Plan Inc. for those parents who prefer to pay tuition and other fees in equal monthly installments. The following plans are usually available at the cost indicated:

sible, too, that a combination of loan plans involving the Credit Union may prove valuable.

#### BANK LOANS

In some cases, local or hometown banks are the best source of student loans, for repayment arrangements are liberal, there is usually insurance protection built in, and coverage can be worldwide. Families with higher incomes who have adequate resources to pay for educational expenses may find it prudent to borrow from a commercial bank rather than disturb annuities or investments. Further, some of the commercial plans to finance education cover attendance at any scholastic level anywhere in the world up to limits of \$10,000 for four or five years' tuition. Interest costs in some plans are higher than appear on the surface.

A number of banks participate in the United States Aids (USA) Funds program. To be eligible for these funds, a student must have completed his freshman year of college and attend a college participating in the USA Funds program. A student may borrow up to \$1,000 a year and a combined total of \$3,000. Repayment starts within four months after the student graduates and payments are

spread over 36 monthly installments. Application is made through a college's student aid official or hometown bank. If no hometown bank participates, the Indiana National Bank of Indianapolis handles loans for students attending colleges which are in the USA Funds program. Although the maximum charge is six percent simple interest from the date of the note, repayment of \$3,000 by 40 months after graduation can cost the student \$663 or roughly 22 percent of the amount borrowed.

The Assured College Education Plan, under the Wheeling (W. Va.) Dollar Savings and Trust Company is good any place in the continental United States. Students having less than two years of college remaining are not eligible. The bank deposits with the college at the beginning of each semester or term whatever amount was agreed upon in the loan program. Insurance protection costs depend upon the age of the borrower. The interest rate is five percent, figured at the time the college is paid. There is a minimum monthly repayment of \$40 plus insurance and a small service charge. Assuming payments start when the student enters college and continue until two years after graduation (72 monthly payments), the student will repay \$4,633 on a \$4,000 loan.

The Insured Tuition Payment Plan is a prepayment plan. State Street Trust Company of Boston serves as trustee of the funds. Monthly payments begin before the student enters college. For a plan that will pay the college \$2,000 a year for four years, for a parent between 40 and 60, monthly payment of \$170-\$175 for 48 months will cost about 4.6 percent of the total \$8,000 required. Thus this plan is much less costly than a number of other commercial educational loans.

Much depends on where you obtain a commercial loan. Costs on a loan of \$4,000 repaid in 72 months could cost \$579 in Illinois, \$911 in Michigan, \$659 in West Virginia, \$896 in Colorado, or \$594 in Pennsylvania, taking into account interest, insurance, and other charges as well as restrictions on monthly repayment amounts.

#### ORGANIZATION LOANS

In addition to the student loan program of the Federal Government, and the college loans, state loans, and selected bank loans mentioned, there is one other general loan source—organization loans. Alumni groups, church groups, corporations or business establishments, local PTA's, veterans' organizations, labor unions, or service clubs often have money to lend to college students, generally requiring little or no interest. Some family affiliation or identification with the group is often required.

---

#### BUDGETARY OBLIGATIONS

Today our Organization is being pressed from all sides to undertake new and broadening programs, to acquire increasingly varied skills, to speed up the pace in technologically advancing collection and analysis. Our resources are far below the requirements we have before us. Our space, even with a new building, is far short of our needs. These conditions dictate continuous study of the way we do business, a constant search for improvement in our systems. Heavy responsibility for this duty must naturally fall on support offices. It is within this context that our budget and fiscal offices also take on new importance.

In the *system* of financial control—and very little our Organization does is free from involvement with money and with financial controls—there are numerous techniques and terminologies which reach into the daily activity of the analyst, the case officer, the training specialist, the scientific technicians, and so on. While these techniques are relatively simple, they tend to be accepted by the non-financial-and-budget persons as parasites on

CPYRGHT



Does one exist?

time, as something to be left to someone else. Nothing could be further from the truth. If our objective of maximum use of resources is to be achieved, the financial controls take their place high on the list of things all our people should comprehend.

What is a budgetary obligation? Why should we discuss it? Can we just ignore the issue and hope it will go away? These are perennial questions, and the answers are important to all employees in the Federal executive structure, especially those in the support services. The first answer is that an obligation is an agreement to pay for property ordered or services received. The second answer is that a recording of our obligations is a common and useful tool for managing all our Government business: plans, operations, reviews. The third answer is that the use of obligations has been with us a long time and

will probably remain in the Government after all the readers of this article retire. The need for obligations is established by law and tradition. For better or for worse, we were married to them when we joined the Federal Government.

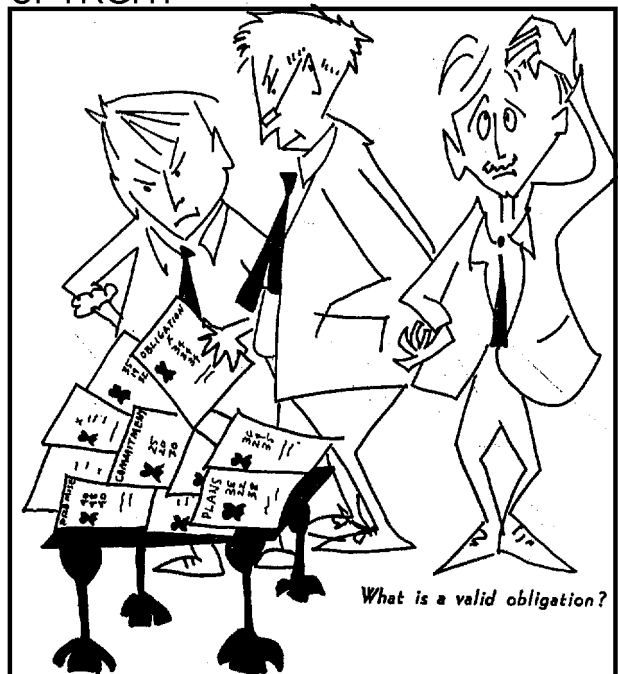
Writing obligations against appropriations is like writing checks against your bank account. The funds authority should be available in advance; the purposes should be legal; the figures should be correct; the mistakes should be settled promptly.

How can you tell a good obligation from a bad one? A good obligation is called a valid obligation. A collection of figures called obligations is useless if they are not valid—based on law, facts, and logic.

What are some of the criteria for deciding whether an order or some other action should be recorded as a valid obligation? Here are four of the most common:

- (1) Two parties make a written agreement. This is equivalent to a contract in business law. In case of current appropria-

CPYRGHT



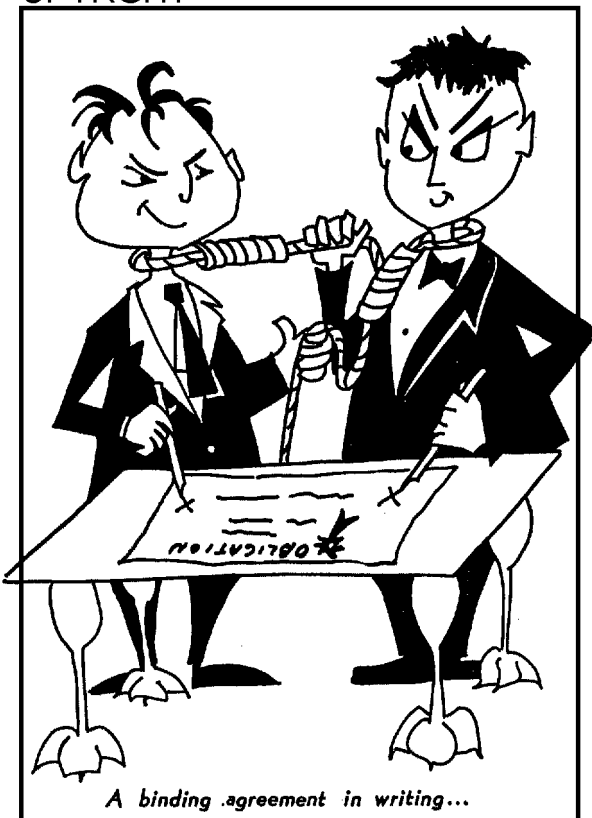
tions, the Government is then firmly committed by an actual obligation to pay for the property or services ordered, upon delivery and acceptance. In case of future appropriations, we are talking about an estimated obligation for a planned order of property or services.

(2) An order for certain property or services has to be placed with another Government agency (such as GSA) by law. The amount of the GSA requisition can be recorded at once as an obligation.

(3) An order for supplies and services is issued under emergency conditions. Your station is caught in a civil uprising or natural disaster and you purchase rations at the first available source.

(4) Employment and public utility services (which are in accord with legal purposes) can be considered as part of continuing contracts to do Government business. For example, your salary should be

CPYRGHT



recorded as an automatic obligation of the Organization at the beginning of each month without any new agreement for you to do work that month.

Do we have some obligations which don't fit these criteria? Yes. The most important exception arises in agreements where the outside party will not sign our documents. The authorized Organization representative should prepare an agreement that is as complete and accurate as possible under the circumstances and certify that he had such an *oral* agreement with the outside party. In case of other variants, you should consult your Budget and Fiscal Officer or the Office of Finance about the *unusual* obligations.

Why are obligation records certified? The authority to commit the Government in the amount of the proposed transaction should be available before the agreement is approved. After the agreement or order is approved, the funds in the amount of the transaction are reserved for that purpose alone. Internally the managers need to know exactly how much has been obligated and is, therefore, already tied up and not available for new operations. Externally the President and the Congress need to know how much actual money the Treasury may be expected to collect from taxes or bonds and hand out later because of these reported obligations.

What do we do about changes in obligations?

(1) If the whole agreement is canceled by both parties, we cancel the obligation and the funds authority can be used for some other agreement provided the fiscal year has not ended.

(2) If the amount of the agreement is increased and we still have some unobligated current funds authority, we increase the obligation.

(3) If the amount of the agreement is decreased, we decrease the obligation and release the difference for another use if we are still in the same fiscal year.

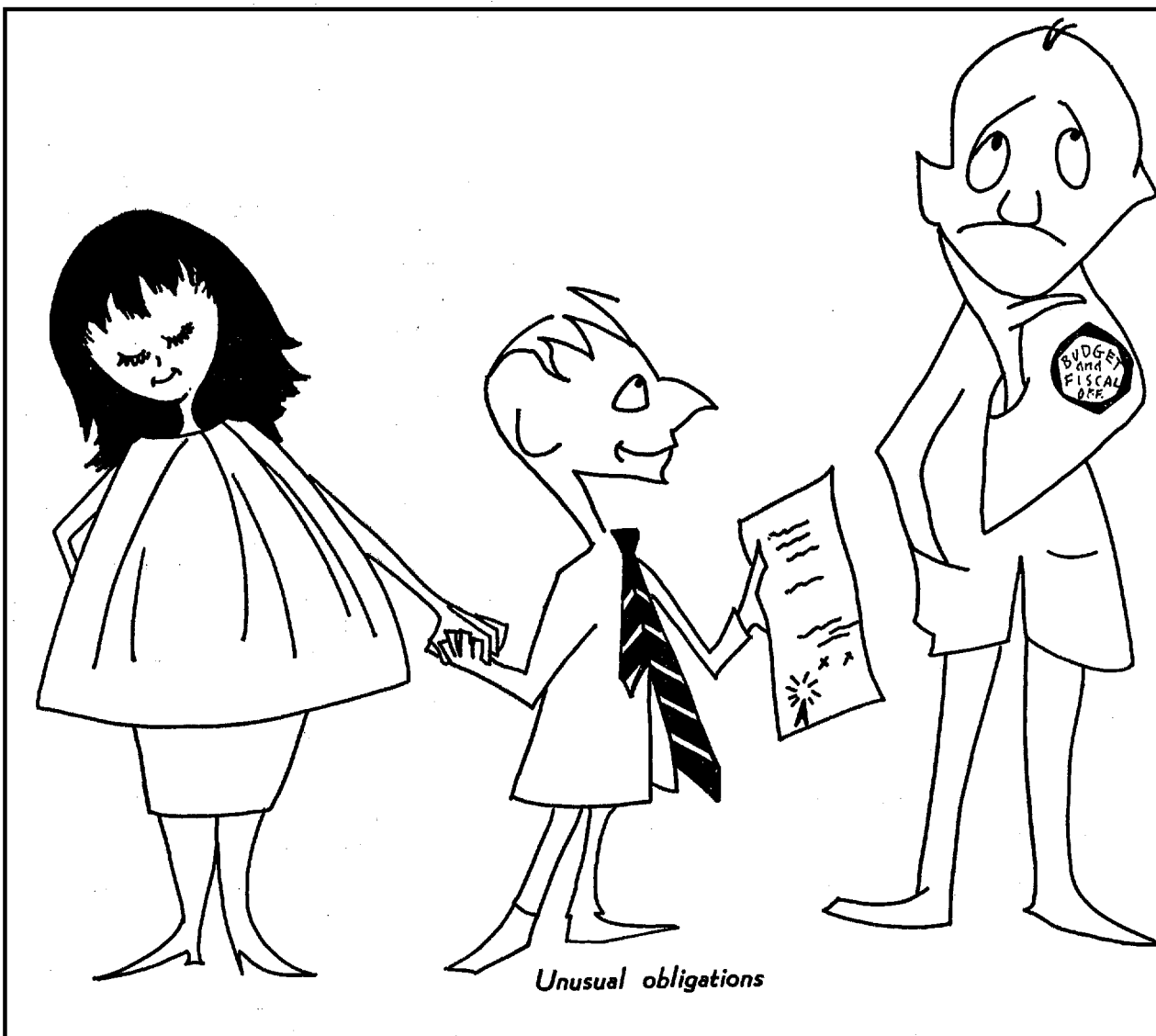
(4) If the agreement doesn't meet the legal tests or does not qualify as an exceptional case, there is no valid obligation and the transaction should be canceled. If payments have already been made, we may have a problem of illegal expenditures, calling for collections or refunds.

(5) Doubtful cases, especially those with questionable or nonexistent agreements and estimated instead of known figures, should be settled with the Office of Finance

before the period of obligation ends. Each year the official obligation figures are sent to the Director for certification to the Congress.

If you have a good agreement and a valid obligation, you know your affairs are under control. If you are not sure of your basic agreement and are not sure of the validity or amount of your obligation, you can be sure your affairs are out of control. Where do you stand?

CPYRGHT





## SEAT BELTS: SAFE OR HAZARDOUS?

Should your family use seat belts for safety on the highway—or even when going downtown for groceries?

There have been conflicting reports and claims. Motorists today are confused; they don't know whether they should install belts or not. You may have heard drivers say they feel safer without belts. Others say they have them but don't use them all the time. Still others say they never venture out without buckling their belts.

What can the thoughtful motorist who wants to protect his family believe? What are the facts?

A Cornell Medical College team has come up with answers about what happens to belt users. These answers are of great importance to you.

The Cornell "Automotive Crash Injury" research project put no less than 20,000 auto wrecks under the microscope, so to speak. They have been able to work with careful and detailed reports, thanks to the police and doctors of 22 safety-minded States.

The important thing is: 714 of those wrecks have involved seat-belt owners.

The Cornell project is sponsored by the United States Public Health Service, the Department of Defense, the Ford Motor Company, and the Chrysler Corporation. Here is how Dr. John O. Moore, director of the project, now answers some of the questions that have worried motorists:

Can a seat belt trap me and cause my death?

Careful study indicates this is unlikely. You can be trapped in your car by wreckage. Or you can be trapped because you are knocked unconscious. Your seat belt reduces the force with which you hit anything, and thus tends to keep you conscious.

But isn't it safer to be thrown out of a wreck?

This is a catchy idea and many people believe it. There will always be freak accidents in which people are thrown out and land on

soft sod or mud or snow and live. Some survive even when thrown on hard pavement.

But the IBM machines which store up accident statistics for Doctor Moore give this answer:

You are five times more likely to be killed if you are thrown out of your car.

But suppose a soft-top convertible upsets. Aren't you apt to be dragged under it and killed?

One of the first deaths to a seat-belt wearer involved a convertible that upset in Michigan. Critics said: "If that man had not been wearing a belt he might have been thrown clear and lived."

This can happen, of course. You must make a mathematical choice if you own a convertible. A convertible is no different from any other car in its tendency to roll over. All cars roll over about once in every five injury-accidents, Doctor Moore has found. He adds: "A rollover in a convertible can be dangerous with or without belts. You can be killed by being thrown out, or by having the car roll over you."

The thing to remember, Doctor Moore says, is: most accidents do not involve rollover. In a convertible there is much greater danger of being pitched over the windshield or over the side. You must decide: if you don't have a belt, you may be killed by being thrown out or by being crushed under your car if it rolls. If you do have a belt, you are well protected against being thrown out and you may or may not be killed if your car rolls over.

Suppose your belt breaks?

A good belt will stand 3000 or 4000 pounds pull from your body. Only about two in every 100 belts break in wrecks. In a severe crash (45 m.p.h. or over) your belt may break; but it has already done its job and you "land" with a ton and a half less force than if you hadn't worn a belt.

In North Carolina two troopers chased a reckless driver. At 70 m.p.h. their car slammed head-on into a culvert—almost sure death. The trooper at the wheel unbuckled his belt

SB-25

and climbed out. The other trooper's belt broke. But it had done its work and he walked away.

Let's face it; can't the belt itself injure or kill me?

If you fail to keep it snug, you could slide down and it might choke you. Doctor Moore has found no cases in which this has happened, however.

He has found that belt-wearers do suffer some lower torso injuries which may (or may not) have been caused by belts. But among motorists who don't wear belts, such injuries occur six times as often.

Some drivers think a belt pulls back across the tender abdomen. It does not. If kept properly snug, it pulls down and back across pelvis and hips, which are strong.

I've heard a belt can send a pressure wave through the body and burst blood vessels in the heart or brain.

This idea has been put forth. Neither the Cornell team nor the Air Force (in many tests with humans) has found it happens.

Won't my front seat passenger's head hit the windshield?

Without a belt, your passenger may go right out through the windshield, after his head smashes into the steel "header strip" above it at, say 40 m.p.h. With a belt, his head may still hit the header strip or windshield or dash panel, but in all these contacts his head hits with greatly reduced force because the belt has checked his forward speed. He may be injured but he stands less chance of critical injury or death, the Cornell experts say.

If I am driving, what happens to me?

You are helped several ways: (1) the belt reduces the force with which you hit the steering column; (2) it also helps prevent a serious injury: collision of the knees with the dashboard. If the knees hit, the femur (upper leg bone) is often driven back to shatter the pelvis. This type of injury often heals slowly or imperfectly.

Doctor Moore has made another finding: belts sometimes help you retain control in a minor crash. Without a belt, you might be knocked away from the wheel and brake.

Suppose my car catches fire. Can I get out in time?

Only two cars in every 1000 burn after accidents, Cornell finds. But even if yours should, tests by Connecticut State Police show it only takes one second longer to get out of a car if you are wearing a belt. These tests were made with cars in normal, upright positions, but Doctor Moore says loosening a belt in any position takes only a second or two.

Do you need rear-seat belts?

If people regularly use your rear seat, yes. In a bad head-on crash, the rear seat passenger lands harder due to a curious bit of accident mathematics. In the split second after a 40 m.p.h. crash, the front seat passenger hits while the car is still moving at 25 m.p.h. By the time the rear passengers come sailing through the air the car has slowed to 10 m.p.h. Hitting the dashboard then is more like hitting a fixed object.

Are belts uncomfortable?

The feeling among many motorists is that they add tremendously to your comfort. A wife riding with her husband no longer has to shift and brace on every turn. The belt supports her.

Is it true that you are "60 percent safer" with seat belts?

That's what the Cornell study shows; you are 60 percent less likely to have an injury of any sort. Don't let this obscure the finding that if you wear a belt you are many times less apt to be thrown out, and are 50 percent less likely to be killed. Being thrown from your car is the great killer.

A seat belt is a stop-gap means of diminishing the damage done in accidents, until something can be done about the real problem, which is eliminating the accidents themselves!

## HOME SERVICE TRANSFER ALLOWANCE

Support Bulletin No. 24, issued in August 1963, contained an article about the Home Service Transfer Allowance which has been brought into question at headquarters because the language in certain passages, if read out of context, might lead to misunderstanding. To eliminate the possibility of confusion in the interpretation of the article which appeared in Support Bulletin No. 24, that article has been rewritten here.

As specified in the Standardized Regulations (Government Civilians, Foreign Areas) the purpose of the temporary lodging portion of the Home Service Transfer Allowance is "to assist in alleviating extraordinary, necessary and reasonable expenses, not otherwise compensated for, incurred by an employee incident to establishing himself *at a post of assignment* in the United States between assignments to posts in foreign areas." (Emphasis supplied.) The regulation goes on to say that "the grant, or grants, may cover the period during which the employee, or a member of his family, incurred expenses for temporary lodging *at his post* within a time range beginning 30 calendar days prior to the employee's *entrance on duty* and ending 30 calendar days after his entrance on duty." (Emphasis supplied.)

The period of eligibility for the Temporary Lodging Allowance (TLA) is based upon the date of the employee's entrance on duty (EOD) at his domestic post of assignment and not his arrival in the area. In other words, even though an employee may be in the Washington area in a leave status, the eligibility period for his TLA cannot be established until he has reported for duty. Merely telephoning or "dropping in" at headquarters is not sufficient action to establish an "entrance on duty" date. The employee's status must officially change from a travel or leave to a duty status and that change must be officially documented by the appropriate administrative officer. A subsequent return to an authorized leave status would not change the officially established EOD date.

TLA may be allowed only for temporary lodging occupied within the time limits prescribed in the Standardized Regulations (30 days before or after entrance on duty, not to exceed a total of 30 days for an employee with dependents or 15 days without dependents). Temporary lodging expenses incurred prior to 30 days before an employee's EOD date or after 30 days subsequent thereto are not reimbursable. Examples:

(1) Mr. A returned to the headquarters area from the field on 1 October 1962 and immediately moved into a motel. He spent the next 15 days searching for a home. On 15 October, Mr. A moved into permanent quarters, his home. He continued on leave and then reported for duty on the 15th of November and filed a claim for the period from 1 October to 15 October. This claim cannot be approved for payment because the period during which he occupied temporary quarters was before the 30-day period of his eligibility, October 15–November 15.

(2) Mr. B and his dependents returned from the field on 1 October 1962. He took a portion of his home leave at his home leave point outside the Metropolitan area of Washington, perhaps in Montana, for example. He returned to Washington on 20 October and rented a motel room until he moved into permanent quarters on 12 November. He reported for duty 15 November. He is eligible for the TLA for the period 20 October–12 November since the period falls within the 30-day limit prescribed by the Standardized Regulations, based upon his EOD date.

(3) Mr. C and his dependents returned to the Washington area from the field on 1 October 1962. He and his family lived with a friend while searching for permanent quarters. He moved into permanent quarters on 27 October 1962. Mr. C reported for duty on 30 October 1962 and filed a claim for the period 1 October through 26 October. Organization regulations provide for reimbursement, although

at a reduced rate because noncommercial lodgings were used, as the period of the claim falls within the limits of the Standardized Regulations based upon the EOD date.

(4) Mr. D and his dependents returned to the Washington area from the field on 15 October 1962, and moved immediately into a motel while waiting for his house to become available. He entered on duty at headquarters on 22 October, and was then authorized to return to a leave status. He occupied permanent quarters on 1 November. Upon his return to duty on 1 December he filed a claim for TLA covering the period 15 October-1 November. His claim was allowed because he had reported to his new post on 22 October, well within the 30-day time limit.

---

## COMPUTERS HUNT TAX DELINQUENTS

Electronic tax collectors have come to Washington to sniff out delinquents. In Maryland, the State Income Tax Division dug up 22,076 taxpayers in the last fiscal year who didn't send returns to Annapolis. The missing taxes date as far back as 1945. And in Virginia, officials collect at least \$2 million a year in unpaid taxes, primarily on personal income. Electronic computers in the District of Columbia turned up 100,000 taxpayers for the "compliance and discovery unit" to check on. These were people who filed Federal tax returns, but not District returns, from Washington addresses. While the list undoubtedly contains many who don't have to pay District income taxes for one reason or another, 46,999 notices about the apparent discrepancies had been sent out by the end of August and 5,332 taxpayers responded with \$112,000. The names of some

16,000 taxpayers who didn't respond to initial notices in the last fiscal year were sent to the Enforcement Division. This Division sends a bluntly worded notice that concludes: "Avoid further collection action—pay today, now." For those who still don't pay, the Division follows up by slapping liens against their real estate holdings in U.S. District Court. If that doesn't work, the Chief of the Enforcement Division signs a "notice of levy" that allows seizure of bank accounts, wages, or any salable property that will satisfy the tax bill.

Of the 22,076 notified in Maryland last year about their failure to file returns, many actually owe no taxes, but tax agents keep after them to make sure. The number of those failing to file returns, however, has been steadily dwindling, indicating that more and more are becoming resigned to paying up promptly. Auditors of the Maryland Income Tax Division also collected \$3,013,402 in the last fiscal year from 4,761 taxpayers who didn't pay enough. Maryland officials don't bother with real estate liens as a first step. Instead, they go straight for the wages, then whatever property and holdings they can find.

Virginia tax officials rely primarily on liens against wages, bank accounts, and other assets. Then they resort to civil lawsuits or tax warrants directing the sale of real estate owned by hold-out taxpayers. City and County tax officials in Virginia also crack down periodically by hauling residents into court on criminal charges of willful failure to file returns. The courts generally levy no more than \$100 fines.

All three jurisdictions can levy financial penalties for failing to file returns in time. Actual criminal prosecutions are rare because tax officials feel they are able to get entirely satisfactory action through one or the other of the several devices available to them for collections. It is unlikely that you will be sent to jail for local income tax evasion, but sooner or later you will have to pay up.

**WATCH YOUR LANGUAGE!**

by Theodore M. Bernstein  
 Assistant Managing Editor,  
*The New York Times*

(Cribbed from the Reader's Digest)

CPYRGHT

How well do you use words? When you talk, write a letter or compose a memo to the boss, do you say what you mean? If you think you do, look at the following common errors culled from the pages of *The New York Times*, a newspaper noted for the excellence of its literary standards. These editorial slips were collected—and commented on—by Mr. Bernstein in *Winners & Sinners*, "a bulletin of second guessing" that he issues to his colleagues from time to time as a spur to what he whimsically refers to as "accurasy."

*Advance Planning.* "With a little advance planning, culinary chores for Easter can be simplified." Planning is the laying out of a future course; "advance" is therefore superfluous.

*Another.* "New York's public schools will greet their 890,700 boys and girls today . . . another 331,000 will attend the parochial schools." "Another" means "one more of the same kind." Thus, "another" would be correct here only if the second figure were the same as the first figure. Why not use "more"?

*As the Crow Flies.* "Karachi, Pakistan, is 2300 miles from Ankara, Turkey, as the crow flies." This once shiny figure of speech antedates aviation days and is mighty tarnished now. Why not "by air"?

*Bring to a Head.* "The matter was brought to a head last Monday." This is not only a cliché but a repulsive one. To bring to a head means to suppurate, or cause pus to form.

*By Means of.* "The spindle is rotated by means of a foot pedal." Generally, "by" will serve nicely for "by means of."

*Center.* "The strikers' grievances center around vacation provisions." The verb "center" means "to be collected or gathered to a

point." Therefore, use "center on" or "center in," but not "center around."

*Chain Reaction.* "Jackie Gleason's unrehearsed fall set off a chain reaction of thousands of local and long-distance telephone calls." ~~"Chain reaction" does not mean a~~ great quantity; it means a process in which a cause produces an effect that in turn becomes a cause, and so on.

*Claim.* "Mr. Casper claimed that a college degree was a business necessity." "Claim" should not be used as a synonym for "say," "assert" or "declare" except when there is at issue an assertion of a right or title.

*Collision.* "Mr. Crotty was changing a tire when a second car smashed into his automobile. The collision ruptured the gasoline tank." When two things collide, they strike against each other; both are in motion. No collision here; it was the "crash" or the "impact."

*Comprise.* "He gave the names of four books that comprised the body of Roman civil law." "Comprise" means "contain, embrace, include, comprehend." Thus, the whole comprises the parts, but not vice versa. What is wanted here is "compose," "constitute" or "make up."

*Continually.* "When McSorley's finally closes its swinging doors, the oldest place in town that has been continually in the business will be Pete's Tavern." The word here should be "continuously." "Continual" means over and over again; "continuous" means unbroken.

*Dilemma.* "The question is basically the common suburban dilemma: Should construction of apartments be allowed in former one-family areas?" A dilemma is a situation entailing a choice between two distasteful alternatives. There was no suggestion here of such alternatives. Use "problem" or "predicament."

*Flaunt.* "Secretary Dulles charged the South Korean government with 'unilateral action' flaunting the authority of the United Nations command." "Flaunt" means to wave or to

CPYRGHT

make a boastful display. "Flout," which the writer had in mind but couldn't quite reach, means to treat with contempt.

*Fortuitous.* "So Tobin wound up with the Lions, who already had an ace quarterback in Bobby Layne. Never was a more fortuitous deal made." "Fortuitous" means "happening by chance"; it does not mean fortunate.

*Founder.* "The schooner foundered and apparently sank in heavy seas." If it foundered, it sank—because that's what "foundered" means. The word has a built-in sink.

*Infer.* "Was I attempting to belittle a great American writer when I inferred that *Moby Dick* is overstuffed?" To infer is to deduce; to imply (which is here the intended meaning) is to signify or to hint.

*In Order.* "The United States and France have invited Yugoslavia to send a military mission to Washington in order to discuss defensive planning." Delete "in order," unless you are being paid by the word.

*Less.* "He could get even less games than did Hoad." The general rule is to use "less" for amount and "fewer" for number.

*Livid.* "Provoo's face became livid. He leaned forward, banged his fist on the witness box and shouted." "Livid" means either black-and-blue or the color of lead. It does not mean vivid or red.

*Masterful.* "In a masterful display of seamanship. . . ." The distinction in good current usage between "masterful" (imperious, domineering) and "masterly" (skillful, expert) is worth preserving.

*Pinch Hitter.* As a synonym for "substitute" or "replacement," the phrase is a weary cliché. In addition, it usually is misused. In baseball, of course, a pinch hitter is a player sent to bat because his manager believes he will do a better job in the circumstances than the man he is replacing. A tenor hastily inserted in the cast to replace a singer who is

indisposed is not a "pinch-hitting tenor." He is not expected to do as good a job as the missing star, much less a better one.

*Preparatory.* "As the former Far Eastern commander reviewed his service in the Orient preparatory to leaving for Paris . . ." The review in no sense prepared him for his departure; what the writer meant was simply "before."

*Ravishing.* "Elm Beetle Infestation Ravishing Thousands of Trees in Greenwich." Insex? Keep your mind on your work. The word you want is "ravaging."

*Reason . . . Because.* "He said the reason he had broken down was because his mother had died two days before the hearing." "Reason" and "because" have the same connotation. Eliminate one or the other.

*True Facts.* "No matter what the true facts of the situation are. . ." Delete "true"; there are no such things as false facts.

*-Wise.* "Saleswise, the new candies are doing well." Slapping the suffix "-wise" onto words promiscuously and needlessly is, at the moment, a fad. Help stamp it out.

CPYRGHT

---

## TO OUR READERS

If there's something of general interest you would like to hear more about, or some support subject you think might be clarified or more fully explained by an article in the Support Bulletin, the editors will be glad to receive your ideas and suggestions.

Or if you have the time and the inclination to write an article, we will be happy to have your contributions.

Contributions and suggestions from the field can be sent through regular correspondence channels.

## PAY BILL

John W. Macy, Chairman of the Civil Service Commission, appeared before the House Post Office and Civil Service Committee in August in support of the President's plan to give an additional five hundred million dollars in pay raises next January 1 to Federal employees. The White House released its recommendations for higher executive salaries which were made by an advisory panel of citizens headed by Clarence B. Randall, a retired steel executive. The recommendations proposed salary rates as follows: Cabinet Members, \$50,000; Deputy Secretaries of Defense and State Departments and Heads of the most important agencies such as National Aeronautics and Space, \$45,000; other Cabinet Under Secretaries, Chairmen of regulatory agencies, and Heads of large agencies, \$40,000; Assistant Secretaries, Regulatory Commission members, Deputy Heads of large agencies, Heads of certain agencies and outstanding Bureau Chiefs, \$35,000; Administrative Assistant Secretaries, Chiefs of major Bureaus, and highest level staff, \$33,000; and Heads and Board members of smaller agencies, and Deputy Heads of other agencies, \$30,000.

Salaries of the Vice President and the Speaker would be advanced to \$60,000 and their present allowances of \$10,000 each would be increased to \$15,000. Members of Congress would receive \$35,000, of which \$5,000 would be deductible from income taxes to offset living expenses. It was also recommended that Members be given allowances up to \$50 a day to finance official business trips, and that they be allowed additional trips back to their home States to conduct public business.

The report recommends a salary of \$60,500 for the Chief Justice of the Supreme Court; \$60,000 for Associate Justices; and \$45,000 for Judges on the Courts of Appeals, Court of Military Appeals, Court of Customs and Patent Appeals, and the Court of Claims.

Randall called on businessmen everywhere to support the recommendations, which he said were in the interests of the country and also in their own interests. He said it didn't

make good sense for the School Superintendent in Chicago to be paid more than double the salary of the Secretary of Health, Education, and Welfare, and for the head of a foundation interested in national affairs to be paid more than the Secretary of State. The panel concluded that Uncle Sam is at a competitive disadvantage with state and local governments in attracting men and women to the Federal service. A partial check revealed that more than 1,000 persons in state and local governments are paid \$25,000 to \$60,000, which is more than Members of Congress and as much or more than Cabinet members who get \$25,000.

The President's supplemental plan would provide an average increase of 4.7 percent for the 1.1 million classified and related employees and 3.2 percent for the 590,000 postal workers. Chairman Macy said the additional increases were needed to make effective the salary comparability law which Congress approved a year ago. Macy emphasized that the pay schedules conform squarely with the principles and policies expressly laid down by the law of the land and he flatly opposed any changes in them as has been proposed by Committee members. He stressed that the plan is a matter of equity for employees by pointing out that Congress has assured employees that their salaries would be brought into line and kept in line with general national salary levels, and that simple equity demands that this promise be carried out.

At the national convention of the National Association of Rural Letter Carriers, held in Pittsburgh on 15 August 1963, Representative Arnold Olsen of the House Post Office and Civil Service Committee told the convention that at least 15 of the 25 committee members are ready to vote for legislation to give Federal employees a supplemental pay raise next January 1.

Early in September Representative Morris K. Udall (Democrat-Arizona) introduced a bill that would raise the salaries of Members of Congress from \$22,500 to \$35,000 and pay the Speaker of the House of Representatives

\$50,500 next January 1. Cabinet officers would be raised from the present \$25,000 to \$40,000. The Administrators of the Housing and Home Finance Agency, Space Agency, Bureau of the Budget, and Veterans Administration would receive \$38,500, as would the Directors of Central Intelligence and the FBI. The Deputy Postmaster General, Deputy Attorney General, and various Under Secretaries would get \$36,500.

The bill would spotlight nepotism by requiring any official who recommends a relative for appointment, employment, or promotion within his department to make the recommendation and relationship a matter of public record. This rule would also apply to Congress.

Representative Udall is also sponsoring the administration-approved pay bill for classified and postal workers. It would give them increases of 4.7 and 3.2 percent respectively, in addition to raises already approved for January 1. He previously told classified and postal employee union leaders that he saw very little hope that the \$20,000 Federal salary ceiling can be broken unless congressional pay is also raised. His earlier bill provides a \$25,500 salary for classifieds and \$22,445 for top postal employees.

The major changes embodied in the new regulations are:

1. They provide specifically for rest and recuperation travel for employees and their dependents.
2. They change the formula for computing constructive cost for indirect travel so that it is based on (a) the class of travel authorized and mode (surface or air) authorized and actually used, and (b) a comparison of the *total* actual costs of indirect travel with the *total* costs that would have been incurred if travel had been by a usually traveled route.
3. They make provision for a 24-hour stop-over in cases of extended air travel.
4. They set forth new Organization policy placing greater restrictions on travel by foreign airlines.
5. They specify more extensive mandatory requirements for the use of less than first-class air accommodations, within the United States, between the United States and designated points abroad, and on trips of eight hours or less between overseas points.
6. They provide a simplified method for computing per diem on the basis of a whole day rather than a quarter day for travel outside the continental United States.
7. They eliminate the provision requiring per diem for children under 11 years of age to be computed at one-half the rate for adults.
8. They provide that per diem for air travel shall be based upon the rate applicable to the destination point rather than fixed at \$6 per day.
9. They provide a new schedule of weight limitations on the shipment and storage of personal effects.
10. They deny education and medical travel to PCS employees and dependents stationed in [REDACTED]

STATINTL

### REVISED TRAVEL REGULATIONS

The Organization travel regulations [REDACTED] recently have been extensively revised. To the extent feasible, the revised regulations have adapted for the use of the Organization various provisions of the Foreign Service Travel Regulations not heretofore part of the Organization's travel regulations. The revised regulations will be effective for all travel and transportation of personal effects begun on or after 16 December 1963; however, provision is made for the former travel regulations to apply to commitments made before that effective date.

STATINTL



## PROPOSED INCOME TAX CUT

By a vote of 19 to 4 on 14 August 1963, the House Ways and Means Committee voted to cut personal income tax rates for most Americans by an average of 15.5 percent. It also voted to reduce corporate taxes by an estimated 2.1 billion dollars annually. Individual income tax rates approved by the committee are reduced to a range of from 14 to 70 percent of taxable income from the present rate of 20 to 91 percent, with  $\frac{2}{3}$  of the cut coming next year and the rest in 1965. Charts comparing income tax rates are shown below.

### How Tax Rates Compare

#### PRESENT AND PROPOSED INDIVIDUAL INCOME TAX RATES

TAXABLE INCOME		PERCENTAGES		
Single person	Married (joint)	Present	1964	1965
\$0 to \$500 .....	\$0 to \$1000 .....	20	16.0	14
\$500 to \$1000 .....	\$1000 to \$2000 .....	20	16.6	15
\$1000 to \$1500 .....	\$2000 to \$3000 .....	20	17.5	16
\$1500 to \$2000 .....	\$3000 to \$4000 .....	20	18.0	17
\$2000 to \$4000 .....	\$4000 to \$8000 .....	22	20.0	19
\$4000 to \$6000 .....	\$8000 to \$12,000 .....	26	23.5	22
\$6000 to \$8000 .....	\$12,000 to \$16,000 .....	30	27.0	25
\$8000 to \$10,000 .....	\$16,000 to \$20,000 .....	34	30.5	28
\$10,000 to \$12,000 .....	\$20,000 to \$24,000 .....	38	34.0	32
\$12,000 to \$14,000 .....	\$24,000 to \$28,000 .....	43	37.5	36
\$14,000 to \$16,000 .....	\$28,000 to \$32,000 .....	47	41.0	39
\$16,000 to \$18,000 .....	\$32,000 to \$36,000 .....	50	44.5	42
\$18,000 to \$20,000 .....	\$36,000 to \$40,000 .....	53	47.5	45
\$20,000 to \$22,000 .....	\$40,000 to \$44,000 .....	56	50.5	48
\$22,000 to \$26,000 .....	\$44,000 to \$52,000 .....	59	53.5	50
\$26,000 to \$32,000 .....	\$52,000 to \$64,000 .....	62	56.0	53
\$32,000 to \$38,000 .....	\$64,000 to \$76,000 .....	65	58.5	55
\$38,000 to \$44,000 .....	\$76,000 to \$88,000 .....	69	61.0	58
\$44,000 to \$50,000 .....	\$88,000 to \$100,000 .....	72	63.5	60
\$50,000 to \$60,000 .....	\$100,000 to \$120,000 .....	75	66.0	62
\$60,000 to \$70,000 .....	\$120,000 to \$140,000 .....	78	68.5	64
\$70,000 to \$80,000 .....	\$140,000 to \$160,000 .....	81	71.0	66
\$80,000 to \$90,000 .....	\$160,000 to \$180,000 .....	84	73.5	68
\$90,000 to \$100,000 .....	\$180,000 to \$200,000 .....	87	75.0	69
\$100,000 to \$150,000 .....	\$200,000 to \$300,000 .....	89	76.5	70
\$150,000 to \$200,000 .....	\$300,000 to \$400,000 .....	90	76.5	70
\$200,000 to \$300,000 .....	\$400,000 to \$600,000 .....	91	77.0	70
\$300,000 to \$400,000 .....	\$600,000 to \$800,000 .....	91	77.0	70
\$400,000 and over .....	\$800,000 and over .....	91	77.0	70

For an Average Family

MARRIED TAXPAYER WITH 2 DEPENDENTS, WITH  
 TYPICAL AVERAGE ITEMIZED DEDUCTIONS

Adjusted gross income (wages and salaries only)	Present law	President's program	Adopted program
	Tax Payment		
\$5000 .....	300	245	235
\$7500 .....	720	596	576
\$10,000 .....	1196	1014	994
\$15,000 .....	2213	1908	1875
\$20,000 .....	3410	2952	2884
\$30,000 .....	6420	5570	5416
\$50,000 .....	14,576	12,690	12,369

Percent decrease from present rates

\$5000 .....	...	18.3	21.7
\$7500 .....	...	17.2	20.0
\$10,000 .....	...	15.2	16.9
\$15,000 .....	...	13.8	15.3
\$20,000 .....	...	13.4	15.4
\$30,000 .....	...	13.2	15.6
\$50,000 .....	...	12.9	15.1

Tax as percent of adjusted gross income

\$5000 .....	6.0	4.9	4.7
\$7500 .....	9.6	7.9	7.7
\$10,000 .....	12.0	10.1	9.9
\$15,000 .....	14.8	12.7	12.5
\$20,000 .....	17.1	14.8	14.4
\$30,000 .....	21.4	18.6	18.1
\$50,000 .....	29.2	25.4	24.7

The bill passed the House in substantially the form in which it was introduced and has been sent to the Senate where the action is expected to be deferred, possibly until the next session.

CONFIDENTIAL

SB-25

CPYRGHT

## SAFETY FOR WOMEN

Numerous attacks on women at home alone or walking alone on the streets are prompting police to issue advice on safety precautions a woman can take.

The following tips are from a pamphlet by the New York City Police Department for women of that city, but they also apply elsewhere:

*Notify police promptly of any suspicious person loitering near your home or on routes you ordinarily take. At night, walk where it's well lighted.*

*If awakened by an intruder, don't try to apprehend him—he might be armed. Don't panic. Lie still; observe carefully. At the first chance, call police.*

*Never open the door automatically when there's a knock—insist that callers identify themselves. Install a peephole window in the door.*

*At night, double lock your door and use a chain lock, too. Equip your door with a lock that has a "dead bolt" as well as a spring lock.*

*Put locks on windows that will make them secure even when partly open.*

*In case of burglary while you're out, don't enter the house if the door has been forced. Go next door and call police.*

*If threatened by a robber, do as you're told. Observe him closely.*

*Don't put keys under mats, or in a mailbox or other receptacle by the door.*

*If you lose your door key, have locks changed promptly. Keep your door locked at all times. Some burglars make a career of finding open doors.*

*Employ servants only on recommendation and after investigation.*

*When you go away, do it quietly. Be sure that deliveries of milk and newspapers are halted in your absence. Don't leave notes outside.*

*Don't flash sums of money in public places. Money and valuables belong in the bank. If*

you must keep them at home, don't display them.

*When shopping, don't leave your purse lying on a counter. Hold on to your shoulder bag at the lock. In a theater, keep your bag in your lap.*

*In addition to these tips, New York police urge this: If you receive a threatening or obscene telephone call, notify the nearest police station.*

## PROCUREMENT OF SPARE PARTS FOR OFFICIAL AND PERSONAL VEHICLES

The Department of State recently made arrangements permitting Foreign Service posts to order automotive spare parts and accessories directly from the General Services Administration (GSA). These arrangements apply to all official vehicles of a post, including those of affiliated agencies.

GSA is making special plans to obtain and ship parts, including tires, tubes, batteries, anti-freeze, lubricants, etc., with the least possible delay and at the same price as would apply under present Government contracts.

Because the maintenance and operation of private vehicles are also important to operations at many posts, arrangements have been made for American employees of State and affiliated agencies to order automotive parts directly from U.S. suppliers. The various suppliers have agreed to offer favorable prices, roughly equal to prices charged to automobile dealers.

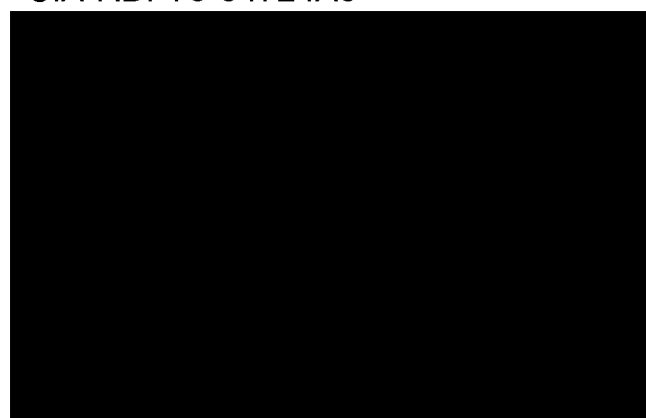
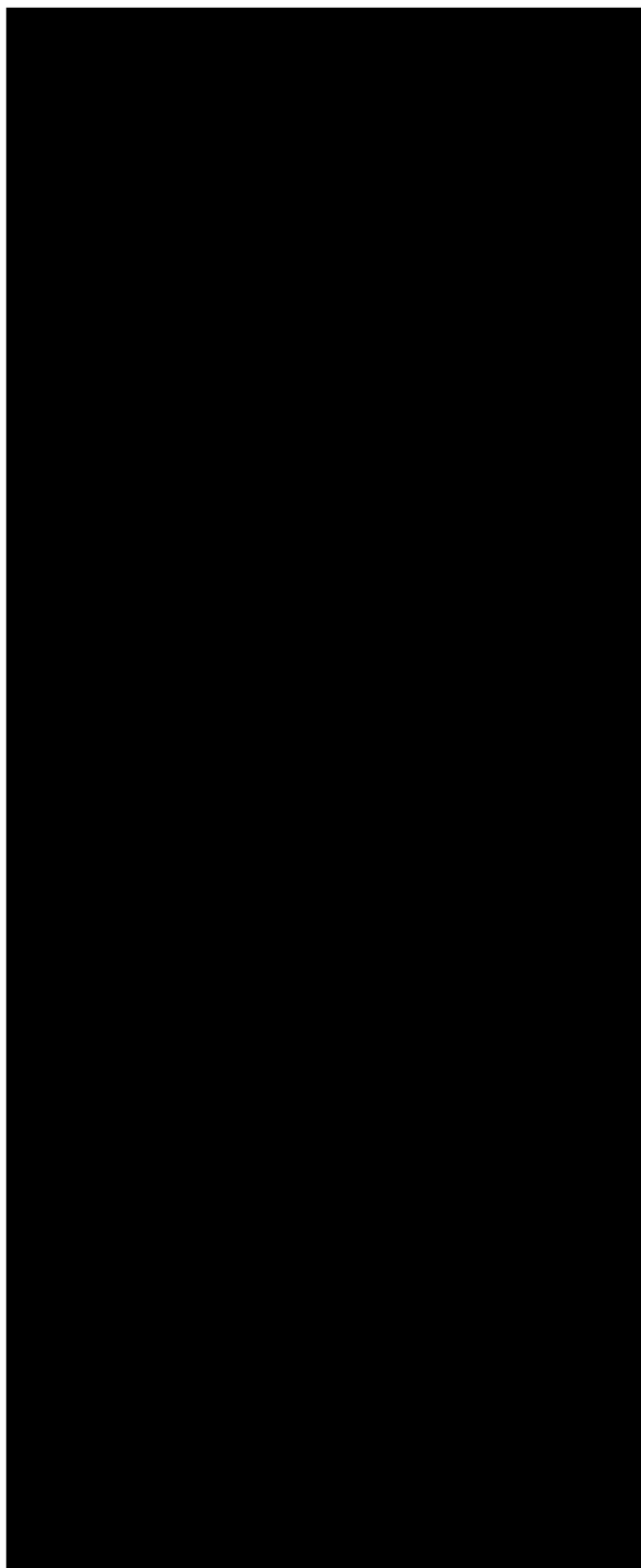
Instructions concerning ordering and payment procedures were sent to all diplomatic and consular posts in Department of State Airgram No. CA-8135 dated 31 January 1963. This Organization has been invited to participate in the arrangements. If appropriate, activities may obtain detailed information and assistance from American Embassies or Consulates.

25X1C

SB-25

25X1C 999/09/20 :

CIA-RDP78-04724A0



---

### BACK TO COLLEGE, AT HEADQUARTERS

The off-campus program, offering courses under the auspices of the George Washington University and the American University, has registered well over 200 students for the fall term, the largest enrollment to date. Courses are being given this semester in economics, English, geography, history, political science, and psychology. Heaviest enrollments were in the four economics courses.

In addition, a special noncredit seminar in mathematics for scientists and engineers is being conducted under GWU auspices. This course is for those who have lost proficiency in math through disuse of skills acquired earlier and who wish to review their algebra, trig, geometry, and calculus. The demand for this course is shown by the number enrolled: 40.

The off-campus program gives employees stationed at headquarters the opportunity of college courses at convenient hours and locations and at reduced rates. All courses are taught after hours at headquarters. Some students in the program are sponsored by the Organization; most are in it on their own for self-improvement.

## QUALITY STEP INCREASES

The quality step increase, one of the significant innovations of the Federal Salary Reform Act of 1962, was established to permit special recognition of the employee whose sustained work performance is above that characteristically found in the type of position concerned. In the seven months since the announcement of standards for administration of this new incentive benefit, 165 Organization employees have received quality step increases. In a few cases, the recommendation for a step increase showed that the individual's job had grown to a point warranting upgrading, and the individuals received grade promotions. No recommendation for a quality step increase has been formally disapproved, but in some ten cases the sponsoring official withdrew his recommendation after being asked to consider it further.

All elements of the Organization have made use of the quality step increase to recognize and reward outstanding employees. There have been few recommendations from the field, however.

The GS grades of the recipients of these increases cover the entire range from GS-3 through GS-15. In some cases the recipient had been in grade for an extended period and his prospects for a grade promotion seemed limited. In these cases, the justification for the quality step increase rested chiefly on prolonged performance above and beyond the normal requirements of the job. In other cases, the principal justification for the increase was recent and relatively short term performance at an unusually high level.

The Civil Service Commission has recently completed a study of the use being made of quality step increases. The agencies included in that study employed 135,810 people, and one out of every 154 had been recommended for a quality step increase. Of the recommendations on which action had been com-

pleted, 83 percent had been approved and 17 percent had been disapproved. Our Organization's experience compares favorably with this record.

---

## CHANGE IN LENGTH OF MILITARY OBLIGATION UNDER THE UNIVERSAL MILITARY SERVICE AND TRAINING (UMS&T) ACT

Public Law 88-110 of 3 September 1963 established a uniform military Reserve obligation of six years for all personnel subject to military service. Before that date, persons between 17 and 18½ years of age who elected to enlist for the so-called six-month training program incurred an eight-year obligation. The new standard six-year obligation does not reduce a longer Reserve obligation incurred before enactment of the legislation.

In addition to providing for a standard six-year obligation, the new law authorized the military services to establish enlistment programs with variable periods of initial active duty training (ACDUTRA) for persons between 17 and 26 years of age who have had no previous military service. Such enlistments are authorized only for assignment to a vacancy in an organized unit. Training will be for periods of not less than 4 nor more than 18 months depending on the time required to properly qualify the individual in the desired specialty (skill). All such enlistees will be required to satisfactorily participate in Ready Reserve unit training for the entire six-year period of their obligation, which may be started either before or after the initial period of ACDUTRA.

Individuals interested in this program may contact any of the military Reserve or National Guard centers or units in the headquarters area for information regarding unit vacancies and length of ACDUTRA required for the various military specialties.

### LIFEBLOOD BY THE GALLON

On 20 August 1963, a ceremony was held at headquarters honoring 22 employees for their contributions to the Organization's Blood Donor Program. Four component keymen received certificates for having served for ten or more years. Eleven blood donors received certificates for having donated three gallons of blood, five for having donated four gallons, and two employees for having donated *nine* gallons!

The Deputy Director was the speaker, and presented the individual certificates.

There are on record approximately 320 employees who have donated a gallon or more of blood, and over 2,000 are currently participating in this vital program. It is anticipated that as they reach three gallons they will be publicly honored at an annual ceremony.

The generosity of these donors may benefit any Organization employee or member of his immediate household who needs blood. As long as the Organization meets its quota, blood is available free of charge to employees and their families at any hospital in the United States which participates in the Red Cross Blood Donor Program.

Lincoln's Gettysburg Address contains 266 words. The Ten Commandments contain 297 words. The Bill of Rights contains 557 words. But a Federal agency needed 26,911 words for an order reducing the price of cabbage.

UNCLASSIFIED		CONFIDENTIAL		SECRET	
<b>CENTRAL INTELLIGENCE AGENCY OFFICIAL ROUTING SLIP</b>					
TO	NAME AND ADDRESS	DATE	INITIALS		
1	<i>Suzanne</i>	<i>8/6/63</i>	<i>SRK</i>		
2					
3					
4					
5					
6					
ACTION		DIRECT REPLY		PREPARE REPLY	
APPROVAL		DISPATCH		RECOMMENDATION	
COMMENT		FILE		RETURN	
CONCURRENCE		INFORMATION		SIGNATURE	
<b>Remarks:</b> <i>RBF is to tell [redacted] need to notify you that it is General Carters wish that Support Bulletins be published at least Quarterly. (Believe he originally requested they be published monthly)</i>					
FOLD HERE TO RETURN TO SENDER					
FROM: NAME, ADDRESS AND PHONE NO.				DATE	
				<i>7/31/63</i>	
UNCLASSIFIED		CONFIDENTIAL		SECRET	

25X1A