

# Redstone Rocket

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March 21, 2001

## Special targeted buyout offered to retirement-eligible workers

*Application window set tentatively for April 4-11*

By SKIP VAUGHN  
Rocket editor

Federal personnel officials have long wished for a way to offer buyouts without having to eliminate jobs.

Congress has finally granted that wish.

A special buyout, targeted to specific jobs, is being offered for a limited time only. AMCOM has 52 of the 1,000 targeted jobs in the Department of Defense.

But before you start clearing out your desk with visions of a separation bonus, take note that you must be eligible for regular retirement and occupying one of the specified job positions in the specified organizations. And the applicants must be off the rolls by Sept. 30, the end of fiscal 2001.

"This is a one-time thing," Lori Reynolds, chief of customer support A in the Civilian Personnel Advisory Center, said. "This is a pilot program. The (bonus) limit is up to \$25,000. If you're approved for a separation incentive,

we calculate it the same as we would your severance pay—except the cap is \$25,000."

Tentative plans are to accept buyout applications April 4-11. Of the 52 eligible positions in the Aviation and Missile Command, 45 are at Redstone and seven at Corpus Christi Army Depot, Texas.

The special buyout will enable managers to restructure jobs to better meet their organization's mission. Unlike traditional early-outs, the vacated job spaces won't be eliminated but revised by job series or grades. In some cases, the jobs will carry a higher grade. And previous occupants eligible to retire will have the advantage of leaving with up to \$25,000 extra.

"There's nothing in this that obligates the people to apply; there's no coercion involved," Reynolds said. But the opportunity to retire with a bonus is sure to appeal to at least some people in the targeted jobs. In cases in which the number of applicants exceeds the number of eligible spaces, decisions on who can go will be based on the candidates' regular service computation date used for leave.

Congress approved the special work-force restructuring

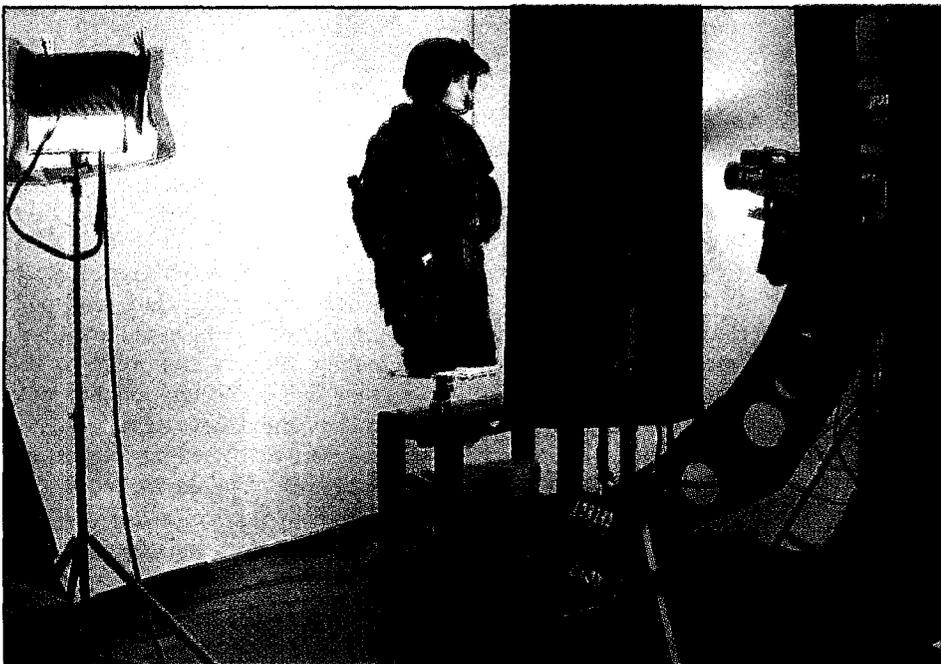


Photo by Skip Vaughn

**PERSONNEL ACTION**— Janice Hunt, left, and Faith Downes, both of customer support A in the Civilian Personnel Advisory Center, discuss the special buyout authority.

See Buyout on page 3

## Virtual tour gives helicopter pilots a preview of new flight gear



Courtesy photo

**NEW SUIT**— The virtual tour showcases the system and its components. With a click of the computer mouse, each flap on the vest opens revealing the contents of the pocket and some data about the items. The mannequin is photographed front, sides and back to give viewers a complete look.

### Multimedia technology used as training tool

By SANDY RIEBELING  
Staff writer

The virtual tour of the new aviation soldier warfighting system is sort of like a technical fashion show for helicopter pilots of the future.

The system, Air Warrior, is an ensemble of personal life support equipment worn by helicopter aircrews of the 21st century. Now that the Air Warrior is in the Engineering, Manufacturing and Development phase, it's time to show the world the latest in rotary wing aircraft style. What better way to showcase it to the public than providing a virtual tour of the system on the Army's web site?

"The virtual tour will allow people to see how the system looks on the mannequin, full circle, front and back, check out the contents in the pockets on the vest, and get a little information on each item, as

it interests them," said Bob Blankenship, senior analyst, NCCIM, and creator of the VR tour. "It's not an in-depth briefing of every aspect. The tour lets people see what it looks like and get some introductory information. We'll be putting in some voice over narrative of the assembly after the tour is put together."

Creating the Air Warrior virtual tour will take about 10 weeks, 400 digital photos, an array of computer software to stitch the images together.

"We're a visual information multimedia group," Blankenship said. "We combine many different technologies to get the finished product."

Blankenship begins a project by talking with the customers, going over the objectives of the tour and then developing a working outline. He collects the items needed for the tour then brings them into the studio, which is in the Corporate Information Center building on Mauler Road. That's where the object rig is located.

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## Surplus employee wants answers

I am one of the surplus employees that is being affected by this new plan called "Reshape." The general mentioned in this article (Redstone Rocket, Feb. 21) that there have been 1,000 employees already promoted in the past year, with 1,000 more to get promoted. Just what grade were/are these promotions and how did he arrive at this number with the potential cuts looming over us? After reviewing the IPT list of vacancies, one can clearly see the promotions and opportunities are for higher grade employees (GS 11-15). Where are the lower grade cog-in-the-wheel folks going to go? I realize that this post is geared toward engineers and rocket scientists, but it takes a lot of little people to move them along.

In the CG's closing remarks, he states, "We want to make sure that what we do is right. And we want to make sure the appearance of what we do is right." Just what does that mean? Please explain

these statements.

### Name withheld by request

*Editor's note: The Civilian Personnel Advisory Center provided the following response. "AMCOM is pursuing every avenue available to help place surplus employees into continuing positions. First, AMCOM Primary Organizational Elements (POEs) placed as many surplus employees as possible into vacancies within their POEs. Second, the AMCOM commander established a Cross Level Integrated Process Team (CLIPT) to determine if there were vacancies in other POEs that could be used to place surplus employees. For those surplus employees that were interested, the CLIPT also looked for opportunities for Skills Realignment Training of employees into new occupations.*

*"Those vacancies not needed for Cross Leveling will be filled by competitive procedures. This should result in*

## Thanks to Redstone, especially RASA

I recently lost my father to complications brought on by a series of strokes; and my grief was eased tremendously by the outpouring of kindness and sympathy from my many friends and co-workers here at Redstone. I want to take this opportunity to thank each of you for the mountain of cards sent to my home and for the flowers and

kind thoughts you sent to the funeral home— what a comfort they turned into for my mother. The individuals at Redstone and especially RASA are truly wonderful and compassionate people — thank you and may God bless each of you!

**Darrell Brewer**  
Redstone Arsenal Support Activity

*some surplus employees being promoted into good positions, or the promotion of other employees should free lower level vacancies which can be used to reassign surplus employees.*

*"In addition, the AMCOM commander has requested resource relief from higher headquarters and decisions on A76 studies are still pending. If this relief is granted or if the government wins some/all of the A76 studies, some surplus employees' positions would be re-author-*

*ized. This would result in canceling some of the Cross Leveling placements before they are effected. Finally, targeted Voluntary Separation Incentive Pay (VSIP) may be used to save remaining surplus employees. During the last 10-15 years AMCOM and its predecessor commands have been very successful in using these approaches to eliminate the need for a reduction in force (RIF). With everyone's support, it is hoped that we will be successful again this year."*

## Soldier finds Army Emergency Relief really works in dire times

By Sgt. SHARON McBRIDE  
Staff writer

It seems like every time I turn around, I'm being asked to contribute to this campaign or that campaign. As a matter of fact, I still have allotments coming out of my paycheck from last fiscal year. And yes, I've been asked again to reach into my pocket and donate.

The annual Army Emergency Relief campaign kicked off March 1.

But instead of complaining about it — like I've heard others do — I gladly dig a little deeper to find a few extra dollars to donate because I know firsthand that AER works.

This past Christmas was a bad one for my family and me. I had three close relatives who were deathly ill over the holidays. My aunt, my mother, and my grandmother were in the hospital at the same time.

Strapped for cash, I had intended to stay in Huntsville for Christmas instead of

flying home to Anchorage, Alaska like I normally do every year. But as the calls from my relatives became more despondent, as each family member grew sicker and sicker, I became more worried.

And then a week before Christmas, a Red Cross message about my grandmother was given to me from my commander. Doctors didn't expect her to survive the night. Still strapped for cash, I had no idea how I was going to swing a round trip ticket to Anchorage on such short notice. In the past, under normal circumstances, I've paid as much as \$1,200 to fly home on leave. And that was by purchasing my ticket weeks in advance.

But it turned out not to be a problem. I went to Army Community Service the next morning and talked with AER officer Ann Owens. Within 12 hours I had my ticket plus a little extra money for incidentals; and within 24 hours I was on my way to Anchorage.

So I'm grateful for programs like AER. It's because of AER that I got to spend one last Christmas with my grandmother. I've heard other soldiers say, "Why should I donate? I've never been helped by AER," or "Why should I donate? I've never known anyone that has been helped by AER." Well, that's no excuse now. You know me.

I've been on active duty for almost four years, and I've always contributed. And because of people like me, who have donated in the past and in the present, the money was there when I most desperately needed it.

So skip the triple mocha double lattes and get plain coffee instead for a couple of weeks and donate that cash to AER. You never know who it might help. It could be someone like me.

Last year AER assisted 55,000 soldiers with more than \$37 million. On Redstone alone, AER raised \$64,244 and paid out

\$229,134. Much of it went to soldiers assigned to the Ordnance Missile and Munitions Center and School.

Ninety-five cents of every dollar you contribute goes to help soldiers; AER administrative expenses cost only five cents. So every dollar collected goes a long way to help fellow soldiers. AER does not receive any appropriated or non-appropriated government money.

For those who wish to contribute but don't want to do a payroll deduction, there are many events scheduled until the end of the campaign in May. Events include car washes, plant sales, fun runs, barbecues, fund-raiser jail, and much more. All events are open to the Redstone community, civilian and military alike. See your unit campaign solicitor to get more information about AER.

Be a part of something bigger; contribute to AER. Uphold the fourth Army value; selfless service, and you'll bring blessings to yourself and others.

## Commentary

## Redstone Rocket

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Shawn Harris/ Photo Lab

**IN REMEMBRANCE—** Col. Stephen Taylor, commander of Ordnance Missile and Munitions Center and School, rings the bell in remembrance of fallen soldiers during Friday's dedication ceremony for the Ordnance Heritage Hall, formerly the post theater.

# New hall recognizes history of missile school, ordnance corps

*Former post theater saved from demolition*

By Sgt. SHARON McBRIDE  
Staff writer

Friday's dedication of the Ordnance Missile and Munitions Center and School's Ordnance Heritage Hall marked the culmination of a yearlong effort to create a place to honor the history of the Ordnance Corps.

It also marked the beginning of the 50th anniversary celebration for OMMCS. Many current and past staff members and students attended the event.

The hall, formerly the old post theater, was saved from demolition last year. Members of the 832nd Ordnance Battalion decided that would be an ideal place to showcase Ordnance memorabilia.

"The hall will honor the memory and legacy of 50 years of service to the Army and the country by the men and women of the faculty, staff and alumni of the U.S.

Army Ordnance Missile and Munitions Center and School," Lt. Col. John Wright, 832nd Ordnance Battalion commander, said.

The facility includes an Ordnance Corps Hall of Fame. It's an abbreviated version, based on the one at Aberdeen Proving Ground, Md. The Arsenal's hall gives special recognition to Ordnance Corps Hall of Fame members associated with Team Redstone.

The hall will also serve as a place for consolidated graduations, promotions and awards, ceremonies, training seminars, and conferences.

When finished the hall will be a state-of-the-art facility for use by OMMCS and other Team Redstone organizations, Wright said. Several upgrades to the building and grounds are planned and will be finished within the next year.

Maj. Gen. Mitchell Stevenson, chief of Ordnance, was on hand for the ceremony. Stevenson also attended the Worldwide Ammunition, Missile, and TMDE Conference, which ended Friday.

## ■ Limited number eligible for special buyout

### Buyout

continued from page 1

buyout authority as part of the National Defense Authorization Act for fiscal 2001. AMCOM officials first heard of the pilot program in mid-December, asked managers to identify potential targeted jobs, and submitted a proposal to higher headquarters. They heard from the Army Materiel Command in mid-February and received its official approval March 7.

"This is a brand new thing to folks. It's brand new to DoD, certainly it's brand new here," Reynolds said. "We put our hat in the ring and didn't know we'd get approved."

So, retirement-eligible people don't have much time to decide. And like most things, there are some strings attached to the program.

"If you take the buyout, you're required to repay the entire amount of the

buyout if you're re-employed anywhere in the federal government within five years of the date you took the buyout," Reynolds said. In addition, the approved applicant must follow through with the binding commitment and leave the rolls by Sept. 30.

"Some of the vacancies as a result of this buyout authority can be used to fill positions for surplus employees," Reynolds said. "So we're going to start planning your (retirement) party and wish you well."

Normally these days, people have to go on-line to retire through the Army Benefits Center. Personnel officials here have gotten a deviation from that process in order to accommodate this special buyout. So, hard-copy applications can be accepted for the buyout.

Applicants must occupy one of the 52 targeted positions, be U.S. citizens, on a permanent appointment (not temporary or term employees), and have been employed by the federal government con-

tinuously for at least a year. People can't apply if they're receiving a recruitment bonus, relocation bonus or retention allowance.

"The spaces are not being abolished," Reynolds said. "They're being restructured and reutilized."

The Defense Department's 1,000 identified spaces include 393 Armywide, 208 at Army Materiel Command, and 52 at AMCOM (including seven at Corpus Christi). Organizations involved at this command include the Acquisition Center, the Research Development and Engineering Center, Command Analysis Directorate, Deputy for Systems Acquisition,

Integrated Materiel Management Center, Personnel and Training Directorate, Redstone Arsenal Support Activity, Resource Management Directorate, Small and Disadvantaged Business Utilization Office, Safety Office, and Test Measurement and Diagnostic Equipment.

"I think it's a really good thing that can help management out and give a few people a chance for an incentive (bonus) where they might not have that opportunity otherwise," Janice Hunt, lead personnel management specialist in customer support A, said.

For information about the application process or eligibility requirements, call Hunt at 313-4789 or Reynolds at 842-9153.

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Dr. Gene Corfman

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# First sergeant credits mentors with showing her the way

*Friendships, rewarding jobs among benefits from career*

By Sgt. SHARON McBRIDE  
Staff writer

This year's Women's History Month is dedicated to "Women of Courage and Vision."

It honors women who aren't afraid to go the extra mile for other people, women who have made significant contributions to something larger than themselves, women of every race, class and ethnic background who have con-



Photo by SFC Ann Pegram

**DELTA COMPANY NCO— 1st Sgt. Renee Kelly of D Company, 832nd Ordnance Battalion, is among many females in leadership positions on the Arsenal. Such achievers are recognized during Women's History Month.**

tributed to the development of our country in countless ways, women like 1st Sgt. Renee Kelly of D Company, 832nd Ordnance Battalion.

Kelly, who joined the Army in 1984, is one of the few female first sergeants stationed on the Arsenal.

She holds a leadership position that has been traditionally filled by males. Times are changing; and Kelly is just one more example of that.

"Today there are more women in leadership positions," Kelly said. "CSM (Jennie) Larder was the first female CSM I came into contact with in the 35-55 career management field." Larder is the command sergeant major for the 832nd.

Today, thousands of women fill ranks and jobs that previously weren't open to them.

"We have come a long ways for females in high ranking positions," Kelly said.

Kelly herself has filled many of those leadership positions to include squad leader, section chief, platoon sergeant, maintenance NCO, and finally first sergeant.

The positions, she said, have been both challenging and fun.

"I'm lucky," she said. "I've had a lot of good soldiers and good leadership. I've had good mentors, like former first sergeants, platoon sergeants and sergeant majors that had guided me on my way."

She also credits her husband, SFC William Kelly, as one of her greatest allies.

"He is a great mentor and inspiration to me," she said.

As a first sergeant, Kelly says that the best part of her job is helping soldiers.

"I like making a difference," Kelly said. "It could be just resolving a pay problem, help getting a soldier promoted or even help a soldier with family problems..."

That's the best part."

Kelly sees her success as something that any female in the Army can do.

"Just stay motivated," she said. "Get that civilian education, and all the military courses you can possibly get. And get those jobs that include supervising soldiers."

## Army women's history Second of three-part series

"And most importantly, stay fit and healthy. You are no good to anyone else, unless you know how to take care of yourself."

Kelly says she has no regrets and wouldn't do anything differently in her military career.

"I've learned so much," she said. "I've made friendships that will last a lifetime. I wouldn't change a thing."

Kelly has been to Germany, Texas, Saudi Arabia, Arizona and Alabama while in the Army.

But she says that one her best memories is from early in her career when she was just a private.

"When I was a private we had an early morning company run," she said. "I remember being really motivated, and after the run my platoon sergeant called me in to talk to him."

"I thought I had did something wrong. He told me that I was being advanced to E-2; I was really happy that day."

Remembering where she came from— that's what her mentors told her to never forget.

"They all said, 'Never forget where you came from, and most importantly never ask a soldier to do something that you are not willing to do,'" Kelly said. "It will definitely pay off in the end."

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# Tax assistance center gearing up as filing deadline looms

## Commonly asked questions answered for future clients

By Capt. ERICK OTTOSON  
Tax assistance officer

With a little less than a month remaining in tax filing season, Redstone's free Tax Assistance Center (building 3489) is ready for the home stretch.

To date the center has prepared about 1,000 federal and state tax returns, resulting in more than \$730,000 in refunds for customers. Read on for answers to some questions commonly asked about the tax assistance program.

### What do I need to bring to my appointment?

Please bring the following: your spouse (if filing a joint return); all Forms W-2, 1098, 1099, and other forms received for the 2000 tax year; Social Security cards for all family members; bank routing number and account number; a copy of last year's return (if available); dependent care provider's name, address, phone number, and EIN or SSN (if applicable); any records of deductible expenses that you wish to claim on your return (but see next paragraph). If you sold any stock in the past year, bring records of when the shares were purchased and how much money you

paid for them.

### Should I bring in receipts for tax-deductible expenses?

It depends. Many expenses are potentially deductible— mortgage interest, real estate taxes, qualified charitable contributions, and unreimbursed medical expenses, for example — and can be used to reduce your taxable income. However, in the alternative, every taxpayer is allowed to take what is known as the standard deduction, the amount of which varies by filing status. A married couple filing a joint return is allowed a standard deduction equal to \$7,350; a single taxpayer's standard deduction is \$4,400. Unless your individual expenses add up to more than your applicable standard deduction amount, it does not make sense to take individual deductions, since you cannot take both individual (or "itemized") deductions and the standard deduction. Keep in mind, though, that some expenses— contributions to a traditional IRA, qualified student loan interest payments, and alimony paid, most notably — can give rise to a deduction even if a taxpayer also takes the standard deduction.

### How long will I have to wait for my refund?

This depends on whether you file your

return electronically. Customers who do so normally receive their refunds in approximately two to three weeks, which is less than half the time it takes if you send in a paper return. To date 89 percent of the nearly 700 federal returns prepared by the center have been filed electronically.

### Can the Tax Assistance Center prepare my state tax return?

Yes. The center can prepare state tax returns for every state, but electronic filing of state returns is limited to Alabama, Arkansas, Louisiana, Mississippi, Nebraska, North Carolina and Tennessee. At last count, around 400 state tax returns had been prepared by the Tax Assistance Center, and about 25 percent of those had been filed electronically. In addition, state tax forms and instruction booklets are available for every state.

### If I owe money, shouldn't I wait until the last minute to file my taxes?

No. People who owe money are allowed to file their taxes now, and then

wait until the end of tax season to make their payment. All eligible customers are encouraged to make appointments as soon as possible in order to avoid the final rush prior to April 16.

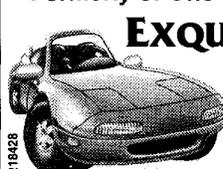
### Who will prepare my taxes?

The Tax Assistance Center is staffed by four full-time income tax preparers: SSGt. Frederick Johnson (D Company, 832d Ordnance Battalion); Sgt. Trina Simms (MEDDAC); Spec. Joey Barajas (AMCOM); and Spec. Jeremy Bean (AMCOM). In addition John Kolek of Resource Management Directorate, Systems Management Branch, volunteers on Tuesday and Thursday evenings.

To schedule an appointment at the Tax Assistance Center, call 313-5727 or visit building 3489 from 8:30 a.m. to 3 p.m. Monday through Friday or 5-7 p.m. Tuesday and Thursday. Waiting time for an appointment is approximately one to two weeks. Walk-in hours are no longer available.

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# Wolfpack soars to troop basketball championship

*C Company beats Marines in postseason tourney final*

By SKIP VAUGHN  
Rocket editor

Charlie Company basketball coach Chelsie Stokes wasn't too concerned about his team's 3-4 start in the regular season.

After all the Wolfpack had won the preseason title and was missing players for various reasons, as could be expected for a training company.

"Once I had all my team together, I knew there was no stopping us," Stokes said.

He proved to be right.

Charlie Company reeled off 10 straight wins, including four in the postseason tournament, and beat the Marines 63-61 in the final March 13 at the Fitness Center. The Wolfpack and Marines had split their two games in the regular season. The Marines' two-point win Feb. 6 was the Wolfpack's last loss this year.

"The Marines are a good team," Stokes said. "They've been one of our hardest opponents the whole season. We knew this would be a tight game."

It was close the whole way. After several ties and lead changes, the Wolfpack

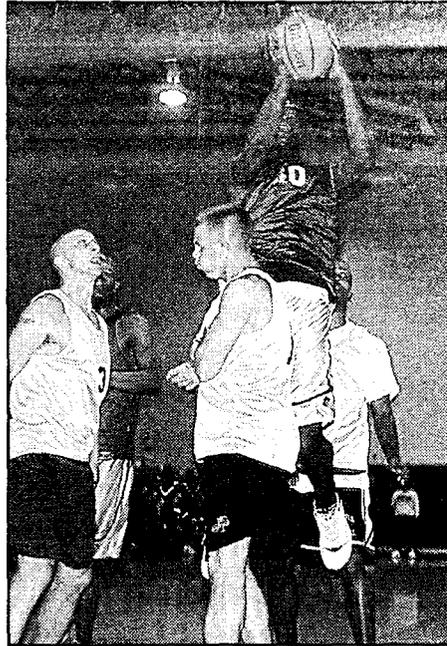


Photo by Skip Vaughn

**GOING FOR GOAL—** Marcus Townsend takes a shot in the first half of the Wolfpack against the Marines in the championship game. Townsend finished with 14 points and six rebounds.

led 33-29 at halftime. Charlie Company built a 42-35 lead with 13:05 left in the game.

But the Marines' Ryan Stewart hit three consecutive 3-pointers to give his



Photo by Skip Vaughn

**WE ARE THE CHAMPIONS—** Members of the Wolfpack gather on the court after beating the Marines 63-61 for the title.

team a 44-43 lead with 8:28 left. Stewart, a 6-foot shooting guard, finished with 21 points on seven 3-pointers plus three assists.

Charlie Company regained control, largely on the efforts of Marcus Townsend. His defensive rebound and layup on the other end put the Wolfpack up 47-46 at 6:48. After a made free throw by teammate Antoine Moore, Townsend delivered a thunderous dunk to increase the lead to 50-46 at 6:08.

The Marines (13-5) battled to a 55-all tie with 2:24 left. But the Wolfpack answered with a decisive 6-0 run including Oscar Royster's jumper, Bruce Simon's 3-pointer and Royster's free throw.

"They were just the better team," Marines coach Jerome Whiting said. "They were making their free throws."

Royster led the Wolfpack with 21 points, seven rebounds and two blocks. Simon finished with four 3-pointers and 14 points. Townsend had 14 points and six rebounds. Dennis Jackson added three assists.

"I applaud the Marines, they played a hell of a game," said Royster, a 6-4 forward. "They always play us hard. I also

want to give a big hand to my teammates."

"We played our hearts out," said Townsend, a 6-3 forward. "Everything in our heart, we left it on the court."

Adrian Martin, a 6-4 center, contributed seven rebounds, four steals and two blocks for Charlie Company (13-4). He gave credit to the Wolfpack defense and crowd support.

"It gave me a lot of energy," Martin said of the vocal fans. "At times I got tired, it just gave me a lot of energy."

Besides Stewart's shooting, the Marines got 16 points from Jermaine Parlow and six rebounds from Douglas Lopez.

"Our main focus was going to be just stop their 3-point shooters and pound it inside, let them get in foul trouble," Stokes said. "If we did those basic things, I knew the game would pretty much be ours."

"Not taking anything from the Marines, I knew no guy out there could match up with anybody on my team one-on-one. I've got a lot of leapers. Everybody always calls my team a bunch of sky walkers."

Nobody soared higher than Charlie's angels this year.

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217384

## Pagano Gymnasium reopens after facelift

By SKIP VAUGHN  
Rocket editor

The visiting ambassadors now have a nice place to play.

The Ambassadors, a traveling basketball team like the Harlem Globetrotters, will play an exhibition game Saturday at 7 p.m. at newly-renovated Pagano Gym. Admission is free.

"That floor sure looks good," recreation assistant Don Lewis said of the new surface for the basketball court.

The court was among many changes made while the gym was closed Feb. 4 until reopening March 14.

Besides the refinished basketball court floor there's a new roof, four redone racquetball court floors; and new flooring in the Nautilus room, Universal room, free-weight room, aerobics room, entrance way, hallway, lobby, men's locker room and women's locker room.

The work cost about \$127,000 and was funded from fiscal 2000 yearend appropriated money, according to Mike Chemsak, chief of the recreation and family support division.

The Ambassadors will play an all-star team of Redstone soldiers on the new floor.



Photo by Skip Vaughn

**PRACTICE TIME**— Prentiss Thomas, a security guard at Provost Marshal Office, practices on the new racquetball floor at Pagano Gym.

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# Army study reviews labor act exemptions

*New database, changes in law result in revision of standards*

By BETH SKARUPA  
Staff writer

Some Army employees may be entitled to back pay due to a recent review of data in the Defense Civilian Personnel Data System.

The Civilian Personnel Operations Center Management Agency initiated a review of major data elements within its database in order to streamline preparation and ensure successful conversion to the modern Defense Civilian Personnel Data System. One major area of review was the Fair Labor Standards Act exemption status.

Among other things, the FLSA provides minimum standards for overtime payment to employees covered by the act. Those employees covered by the act are considered "non-exempt" while those not covered are considered "exempt." Non-exempt employees have to be paid

*'Most important, if a position is determined to be non-exempt, incumbents are entitled to overtime. The supervisor cannot give them comp time.'*

— Jodie Massar  
chief of Customer Focused Division A

overtime and are not allowed to work compensatory time.

A team of classification specialists from each of the seven CPOCs in the continental U.S. reviewed FLSA exemption status determinations on position descriptions at grades GS-7 through GS-12 for consistency with CFR 551.

"Two things – the preparations for the conversion to the modern data system and changes in CFR 551 – dovetailed in CPOCMA putting this team together," Jodie Massar, chief of Customer Focused Division A for the South Central CPOC, said. "They did it to ensure all specialists were interpreting the data consistently."

The team identified a number of position descriptions requiring FLSA changes. Most of the changes make affected employees subject to the provisions of the FLSA.

"Most important, if a position is determined to be non-exempt, incumbents are entitled to overtime. The supervisor cannot give them comp time," Massar said.

She explained that supervisors must include three things when writing new job descriptions so that the correct determination of the FLSA status can be made: the percentage of time the employee will spend on each individual duty, a full description of the supervisory controls exercised over the position and the amount of judgment exercised by the employee when performing the duties.

The team's findings were reported to CPOCMA, which in turn shared the findings with each major command headquarters. Each MACOM then reviewed the findings and shared them with their local commanders.

"(Maj. Gen. Al) Sullivan received the findings. We'll See Study on page 13



Courtesy photo

## Personnel honors

Dick Wright, chief of customer focused division B at South Central Civilian Personnel Operations Center, is congratulated by Bernice Collins, branch chief, after receiving the Commander's Award for Civilian Service. Other award recipients at SC CPOC included Jodie Massar, Commander's Award for Civilian Service; and Madene Harris, 30 years Length of Service Award.

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Courtesy photo

## Early days at Redstone

Soldiers weren't the only ones in uniform during World War II. Bea Sutton, left, Teensie Stroupe, center, and Cleo Cason came to work in uniform, serving in the administrative offices of the Redstone Ordnance Plant in 1942. Redstone recognizes March as Women's History Month. A celebration will be held 2-4 p.m. March 22 in Bob Jones Auditorium. Scheduled speaker is Marian Guidry, program analyst with Apache Project Office. For more information, call SFC Annie Bryant 876-8648.



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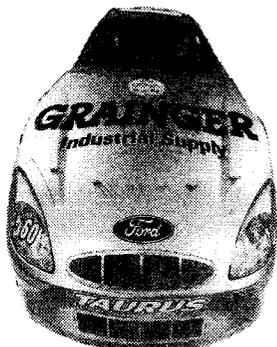
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# Wayne's World on stage

*Chief logistics representative plays music in his spare time*

By SANDY RIEBELING  
Staff writer

It takes only a moment after hearing the song title, King of the Road, to get the tune rolling in your head. While serving as a civilian in Bosnia, Wayne Gwynne, hoping to lift the spirits of the soldiers, rewrote the lyrics, to reflect the soldier's life in the desert.

"It started, 'Coal plant for sale or rent,'" Gwynne said, "because there was a big plant near there. Another line was, 'pass me another MRE.' It was a way to have a little fun and entertain the guys. Everywhere I go, I always take my guitar. I've been playing since I was young."

Gwynne, a retired chief warrant officer, traveled around the world, serving his country and playing music. One of his favorite tours was the five years he was

stationed in Greece, on the island of Crete.

"I had a house on the beach," he said. "I would go downtown where there were hotels and play my guitar for the tourists in the lounge. Before I knew it, there was a jug of wine and a plate of shrimp on the table. I'd play slow, easy guitar and enjoy the afternoon. I don't think I ever had to buy a meal when I was doing that."

The scenery has changed, several times in fact. Gwynne retired in 1987 and a couple of years later got a job at the then Missile Command as a logistics assistance representative, which sent him back out on the road to Germany, including a tour in the Persian Gulf during Desert Storm. He's back at Redstone as Fire Support Branch chief in the Integrated Materiel Management Center.

No matter where he is, music follows. From playing in the rock and roll bands of his youth, to personal recording in Nashville, Gwynne loves to perform. He

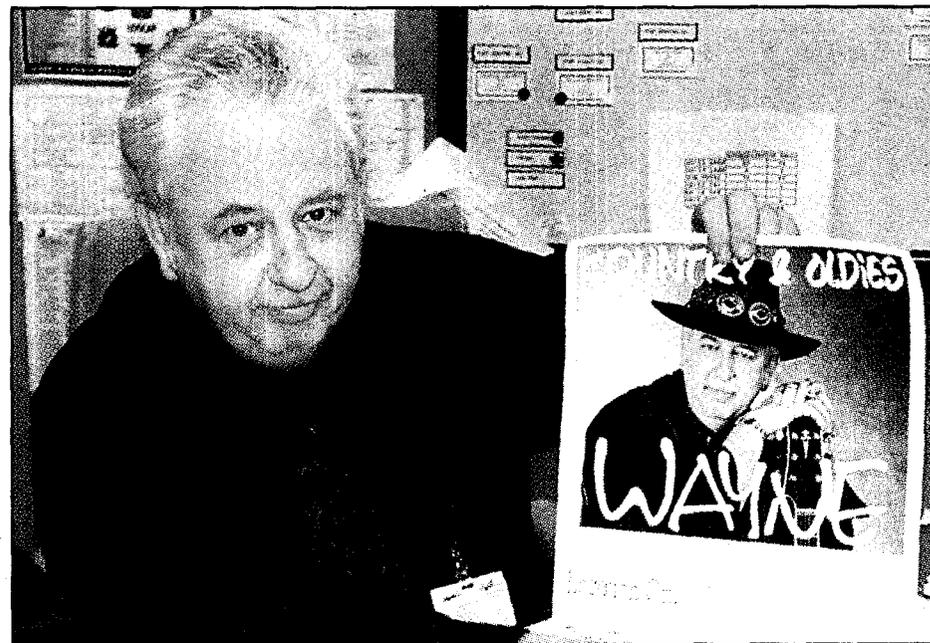


Photo by Sandy Riebeling

**PIANO MAN**— Wayne Gwynne, chief, fire support branch, IMMC, sings a little bit country and a little bit rock and roll, not to mention oldies and rhythm and blues. His company, Me, Myself, and I, provides entertainment for parties, weddings, reunions and events.

sings, plays guitar, keyboard, drums, and a little saxophone, and has turned his passion into a small business.

Me, Myself and I, is the company name of Gwynne's entertainment venture. He combines a variety of services including live performances, karaoke-style; disc jockey, emcee, and he even provides hula hoops and a limbo bar for those adventurous crowds.

"I have about 400 songs in my repertoire," Gwynne said. "Everything from country to rock, oldies to rhythm and blues to modern. People usually like a big mix at weddings so I bring my CDs with the newer stuff."

If it's an event, Gwynne can provide the music. He has about \$25,000 worth of equipment and 1,000 watts of power to

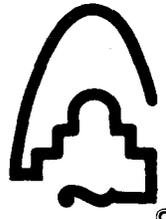
accommodate a small room of people or filled auditorium, including wireless microphones for guests to make speeches or toasts.

"I'll usually sing for about 45 minutes then put on some CDs to take a break," he said. "I've done all kinds of events and ceremonies— weddings, reunions, birthday parties, dinners, festivals, Christmas parties."

Gwynne also performs at charity events as his way of giving back to his community. He has certain artists he likes to perform more than others, like Louis Armstrong and Bob Dylan but his favorite, by far, is Elvis.

"I do the whole thing with the rhinestone outfit," he said. "I leave my hair the way it is. I figure, Elvis would have had

See Music on page 12



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## AUTO LEASING 2001

# Treat your leased car just like it is your own

*Turning the vehicle in at lease end will be easy if it's cared for*

Dealers ensure that leasing a car is easy. Settling with the dealer or leasing company at the end of a 36-month lease can be equally pleasant, if the driver treats the car as well as — or better than — if it was his own.

Those guilty of car cruelty, even with a walk-away lease, will have a day of financial reckoning.

"Normal wear and tear is not a problem when most people turn in a lease and get another one," says Mickey Smith, sales manager at Ray Pearman Lincoln-Mercury. "The lease is designed for the benefit of customers, but it contains checks and balances to protect the residual value of the car."

Residual value is the automobile's value at the end of the lease. On a walk-away lease it is also known as the guaranteed future value, documented when the lease is signed. If excessive wear and tear decreases that value, the lessee pays for the damage as agreed to in the lease two to five years earlier.

"The driver's responsibilities are just the same as if he bought the car," says Pat Anderson, finance manager at Jeff Sikes Mazda-VW-Audi. "Do the scheduled maintenance and realize it's not something to run through the woods and scratch up."

Smith and Anderson say full coverage insurance is required for leasing, just as it is for conventional financing.

Anderson says the majority of his lease returns pass the wear and tear test.

When appraising a turn-in, Anderson uses a standard vehicle condition report and checklist. Defects are rated as mechanical or operational, and the list encompasses the interior, exterior, wheels and tires, glass and other equipment. With a template he gauges the size and number of interior and exterior blemishes



The Huntsville Times

Service tech Keith Lance inspects the brakes on a vehicle at Ray Pearman Lincoln Mercury.

scars.

"It's not as if you have to take a chance on turning in the car when an appraiser is having a bad day," Anderson says. "There's a standard."

Gone are the days of 15,000-mile carburetor adjustments and new points and plugs. Today a 10-minute oil change, a few fil-

ters and a couple of tire rotations will meet warranty and care standards for the two or three-year lease.

"Mechanically, as long as routine maintenance is taken care of, any repairs fall back on the manufacturer's warranty," Smith says. "In today's climate, when somebody has an oil change, they keep their records."

Brakes, belts and hoses should be replaced as scheduled during longer leases.

"People are much more active in maintaining their vehicles than the used to be," he says. "You can even pick it up in everyday conversation; people talking about how they maintain their auto with 3,000- to 5,000-mile oil changes."

Smith says everything must work or, if broken, be under warranty when a car is returned at the end of a lease. He said the basic warranty is 50,000 miles on a Lincoln and 36,000 on a Mercury.

"Vehicles last longer now," Anderson says. "We take 100,000-mile trade-ins all the time. I think it's the technology

in them today."

Most dealerships offer service packages for the term or mileage of the lease. Two years of service to the factory standard is included in the price of a Volkswagen.

"We start it up and check the engine, make sure the transmis-

Please see **TREAS** on J6

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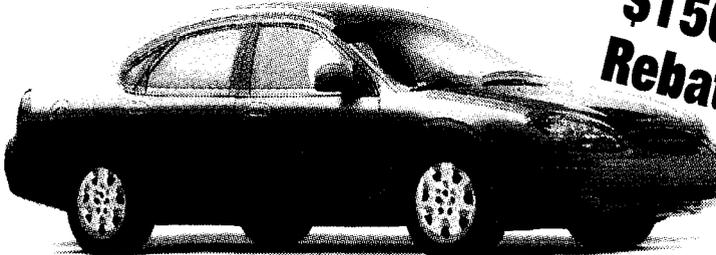
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## AUTO LEASING 2001

# Consumer flexibility continues to make leasing a popular option

The popularity of leasing a car is a given in today's automobile market.

And it's all because of the extra cash customers find in their pocket despite driving a new, luxury car or truck.

Local dealers report that leasing makes up anywhere from 25 to 80 percent of their new car business. And the more educated

consumers become about leasing, the more its popularity will grow, they say.

"Leasing is becoming more and more popular as consumers are made aware of what's available in leasing packages," says Rex Anderson, new car sales manager at Madison Square Chrysler Jeep. "Leasing packages offer many options for con-

sumers."

With monthly payments being the most important issue for consumers who live on a budget, whether or not to lease often comes down to the monthly bottom line.

"Leasing will always be reasonably popular as long as people want to keep their car payments in line," says Preston

Brown, finance director at Jerry Damson Honda & Acura. "For a lot of people that's the only thing they want to do — have a new car with a factory warranty and low monthly payments."

At Bill Penney Toyota, between 70 and 80 percent of new car customers are choosing leasing options, says Victor Betsayad, leasing manager.

"You can lease a new car with no money down and still have comfortable payments that are \$100 to \$120 cheaper than a purchase payment," he says. "Based on the type and price of car, that difference could be up to \$200 a month."

But a lower monthly payment isn't the only reason leasing is popular. Many consumers, local

dealers report, also like leasing because of the flexibility they have with short-term leasing arrangements.

"People continue to choose leasing because of the short-term benefits of a lease," says Jack Pearson, leasing manager at Woody Anderson Ford.

Please see **POPULAR** on J6

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In all cases the original lease ends and must be settled based on the mileage and condition of the vehicle. Some dealers offer customer loyalty perks that can appear to apply to the original lease or the next deal.

New car dealers, such as Bentley Mitsubishi sales manager Bill Hale, are quick to point out the advantages of trading it in.

"A high percentage of people who lease for the first time re-lease," Hale says. "From time-to-time, within one year of the

first lease's maturity, Mitsubishi will offer incentives to get the customer in a newer car."

Fred Wingo, client advisor at Century Buick-BMW-Volvo-Isuzu, says most BMW lessees go from one lease into another.

"Leasing has become more popular in the last 10 years," he says. "That's because we've gone from an open-end to a closed-end lease."

With today's closed-end lease, a residual value of the car at the end of the lease is guaranteed when the lease is signed. The value is based on the years and miles of the lease and expected condition of the car when it is returned.

"The higher the residual, the lower the payment," Hale says.

The open-end lease of 20 years ago called for a conventional market appraisal and then either a balloon payment by the customer or a refund by the leasing company.

Today's closed-end leases typically specify 12,000 to 15,000

miles annually for the two to three-year lease period.

"Usually people who wind up buying the car do so because they acquired a heavy mileage penalty," Wingo says. "In effect, they've had lower payments than with a purchased and financed car. Now they can refinance it as a lower-priced car."

When the lessee buys the car at the guaranteed residual value, he avoids paying excess mileage and any excess wear and tear charges, he says. The now used car might be worth less, or more, than the residual price paid. The original lease is settled.

Depending on whether he paid cash or financed it, he can use his recently acquired used car as a trade-in on a purchase or to reduce the capitalized value (purchase price) of another lease.

"Some manufacturers have taken a beating in recent years because the guaranteed residual values were too high," Hale

says. "It still is. They've used lower interest rates to bring people back to purchase plans."

"Leases can run 24 to 36 months, possibly 48 months," he says. "In most cases, in 3.5 years or less, the car is not worth the residual. People think they want to keep them longer, but typically they want to trade after 3 years."

Whether the lessee plans to buy the car for another family member or turn it in, the end-of-lease mileage charge can be reduced by buying extra miles at the beginning of the lease.

"On a typical lease, excess miles added up-front, on the contract, are 12 cents per mile," Hale says. "If they are paid for at turn-in, it's 15 cents per mile. That will vary from manufacturer to manufacturer."

"On the down-side, if you don't use all the miles, you don't get a refund," he says.

Lessees who turn in their car

Please see **BUY** on J6

*Extended warranties protect you for the entire lease term*

## Extended

*Continued from page J2*

or 36,000 miles of the lease," Holder says. "And you can pay it out in 18 months with your payments."

Ford's extended warranties and most others can be purchased for up to a seven-year term and 100,000 miles. That can be a plus for drivers who know they will need a second car in a few years, perhaps for another family member.

"You can settle at the end of

a three-year or 36,000-mile lease, buy the car and have four years or the balance of the 100,000 miles left on the warranty," Holder says.

Boscio suggests keeping good records and service receipts to keep the warranty in force.

"You have to maintain the

car and do regular servicing according to the manufacturer's schedule," he says. "Then, at the end of the lease, as long as the car is in the agreed-on condition, you can walk away."

Holder says that after 31 years in the auto business, he recommends the extended warranty for leases because any make of car can have a problem eventually.

## AUTO LEASING 2001

# Know the definitions of vehicle leasing terms

Federal Reserve Board

The definitions in this glossary are meant to give you a general understanding of terms used in vehicle leasing. They are not legal definitions but they generally assume compliance with applicable legal requirements.

■ **Acquisition fee** — A charge included in most lease transactions that is either paid up front or is included in the gross capitalized cost. It may be called a bank fee, an administrative fee, or an assignment fee.

■ **Additional insured** — A party that is covered by another party's insurance policy. The lessor typically requires you to name the lessor or assignee as an additional insured under your vehicle insurance policy.

■ **Adjusted capitalized cost (adjusted cap cost)** — The amount capitalized at the beginning of the lease, equal to the gross capitalized cost minus the capitalized cost reduction. This amount is sometimes referred to as the net cap cost.

■ **Amortized amounts** — Amounts such as taxes, fees, charges for service contracts, payments for insurance, and any prior credit or lease balance that are included in the gross capitalized cost and are paid as part of the base monthly payment.

■ **Amount due at lease signing or delivery** — The total of any capitalized cost reduction, monthly payments paid at signing, security deposit, title and registration fees, and other amounts due before you take delivery of the vehicle.

■ **APR (annual percentage rate)** — The annualized cost of credit expressed as a percentage in a finance agreement. In a lease, there is no annual percentage rate or equivalent rate.

■ **Assignee** — A third party that buys a lease agreement from a lessor. You become obligated to the assignee, and the assignee generally assumes the responsibilities of the lessor, although some obligations may remain with the lessor. An assignee may be a lessor for purposes of Regulation M when the as-

■ **Consumer lease** — A lease of personal property to an individual to be used primarily for personal, family, or household purposes for a period of more than four months and with a total contractual obligation of no more than \$25,000. A lease meeting all of these criteria is covered by the Consumer Leasing Act and Federal Reserve Board's Regulation M. If any one of these criteria is not met — for example, if the leased property is used primarily for business purposes or if the total contractual obligation exceeds \$25,000 — the Consumer Leasing Act and Regulation M do not apply.

■ **Consumer Leasing Act** — A 1976 amendment to the Truth in Lending Act that requires disclosure of the cost and terms of consumer leases and also places substantive restrictions on consumer leases.

■ **Constant Yield Method (actuarial method)** — The method of earning rent charges in which the rent charge earned each month is proportional to the remaining lease balance. Under this method, the lessor or assignee earns rent charges at an equal rate over the term, similar to most home first mortgages.

■ **Consummation** — Generally, the time at which you and the lessor sign the lease agreement.

■ **Dealer preparation fee** — A fee charged by some dealers to cover the expenses of preparing a vehicle for lease. The dealer may be reimbursed by the manufacturer for this expense.

■ **Default** — Your failure to meet one or more conditions of your lease agreement. It may result in early lease termination.

■ **Depreciation and any amortized amounts** — Total amount charged to cover the vehicle's projected decline in value through normal use during the lease term and other items that are paid for over the lease term. It is calculated as the difference between the adjusted capitalized cost and the vehicle's residual value.

■ **Disclosures** — Information on the financial and other terms

color, religion, national origin, sex, marital status, age, source of income, or the exercise of any right under the Consumer Credit Protection Act.

■ **Equity** — In an installment sale or loan, the positive difference between the trade-in or market value of your vehicle and the loan payoff amount. When the loan is paid off, the equity is the market value of the vehicle.

■ **Excess mileage charge** — A charge by the lessor or assignee for miles driven in excess of the maximum specified in the lease agreement. Open-end leases typically do not include an excess mileage charge.

■ **Excessive wear-and-tear charge** — Amount charged by a lessor or assignee to cover wear and tear on a leased vehicle beyond what is considered normal. The charge may cover both interior and exterior damage, such as upholstery stains, body dents and scrapes, and tire wear beyond the limits stated in the

lease agreement. Open-end leases typically do not include an excessive wear and use charge.

■ **Excessive wear-and-tear coverage** — A plan that you may purchase that covers some or all of the charges for excessive wear and tear defined under the lease agreement. The coverage of these plans varies in the amounts and types of charges covered. Most plans deny coverage at early termination or if you are in default. Generally, these plans do not cover excess mileage.

■ **Excessive wear-and-use charge** — Sum of excess mileage charge and excess wear and tear charge.

■ **Fair market value** — The amount that a willing buyer would pay to a willing seller to purchase certain property at a particular point in time.

■ **Fair market value purchase option** — Your right to purchase the vehicle at scheduled termination, according to terms specified in your lease

agreement for a price determined by referring to a readily available guide to used car values or to another independent source.

■ **Federal Reserve Board** — The federal agency with rule-writing authority for the Truth in Lending Act, of which the Consumer Leasing Act is part; officially known as the Board of Governors of the Federal Reserve System. The Board also performs other functions related to U.S. monetary policy, financial system stability, bank supervision and regulation, and the nation's payments system.

■ **Federal Trade Commission** — The federal agency responsible for enforcing the Truth in Lending Act, of which the Consumer Leasing Act is part, among leasing companies, finance companies, lessors, and assignees not regulated by other federal agencies. The Federal Trade Commission also performs other functions related to its role of ensuring that the na-

tion's markets function competitively; enforcing other statutes affecting consumer financial services; and enforcing the Federal Trade Commission Act, which prohibits unfair or deceptive acts or practices.

■ **Fees and taxes (or official fees and taxes)** — The total amount you will pay for taxes, licenses, registration, title, and official (governmental) fees over the term of your lease. Because fees and taxes may change during the term of your lease, they may be stated as estimates.

■ **Fixed price purchase option** — Your right to purchase the vehicle at scheduled termination for a fixed price specified in your lease agreement.

■ **Full maintenance lease** — A lease in which the lessor or assignee assumes responsibility for all manufacturer-recommended maintenance and service on the vehicle. The lease may also cover additional me-

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## AUTO LEASING 2001

### The warranty is unchanged by vehicle leasing **Treat**

Continued from page 12

sion works and that the brakes work," Anderson says. "We look at the interior and exterior."

His template classifies an interior burn hole or gouge of up to one-eighth inch as normal wear and tear. Stains, cuts and tears are limited to one-half inch.

A stain from the kids spilling a soft drink is normal use because it can be cleaned, but a spilled bucket of paint will cost someone.

Anderson's limit for free scratches is a template about the same shape and area as a flattened football. Dents must total no more than a 6 square inches of the car's surface.

A quarter-size glass spider on the windshield goes for \$50, according to Anderson's template. Larger glass breaks or two or more small dings will be charged as a windshield replacement.

Anderson says tire tread must be at least one-eighth inch.

"Another item is excessive tire wear," Smith says. "You'd be surprised how many people will drive 30,000 miles and never rotate their tires."

Missing items, such as jacks and wheel covers, must be replaced. In some cases the driver's insurance will cover collision repairs at turn-in time.

"I had a turn-in where the headlight bezel was busted and the fender was creased," Smith says. "Insurance covered the \$1,500 bill."

A separate insurance policy to cover excessive wear and tear up to about \$2,500 is available from most dealerships when the lease is signed.

"When you're entering into a lease, make sure you have someone explain all of these options," Smith says. "Normal use and care will keep your car in good shape."



Service tech Tom Curran scans for computer transmission codes at Ray Pearman Lincoln Mercury.

### Understand common leasing terms

## Know

Continued from page 15

chanical repairs and servicing during the term of the lease. The cost of this service usually is included in the gross capitalized cost or is added to the base monthly payment.

■ **Gap amount** — In the event a leased vehicle is stolen or totaled, the difference between the early termination payoff amount, not including any past-due amounts, and the amount for which the vehicle is insured before the insurance deductible and any other policy deductions are subtracted. The definition of gap amount may vary in different states or in different lease agreements.

■ **Gap coverage (guaranteed auto protection, or GAP)** — A plan that provides you financial protection in case your leased vehicle is stolen or totaled in an accident. Some plans deny gap coverage if you are in default at the time of the loss. There are two types of gap coverage. One is a waiver by the lessor or assignee of the gap amount if the vehicle is stolen or totaled. The other is a contract by a third party to cover the gap amount. Under either type, you may remain responsible for the insurance deductible, for other amounts deducted from the insured amount of the vehicle by your insurance company, and for any past-due or other amounts you owe under the lease. You may also be responsible for your monthly payments until the lessor receives your insurance proceeds.

■ **Gross capitalized cost (gross cap cost)** — The agreed-upon value of the vehicle, which generally may be negotiated, plus any items you agree to pay for over the lease term (amortized amounts), such as taxes, fees, service contracts, insurance, and any prior credit or lease balance.

■ **Incentives** — Amounts rebated or credited, or special programs offered, to encourage the lease of certain vehicles.

■ **Independent leasing company** — A leasing company that

offers leases directly to consumers and businesses and is generally not affiliated with a particular automobile manufacturer.

■ **Insurance** — A contract in which one party agrees to pay for another party's financial loss resulting from a specified event (for example, a collision, theft, or storm damage). Lease agreements generally require that you maintain vehicle collision and comprehensive insurance as well as liability insurance for bodily injury and property damage.

■ **Insurance verification** — The process of obtaining verbal or written confirmation of required coverage from your insurance agent or company.

■ **Late charge** — A fee charged for a past-due payment. This charge is usually either a percentage of the lease payment or a fixed dollar amount.

■ **Late payment** — A payment received after the specified due date. In most cases, after any grace period, a late payment triggers a late charge.

■ **Lease** — A contract between a lessor and a lessee for the use of a vehicle or other property, subject to stated terms and limitations, for a specified period and at a specified payment.

■ **Lease balance (adjusted lease balance)** — The unpaid portion of the adjusted capitalized cost of the lease. The lease balance is reduced as you make your monthly payments, usually by use of a standard methodology such as the constant yield (actuarial) method. The lease balance is often a primary component of the early termination payoff amount.

■ **Lease extension** — Continuation of a lease agreement beyond the original term, often one month at a time. There may be a charge for extending the lease. If the extension continues beyond six months, new lease disclosures must be provided.

■ **Lease payments** — The number of payments in the

Please see **TERMS** on 17

## AUTO LEASING 2001

### Understand common leasing terms and their definitions

## Terms

Continued from page 16

lease agreement.

■ **Lease rate** — A percentage used by some lessors or assignees to describe the rent charge portion of your monthly payment. However, no federal standard exists for calculating the lease rate. Any rates or factors used in lease calculations do not have to be disclosed under federal law. If a lease rate is given as a percentage in an advertisement or on any lease form, the ad or form must also state, "This percentage may not measure the overall cost of financing this lease."

■ **Lease term** — The period of time for which a lease agreement is written.

■ **Lessee** — The party to whom the vehicle is leased. In a consumer lease, the lessee is you, the consumer. The lessee is required to make payments and to meet other obligations specified in the lease agreement.

■ **Lessor** — The person or organization that regularly leases, offers to lease, or arranges for the lease of the vehicle.

■ **Luxury car tax** — A federal excise tax assessed on vehicles with a gross vehicle weight of less than 6,000 pounds and a value exceeding a threshold amount.

■ **Maintenance** — Care for the vehicle required by the lease agreement.

■ **Maintenance contract** — A contract that you may purchase to cover some or all of the vehicle maintenance and servicing. Distinguish from Service contract.

■ **Maintenance lease** — A lease agreement in which some or all of the vehicle maintenance and servicing is the responsibility of the lessor or assignee.

■ **Mileage allowance or mileage limitation** — The fixed mileage limit for the lease term. If you exceed this limit, you may have to pay an excess mileage charge.

■ **Model lease forms** — Sample disclosure forms developed by the Federal Reserve Board. You should receive a similar

Ad valorem tax) — A tax on personal property. State laws govern whether personal property taxes apply to a leased vehicle; your lease agreement governs whether you or the lessor or assignee will pay.

■ **Prior credit balance** (negative equity or negative trade-in balance) — The portion of the gross capitalized cost representing the amount due under a previous credit contract after crediting the value of the vehicle traded-in on the lease.

■ **Prior lease balance** — The portion of the gross capitalized cost representing the balance due under a previous lease agreement after crediting the value of the previously leased vehicle.

■ **Purchase option** — Your right to buy the vehicle you have leased, before or at the end of the lease term, according to terms specified in the lease agreement. Your lease agreement may or may not include a purchase option.

■ **Purchase-option fee** — An amount, in addition to the purchase price, you may have to pay to exercise any purchase option in your lease agreement.

■ **Realized value** — 1.) The price received by the lessor or assignee for the leased vehicle at disposition, 2.) the highest offer for the leased vehicle at disposition, or 3.) the fair market value of the leased vehicle at termination. The realized value may be either the wholesale or the retail value specified in the lease agreement.

■ **Reasonableness standard** — The requirement of the Consumer Leasing Act that charges for delinquency, default, or early termination be reasonable in light of the lessor's or assignee's 1.) anticipated or actual harm caused by such delinquency, default, or early termination; 2.) difficulties in proving loss; and 3.) inconvenience in obtaining a remedy.

■ **Rebate** — An amount that may be offered by a manufacturer, dealer, lessor, or assignee that may be paid to you separately or credited to your lease agreement.

■ **Reconditioning** — The process of preparing a vehicle for

serve Board that implements the Consumer Leasing Act.

■ **Rent or rent charge** — The portion of your base monthly payment that is not depreciation or any amortized amounts. This charge is similar to interest on a loan.

■ **Residual value** — The end-of-term value of the vehicle established at the beginning of the lease and used in calculating your base monthly payment. The residual value is deducted from the adjusted capitalized cost to determine the depreciation and any amortized amounts. It is an estimate that may be determined, in part, by using residual value guidebooks. It may be higher or lower than the realized value at lease end.

■ **Sales/use taxes** — Sales/use taxes, which vary from state to state, are assessed on both leased and purchased vehicles. There are often differences in what amounts are taxed and when the taxes are assessed. In a lease, sales/use taxes may be assessed on 1.) the base monthly payment; 2.) any capitalized cost reduction; and 3.) in a few states, the adjusted capitalized cost. In most states, the sales/use tax on the base monthly payment is paid monthly; in some states, however, the tax is due at lease inception. Sales/use taxes on the capitalized cost reduction and the adjusted capitalized cost are usually due at lease inception.

■ **Security deposit** — An amount you may be required to pay, usually at the beginning of the lease, that may be used by the lessor or assignee in the event of default or at the end of the lease to offset any amounts you owe under the lease agreement.

■ **Security interest** — If stated in your lease agreement, a lessor's or assignee's legal right to your property (such as stocks or bonds) that secures payment of your obligation.

■ **Segregated disclosures** — Disclosures required by Federal Reserve Board's Regulation M that must be grouped together and separated from other information in the lease documents. The first page of the sample lease form shows the disclo-

normal wear and use and setting the requirements for the vehicle's condition at the end of the lease.

■ **Termination fee** — See Disposition fee or disposal fee.

■ **Time value of money** — The value derived from the use of money over time as a result of investment and reinvestment. This term may refer to either present value or future value calculations. The present value is the value today of an amount that would exist in the future with a stated investment rate called the discount rate. For example, with a 10 percent annual discount rate, the present value today of \$110 one year from now is \$100. Future value is the value in the future of a known amount today with a stated investment rate. For example, with a 10 percent annual investment rate, the future value in one year of \$100 today is \$110. In either case, the interest rate used reflects the lost opportunities for return from alternative investments.

■ **Title** — Legal document that identifies the owner of the vehicle. The lessor, not you, holds title to the leased vehicle.

■ **Total contractual obligation** — The sum of the capitalized cost reduction, the total of base monthly payments, and other charges due under the lease agreement. The total contractual obligation excludes any security deposit as well as sales taxes and any other fees and taxes paid to a third party. If the total contractual obligation exceeds \$25,000, the Consumer Leasing Act does not apply.

■ **Total monthly payment** — The base monthly payment plus monthly sales or use taxes and any other monthly charges.

■ **Total of payments** — The sum of the periodic payments, the end-of-term disposition fee, any other charges, and all amounts due at lease signing or delivery, minus refundable amounts such as a security deposit, and any monthly payments included in the amount due at lease signing or delivery.

■ **Trade-in** — The net value of your vehicle credited toward the purchase or lease of another vehicle. If you own the vehicle

## Keys to leasing a vehicle



### Ownership

**LEASING:** You do not own the vehicle. You get to use it but must return it at the end of the lease unless you choose to buy it.

**BUYING:** You own the vehicle and get to keep it at the end of the financing term.

### Up-front costs

**LEASING:** Up-front costs may include the first month's payment, a refundable security deposit, a capitalized cost reduction (like a down payment), taxes, registration and other fees, and other charges.

**BUYING:** Up-front costs include the cash price or a down payment, taxes, registration and other fees, and other charges.

### Monthly payments

**LEASING:** Monthly lease payments are usually lower than monthly loan payments because you are paying only for the vehicle's depreciation during the lease term, plus rent charges (like interest), taxes, and fees.

**BUYING:** Monthly loan payments are usually higher than monthly lease payments because you are paying for the entire purchase price of the vehicle, plus interest and other finance charges, taxes, and fees.

### Early termination

**LEASING:** You are responsible for any early termination charges if you end the lease early.

**BUYING:** You are responsible for any pay-off amount if you end the loan early.

### Vehicle return

**LEASING:** You may return the vehicle at lease end, pay any end-of-lease costs, and "walk away."

**BUYING:** You may have to sell or trade the vehicle when you decide you want a different vehicle.

### Future value

**LEASING:** The lessor has the risk of the future market value of the vehicle.

**BUYING:** You have the risk of the vehicle's market value when you trade or sell it.

### Mileage

**LEASING:** Most leases limit the number of miles you may drive (often 12,000-15,000 per year). You can negotiate a higher mileage limit and pay a higher monthly payment. You will likely have to pay charges for exceeding those limits if you return the vehicle.

**BUYING:** You may drive as many miles as you want, but higher mileage will lower the vehicle's trade-in or resale value.

### Excessive wear

**LEASING:** Most leases limit wear to the vehicle during the lease term. You will likely have to pay extra charges for exceeding those limits if you return the vehicle.

**BUYING:** There are no limits or charges for excessive wear to the vehicle, but excessive wear will lower the vehicle's trade-in or resale value.

### End of term

**LEASING:** At the end of the lease (typically two-four years), you may have a new payment either to finance the purchase of the existing vehicle or to lease another vehicle.

**BUYING:** At the end of the loan term (typically four-six years), you have no further loan payments.

Source: Federal Trade Commission

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form before becoming obligated on the lease. View the sample model lease forms with explanations of the disclosures.

■ **Money factor** — A number, often given as a decimal, used by some lessors or assignees to determine the rent charge portion of your monthly payment. This number is not a lease rate and cannot be converted to a lease rate by moving the decimal point.

■ **Monthly payment** — This term may refer to one of two required federal disclosures. See Base monthly payment and Total monthly payment.

■ **Monthly sales/use tax** — The state and local taxes that you must pay monthly when you lease a vehicle. These payments, if any, are added to your base monthly payment and paid as part of your total monthly payment.

■ **MSRP** — Manufacturer's suggested retail price, sometimes called the sticker price.

■ **Nonsegregated disclosures** — Disclosures required by the Federal Reserve Board's Regulation M that may be presented in any order and may appear anywhere in the lease documents except with the segregated disclosures.

■ **Open-end lease** — A lease agreement in which the amount you owe at the end of the lease term is based on the difference between the residual value of the leased property and its realized value. Your lease agreement may provide for a refund of any excess if the realized value is greater than the residual value. In an open-end consumer lease, assuming you have met the mileage and wear standards, the residual value is considered unreasonable if it exceeds the realized value by more than three times the base monthly payment (sometimes called the "three-payment rule"). If you believe the amount owed at the end of the lease term is unreasonable and refuse to pay, the lessor or assignee may attempt to prove that the residual value was reasonable when it was set at the beginning of the lease. However, if you cannot reach a settlement with the lessor or assignee, you cannot be forced to pay the excess amount unless the lessor or assignee brings a successful court action and pays your reasonable attorney's fees.

■ **Personal property tax** (or

■ **Reconditioning reserve** — An amount that you may pay at the beginning of the lease that may be used by the lessor or assignee to offset any amounts you may owe at the end of the lease term for excessive wear and use and excess mileage.

■ **Registration fee** — A fee charged by a state motor vehicle department to register a vehicle and authorize its use on the public roadways.

■ **Regulation M** — The regulation issued by the Federal Re-

gulation M that must be segregated. See also Nonsegregated disclosures.

■ **Service contract** (mechanical breakdown protection or extended warranty) — A contract that you may purchase to cover expenses such as the repair or replacement of vehicle components and that may pay for related services such as towing or replacement rental cars.

■ **Standards for wear and use** — Statements in the lease agreement defining what the lessor or assignee means by

being traded-in, you sell it to the dealer or lessor. If you are leasing the vehicle being traded-in, you are turning in the vehicle (either at the scheduled end of the lease or upon early termination) to the dealer or lessor who has agreed to pay any remaining balance on your agreement. The amount credited may be positive or negative, depending on the agreed-upon value of the trade-in and any balance remaining.

■ **Walk-away lease** — See Closed-end lease.

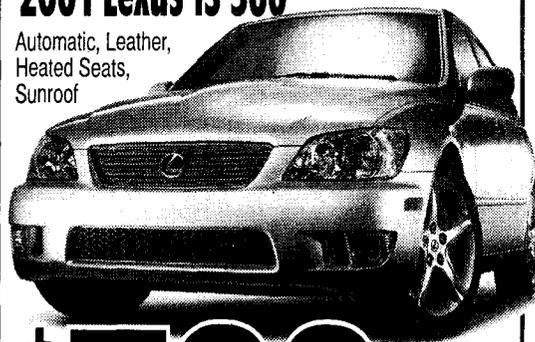
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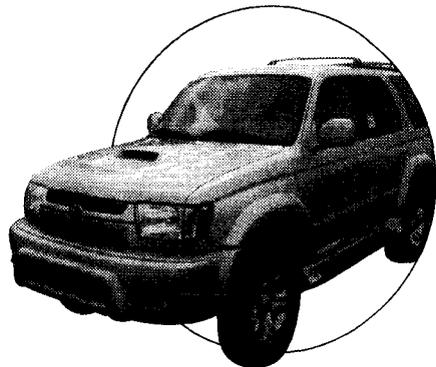
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*You can either buy your car or walk away at the end of the lease*

## Buy

*Continued from page 14*

rather than buy it must settle up with the dealer on excess mileage, excess wear and tear, taxes on both, perhaps pay a disposition fee, and make good on any missed payments and late charges. If a security deposit was paid at the beginning of the lease, it is usually mailed within in a few days. The original lease is settled.

For those who don't want to walk away, some dealers will waive the disposition fee on the turn-in with the lease of a new one. Other perks might be added.

"Mitsubishi is pretty lenient on the condition inspection at the end of a lease," Hale says. "Most companies still have a security deposit on leases, but it can be waived."

Most companies offer an optional insurance rider with the lease that will pay for up to

\$2,500 in excess wear and tear at the end of the lease.

Early termination of a lease can be a problem. Significant penalties can apply. Some leases call for 100 percent of the remaining payments. An explanation of early termination fees is required of the dealer when a lease is signed.

If the car is stolen or totaled, gap insurance will pay the difference between the collision insurance payment and the residual value.

*Leasing makes up 25 to 80 percent of new vehicle business*

## Popular

*Continued from page 14*

"These days, most people who buy a car have to finance it for five or six years. Studies have found that most people want to trade their car in after 28 months and that's just not feasible with a financed car. But, with a leased car, you have it for 24 months or 36 months, and then it is easy to trade it in. You just have more available options when you lease."

Consumers also like leasing, Pearson says, because their vehicle stays under the factory warranty during an entire three-year leasing period. "You don't have to worry about repair costs with a leased vehicle," he says. "With a financed vehicle on a six-year note you still only have a three-year warranty. So, many times you find yourself having to pay for repairs while at the same time making a car payment."

During those second three years of a finance payment, the leasing industry estimates that consumers will spend an average of \$150 a month on car expenses, including things like replacing tires and brakes, Pearson says.

"Most leases are up before a car's tires are worn out," he says.

Leasing also benefits consumers if they have an accident, as they are guaranteed the residu-

al value — the projected value of the car at the end of the lease — regardless of any repair jobs resulting from an accident.

"If you have an accident in a purchased car, then the body shop will repair it. But you still have a wrecked and repaired vehicle that isn't worth much," Pearson says. "If you lease a vehicle, it doesn't matter if the value of the car goes down when it has been repaired, because at the end of the lease you turn it in. You can walk away without having to worry about the car's depreciation."

Leased vehicles also carry gap insurance, Betsayad says, which covers the amount of expenses left to repair a vehicle after the insurance company has settled.

"And if your car is stolen and never found, your insurance will pay what it is worth and gap insurance will pay the difference between that amount and the balance due on the lease," he says.

Today's closed-end leasing agreements — where a consumer knows up front how much the leased vehicle will be worth at the end of the lease — have also caused an increase in the popularity of leasing, Pearson says. In the past, open-ended leasing agreements didn't specify a vehicle's value at the end of the lease.

"Leasing is much more regulated now, and that is better for the consumer," Pearson says.

"A good rule to follow is that you should purchase things that appreciate and lease things that depreciate. That's why leasing is good for people who want to drive new cars."

Even though a customer drives away from a dealership with a leased car, their relationship with the dealership doesn't end.

"People who lease a car have so many options," Betsayad says. "When they get tired of the car they leased or their situation changes or their lifestyle changes, they can trade or purchase something else with their dealership, even if their lease is not up."

"And when their lease does expire, they can lease a different car or decide to buy the car they leased. If they want to buy it, we will appraise the car and they will either pay the remaining payments on it or pay the appraised amount, whichever is less."

Toward the end of a lease, many dealerships will work to make a lessee a repeat customer with cash coupons or special discounts if the customer decides to lease another car from the dealership, Betsayad says.

Most sales people at area dealerships will provide customers with information on leasing options and benefits.

"We always try to present leasing to everyone who we do business with so that they know their alternatives," Pearson says.

since has substantial involvement in the lease.

■ **Assignment** — The sale of a lease agreement and transfer of the ownership rights for the leased vehicle from the lessor to an assignee. Many leases are assigned at the time the lease is signed.

■ **Assignor** — A lessor that sells the lease agreement and transfers the ownership rights for the leased vehicle to an assignee.

■ **Base monthly payment** — The portion of the monthly payment that covers depreciation, any amortized amounts, and rent charges. It is calculated by adding the amount of depreciation, any other amortized amounts, and rent charges and dividing the total by the number of months in the lease. Monthly sales/use taxes and other monthly fees are added to determine the total monthly payment.

■ **Broker (arranger)** — An entity that arranges for the sale or lease of vehicles through another party.

■ **Business lease** — A lease of personal property to (1) an individual to be used primarily for business, commercial, or agricultural purposes or (2) an organization, such as a partnership, corporation, or government agency. The Consumer Leasing Act and Regulation M do not apply to business leases.

■ **Capitalized cost** — Shortened term for either gross capitalized cost or adjusted capitalized cost, both required disclosures under federal law. Some states require that the term "capitalized cost" be used in state lease disclosures.

■ **Capitalized cost reduction (cap cost reduction)** — The sum of any down payment, net trade-in allowance, and rebate used to reduce the gross capitalized cost. The cap cost reduction is subtracted from the gross cap cost to get the adjusted cap cost.

■ **Captive finance company** — A finance company related to a particular automobile manufacturer or distributor.

■ **Closed-end lease ("walk-away" lease)** — A lease in which you are not responsible for the difference if the actual value of the vehicle at the scheduled end of the lease is less than the residual value, but you may be responsible for excess wear and excess mileage charges and for other lease requirements.

and conditions of a lease, including information required by federal regulation (Regulation M) and by state laws. Required disclosures must be made in writing before the lease is consummated. Advertisements that include key lease terms (the amount of any payment or a statement of payments due before consummation or delivery) must also include certain disclosures.

■ **Disposition fee or disposal fee** — A fee often charged by a lessor or assignee to defray the cost of preparing and selling the vehicle at the end of the lease if the vehicle is not purchased and is returned to the lessor or assignee.

■ **Documentation fee** — A fee to cover the cost of preparing lease documents charged by some dealerships (sometimes called a dealer documentation fee) or other lessors.

■ **Down payment** — An initial cash payment in a lease that reduces the capitalized cost or is applied to other amounts due at lease signing.

■ **Early termination** — Ending of the lease before the scheduled termination date for any reason. The reason may be voluntary or involuntary (for example, the vehicle is returned early, stolen, or totaled, or you default on the lease). In most cases of early termination, you must pay an early termination charge.

■ **Early termination charge** — The amount you owe if your lease ends before its scheduled termination date, calculated as described in your lease agreement. The earlier your lease is terminated, the greater this charge is likely to be. The charge is generally the difference between the early termination payoff and the amount credited to you for the vehicle.

■ **Early termination payoff** (early termination balance or gross payoff) — The total amount you owe if your lease is terminated before the scheduled end of the term before subtracting the value credited to you for the vehicle. The payoff is calculated as described in your lease agreement. The early termination payoff may include the unpaid lease balance and other charges.

■ **Equal Credit Opportunity Act** — A federal law that prohibits discrimination in credit transactions on the basis of race,

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"I'd hate to know that 3,000 to 4,000 miles before I can turn in a car and walk away, I find out I need to make major repairs," he says. "Parts and labor prices continue to increase, and you don't want any surprises."

In addition to dealer warranties, Holder says, some independent companies sell extended warranties.

"They might offer 100,000 miles for \$300," he says. "But you really don't know what you are getting. I recommend an extension of the original warranty when you buy or lease. It's backed by the factory."

Gap insurance takes up the financial slack for repairs after a fender bender, Boscio says. It offers other benefits at trading time.

"If your normal collision insurance pays only 80 percent of the repair cost, gap insurance pays the difference while the car is leased," Boscio says. "Its cost is automatically figured into the lease payments."

Gap insurance also covers the difference in the insurance claim settlement and the remaining lease obligation if the leased car is totaled or stolen.

"If you buy a car with five-year financing and have a wreck 18 months later, the insurance settlement based on the depreciated value will be less than the pay-off," he says. "With a lease and gap insurance, you're covered."

"Also, if you have a wreck and do \$10,000 damage, but don't total it, that repaired damage doesn't affect the turn-in value at the end of the lease. If you try to sell a car that has been wrecked and repaired, then the damage will affect the value."

Holder says gap insurance also protects the leasing company or lien holder.

"Until you pay out the lease, it belongs to and is titled in both the lien holder and lessee's names," he says. "It's the same with your driver's insurance."

Most leasing companies require \$300,000 liability coverage, he says. For the driver who is rough on cars used in business or personal adventures, Ford offers an optional Wear Care package with all leases. It offsets up to \$2,500 in excessive wear and tear charges at the end of the lease.

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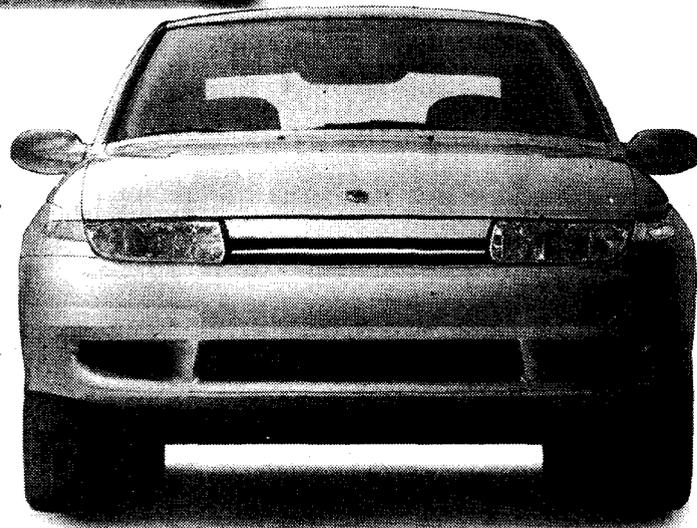
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Your new car warranty is normally good for 100,000 miles on corrosion, 50,000 miles on the engine and power train and — oops — 36,000 miles on most other repairs. The last 9,000 out of warranty miles on an aging car might be an expense down the road, just as if you owned the car.

A factory wrap-around — or extended — warranty, for as little as \$6 to \$8 per month over

the lease period, will extend the repair warranty to cover the additional 9,000 miles, says Jack Holder, finance manager at Regal Nissan-Mercedes Benz.

"There's no difference in a basic new car warranty, whether you're leasing or buying," he says. "It's the same limited warranty."

Pete Boscio, general sales manager at Woody Anderson Ford, says most people buy an extended warranty to match the lease term.

Gap insurance to protect against the total loss of the car is included in most walk-away leases. Insurance against excessive wear and tear charges at the end of a lease can also be purchased from most dealers.

"If you take a five-year lease, then you definitely need an extended warranty figured on

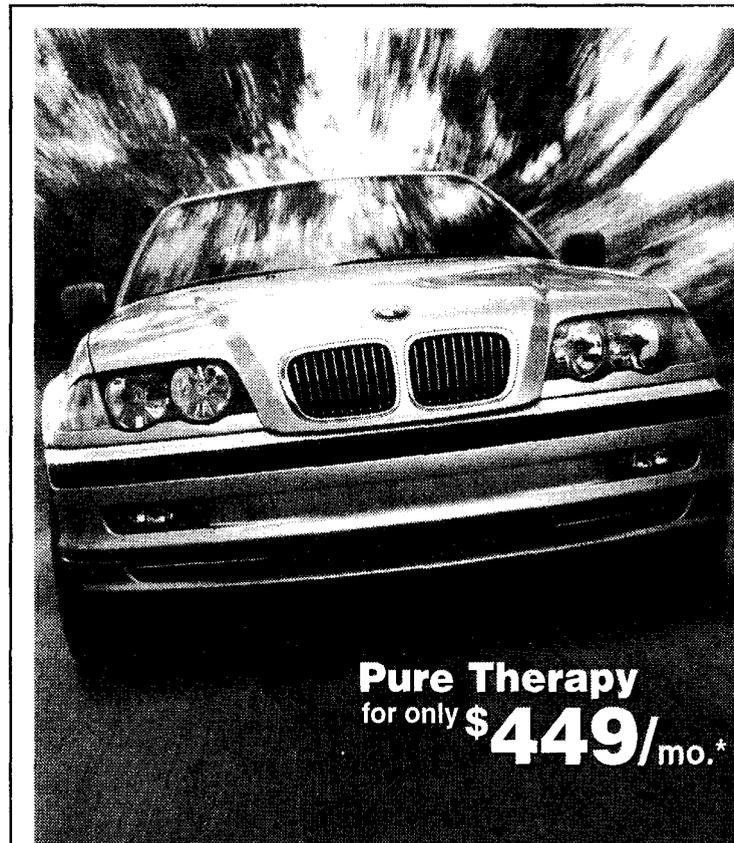
15,000 miles per year," Boscio says. "The same goes for a three-year lease if you expect to drive 25,000 miles a year."

He said most Ford leases are for three years and 45,000 miles. Boscio and Holder recommend leases no longer than 36 to 39 months.

Years and miles quoted in an extended warranty refer to whichever comes first, whether within a walk-away lease term or — if the driver buys the car — after the lease ends. Overall cost is in proportion to the additional years and miles covered and can be paid like an insurance policy at the time the lease is signed.

"With Nissan, you're eligible to purchase that warranty anytime within the first three years

Please see **EXTENDED** on 14



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# More car, more luxuries easy to afford with lease

*Trading up to a much nicer vehicle at a great monthly payment a snap, dealers say*

Power windows, cruise control, CD players and power sunroofs may seem like luxuries. But they can be standard fare for consumers who decide to lease rather than purchase a new car or truck.

Since leasing allows for lower monthly payments, many consumers opt for vehicles that have upper-end features they can enjoy during their leasing period.

"You can lease more car than you can purchase," says Preston Brown, finance director for Jerry Damson Honda & Acura. "Most upper-end cars — Mercedes, BMWs, Acuras — are leased because of how expensive they are to purchase. And with leasing making these cars affordable to more people, consumers often enjoy more status with a jump into a higher line of car."

Whether a car lists for \$75,000 or \$17,000, many luxury items are more affordable when the car is leased, he says.

"All cars in all price ranges are available for lease, and you can get them with all kinds of higher-end luxuries," he says. "But you will see more consumers leasing in the \$75,000 price range than you will see in the \$30,000 or \$40,000 price range. Leasing is a definite option in the luxury market."

The higher-end vehicles with higher-end luxuries also become more affordable when dealerships offer leasing incentives, says Rex Anderson, new car sales manager at Madison Square Chrysler Jeep.

"We'll get leasing incentives, where the manufacturer will allow so much money off the list price as an incentive to lease that car," he says. "Those incentives can be as high as \$5,000 off the list price."

Even when a consumer does add more luxury items — such as leather and power seats, tilt steering wheel and power door locks — the bottom line on a lease agreement may not show a substantial difference.

"A lease will increase some with the addition of certain luxury items," Anderson says. "But it won't increase as rapidly and as much as a purchase agreement."

Leases also don't require consumers to pay any money up front, so they don't have to worry about saving money for a new car or dipping into their savings to make a deal, says Victor Betsayad, leasing manager at Bill Penney Toyota.



**Customer Cheryl Renz-Olar receives the keys from leasing manager Victor Betsayad at Bill Penney Toyota.**

"If you lease a new Toyota Land Cruiser that is listed at \$60,000, you will pay no money down and have a payment between \$700 and \$900 a month," Betsayad says.

"But if you were to buy that Land Cruiser, you would be required to put between \$7,000 and \$10,000 down and still have a payment between \$900 and \$1,100 a month. And there are many

cars under \$20,000 a month that you can lease for less than \$300 a month with no money down. That can make a big difference for consumers."

That's usually enough to sell a consumer on a lease.

"Most people are very surprised when you tell them how low a lease payment is on a car they have chosen, and then you go on to tell them how

loaded this car is," Betsayad says.

"They even get more excited about the possibilities when you tell them their low lease price on a loaded car also comes with a three-year bumper-to-bumper warranty."

Not only do these consumers enjoy the benefits of leasing a vehicle, they can also take advantage of the easy trade-ins on an upgraded vehicle, he

says.

"Most everyone wants to step up in the kind of car they are driving when they trade in for something new," Betsayad says. "Leasing makes this easier because they don't have to worry about the value of their trade-in or any requirements about putting money down on a new vehicle."

# First warhead assembly for Bat rolls off production line on post

The Army and Northrop Grumman have completed the first warhead assembly, containing 13 Bat submunitions, at Northrop's Bat production facility on Redstone Arsenal.

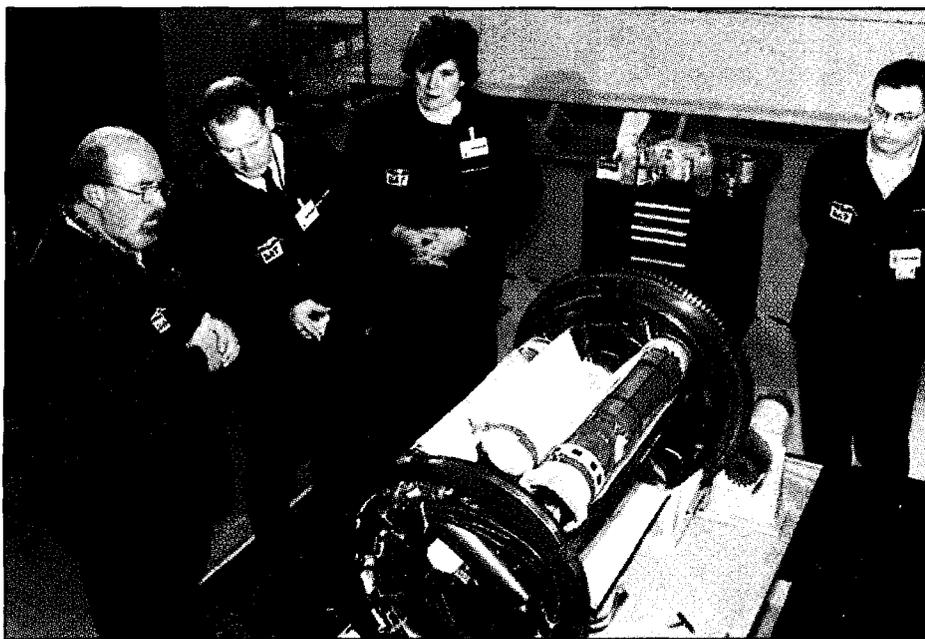
The warhead assembly will be delivered to Lockheed Martin Facility in El Paso, Texas, for mating with the Army TACMS Block II missile. The completed ATACMS Bat Block II missile system is scheduled for six operational flight tests, beginning in May at the White Sands Missile Range, N.M.

Bat sets a new standard for precision submunitions. It is the world's first munition, using airborne acoustics, to detect

and attack targets autonomously. Combining the precision, long-range delivery of the Army TACMS missile with the acoustic target detection capability of Bat provides effective standoff attack at significant distances, thereby preventing risks to soldiers.

Bat's autonomous capability to find targets within a large area and then guide itself to a vulnerable target aim point puts it in a new class of precision munitions.

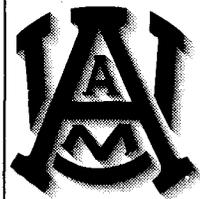
Bat is in low rate initial production, with about 1,000 on order. A full rate production decision is expected in May 2002. More than 12,000 Bats are expected to be produced at Northrop's production facility.



Harold Garner/Photo Lab

**BAT ASSEMBLY**— From left Orville Dothage of Northrop Grumman; Col. Kelley Griswold, Beth Wise and Lt. Col. Bill Breffeilh of the ATACMS/Bat Project Office gather at the Bat production facility as the first warhead assembly rolls out.

## HUNGRY? THE BULLDOGS ARE COOKING!



The Alabama A & M University National Alumni Association Fundraising Committee is sponsoring the publication of an Alumni Cookbook. The cookbook will include original and favorite recipes from fellow alumni and friends.

To submit your recipe go to Alabama A & M's web site at [www.aamu.edu](http://www.aamu.edu). Click on A & M Cookbook Fundraiser, complete the information for your recipe(s) and submit. Recipes should be submitted by April 15, 2001.

You may also mail your recipes to:  
Geraldine Williams, 103 Maverick Drive, Harvest, AL 35749.

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■ Air warrior's ensemble on virtual tour



Photo by Sandy Riebeling

**MINOR ADJUSTMENTS**— Creating a virtual tour means taking hundreds of pictures of an object at slightly different angles to create the illusion of a video. Bob Blankenship, senior analyst, NCCIM, designs a virtual tour of the new Air Warrior system that will be put on a web site for training and marketing purposes.

**Tour**

continued from page 1

The object rig looks like a 14-foot metal C, with a camera attached to the inner rails of the semi-circle. A turntable is located in the center of the open side. Objects are placed on the turntable and then rotated in 10-degree increments while the camera shoots pictures. The rig is connected to Blankenship's computer so that he can adjust the camera height and angle and rotate the turntable from his workstation.

"The number of pictures I take depends on the number of angles you want in the tour," Blankenship said. "If you want to be able to rotate it around and see top and bottom, it takes more photos."

The photos are processed, color adjusted, enhanced, and then using the virtual reality software, the images are stitched together for the movie. Sound is added to complete the product.

"We meet with the customer several

times during the process to make sure we're on track," Blankenship said. "We make adjustments as we go and then select the background during the enhancement process."

The Air Warrior tour shows the mannequin all the way around on one plane, which is all that is needed to see the equipment. Part of the tour, when selected, allows the viewer to examine the contents of each compartment on the vest and get some cursory information about the objects, such as the emergency radio, first aid, flares, etc.

Viewers can also see the layers of clothing the system uses, from the cooling system as the first layer next to the skin, then moving through four additional layers to the completed system with vest, helmet and other survival gear.

"There are several functions for a virtual tour," Tim Jones, senior logistician, LME Inc., said. Jones works in support of

the program, managed by the Product Manager, Aircrew Integrated Systems of PEO Tactical Missiles. "This provides familiarization for people who don't know a lot about the Air Warrior system. It highlights the features and provides an overview of the things to come. The Army is the primary customer, specifically, rotary wing aircraft crews, but there is a potential for worldwide use, other branches of the service, other countries. We can put the tour on the web as a means to let others know what we've got going here."

Target date for the Air Warrior virtual tour is the end of March, so that it can be featured at the Army Aviation Association of America conference April 4. The tour can also be put on a compact disk for viewing.

To get a better understanding of virtual technology, several virtual reality tours are available on the web site at [www.redstone.army.mil/cic/etv](http://www.redstone.army.mil/cic/etv).

■ Chief logistics rep has passion for music

**Music**

continued from page 10

gray hair if he were still alive. I have a great time with him."

Gwynne's musical career began back in the 1960s playing and singing in bands; but keeping a band together was tough, he said. He was in Nashville about a decade ago doing some recording when he decided playback music was the way to go for him. He purchases the background vocals and music and then sings, much like karaoke.

"It's harder to sing this way because, in a band if you miss a beat, you can pick it up without anyone noticing, but this is prerecorded. It's hard to hide a mistake, which means I practice a lot."

It takes him about an hour to set up and he can do it alone, which means no conflicts. It also means he has to pack it all up at the end of a five-hour gig, which tends to wear on him.

"I get such a rush while I'm performing," he said. "But when the night's over, that's when it hits you."

Gwynne is a solo act now but has performed with his daughter, Susanne, who lives in Georgia. His son, Robert, plays guitar and keyboards but doesn't have the same passion for performing.

"My daughter has performed with me a few times but she doesn't live here," he said. "I am hoping to work with my granddaughter, Xandra. She's only 14 but she's got a great voice. People are surprised when she comes out and sings the oldies at her age."

Gwynne arrived in Huntsville in December and has spent the last few months getting situated in his home, which happens to have a studio where he practices and does his own recording.

"I'm looking forward to really getting going this summer."

For more information, call (256) 682-8552.



Courtesy photo

**Pregnancy class**

Participants in a pregnancy class held March 7 at the ChildWise Facility include, from left, Sgt. Litrena Gordon, HHC 59th Ordnance Brigade; Pvt. Stephanie Penny, HHC AMCOM; MSgt. Mairlyn Johnson, HHC AMCOM; and instructor Barbara Anderson of Fox Army Health Center. The Neighborhood Center is available for use by interested parties. For more information, call 876-2798.

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Joe Ramirez/ Photo Lab

## Warning signs

Melynda Dugdale, juvenile probation officer for Redstone Arsenal, gives a talk to Team Redstone employees March 8 at Bob Jones Auditorium on the dangers of road rage. "Road rage creates a harrowing atmosphere on roadways, at worst it can cost lives," she said. "Targeting driver behavior is crucial to reducing accidents."

## ■ Some workers may be entitled to back pay

### Study

continued from page 8

take a look at them and see if we agree that we need to change them according to the FLSA or not," Lori Reynolds, chief of Customer Support A for the Civilian Personnel Advisory Center, said. "There were a handful of ones where the Army folk said there was not enough in the job description to make a determination. That's where we're at right now - the managers are looking at them and they will implement them if they're changed to non-exempt.

"Fortunately, for all these jobs (the CPOCs) sent us their evaluations. These are helpful as to why they changed the status. Supervisors have been asked to finish the implementation phase because, naturally, it affects people's pay."

The statute of limitations is two years if employees are owed back pay. Aviation and Missile Command managers and the employee unions have been briefed, Reynolds said. Employees who are not union members should address concerns about their exemption status to their supervisor by filing a written complaint. Or they may prefer to file a claim directly with the Office of Personnel Management.

Employees who are union members - or were union members at any time during the two-year period their claim covers - must address their concerns through their negotiated grievance procedure.

Reynolds encouraged employees with claims or issues to contact their servicing CPAC person. Also, a briefing on the FLSA exemption status review can be accessed on the CPAC home page.

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Minimum of qualifications are a high school diploma or equivalent, supplemented by additional training in security operations; four years experience in the installation and maintenance of electronic security systems and some mechanical lock and supervisory experience; ability to obtain a locksmith bond; and a valid driver's license. Twenty-four hour on-call status.

### Architect I

Responsibilities include but are not limited to the following: perform architectural design tasks associated with Facilities development involving new construction and renovation projects; act as project manager: scheduling, budgeting, monitoring costs, reporting, and coordinating with clients; prepare schematics, working drawings, and specifications; maintain related facility records; perform building code research, construction inspection and evaluation, administrative functions in support of University Architect; and collect data to aid in formulating design standards or code compliance. Prepares documents for receipt of competitive construction bids.

Minimum qualifications are a Bachelor's Degree in Architecture; one year of related work experience; and participation in the NCARB's IDP program.

Salary will be commensurate with education and experience.

Candidates should submit a letter of application and the resume to the following:

Auburn University Human Resources  
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# Announcements

## Sports & Recreation

### Baseball camp

Huntsville National League will serve as host for the Doyle Baseball School on March 24 for pitchers and catchers, and March 24-26 for all other positions. This is for ages 6-12. To register call Jeff Johnson 881-0898. For a free Doyle Baseball brochure, call 1-863-439-1000.

### Bowling center

Stop by the Bowling Center and register for the Peterson Point summer handicap league. The league begins April 19 at 6 p.m. with an organizational meeting at 5. Three new Triton Heat bowling balls will be awarded to the first place team and one to the bowler with the most individual points. Redstone Lanes will also award \$250 of MWR money for additional awards. Teams must have three members and a combined score of no more than 570. League fees are \$7.50 per week. Call 876-6634 for registration. Rocket Lanes is now open Thursday from 9 a.m. to 10:30 p.m. and Friday from 9 a.m. to midnight. Open bowling is held all day for \$1.25 per game; and lunch is served from 11 a.m. to 1 p.m. Call 876-6634 or drop by building 3707 for more information.

### Softball and baseball

Youth Services is registering children ages 5-12 for spring baseball/softball/T-ball leagues. Registration continues through Friday. Cost is \$15 per child or \$35 per

family per year for Central Registration (CYS, building 1500). The baseball/softball/T-ball fee is \$35 per child. These activities are open to children of active duty and retired military personnel, DoD, DoA, contractor, and NASA. A birth certificate and current physical must be submitted for each child's registration (if not already on file and current). Anyone interested may register at building 1500 (Challenger), Monday through Friday from 7 a.m. to 5 p.m. Practices start the first week of April and opening day is April 28. League play runs annually from May through June. Volunteer coaches and assistant coaches are needed. For more information, call 876-5437.

### Ten mile/5K

The 28th annual Redstone Arsenal 10 Mile and 5K Races will be held on Saturday, beginning and ending at Pagano Gym. The 10 Mile starts at 8 a.m. and the 5K at 9:45. There is a small entry fee. Race day registration opens at 7 at the Pagano Gym. The races are open to everyone. Awards will be given in five-year age groups from 5 to 99. For more information, call William Alvarez 430-1071.



## Conferences & Meetings

### Logistics support symposium

The Joint-Government/Industry Supportability Information Exchange Symposium

2001 will be held May 7-11 at the Bob Jones Auditorium and the Huntsville Hilton. Pre-registration is under way through April 9. Check and credit card payments are the only method of pre-registering for the \$75 fee. Cash payments will only be accepted at the door, and they will require the payment of a \$100 fee. For more information, call Emerson McAfee 955-0808.

### Pershing professionals

If you were a Pershing Missile System officer, warrant officer or enlisted, join the Pershing Professionals for lunch March 28 from 11 a.m. to 1 p.m. at the Red Lobster Restaurant, University Drive. RSVP by calling 895-7008/8638.

### Retired officers

The Retired Officers Association's monthly luncheon meeting will be held at 11 a.m. March 28 at the Officers and Civilian Club. The scheduled speaker is Edgar Weldon, author. For more information, call retired Navy Cmdr. Matthew C.F. Boenker 885-4274.

### Variability reduction workshop

The Aviation and Missile Command will sponsor the "Variability Reduction Workshop," April 18-19 at Bob Jones Auditorium. The workshop will provide an applications-oriented overview of the concepts and tools of variability reduction. There is no charge, and contractor participation is encouraged. Sponsorship for the workshop is provided by the Research Devel-

opment and Engineering Center's Engineering Directorate. The overall administration of the workshop, including registration, is provided by the University of Alabama-Huntsville Systems Management and Production Laboratory. A tentative agenda and registration requirements are available on-line at the below website. You may call the workshop hotline 876-2628 or visit the workshop website at <http://smaplab.ri.uah.edu/vr/>.

### Strategic speakers

Toastmasters is chartering a new club, the Strategic Speakers, at the Space and Missile Defense Command. The club will meet every Tuesday at 11:15 a.m. at the SMDC building, 106 Wynn Drive. Prospective new members and guests are encouraged to attend. For more information, call Melinda Still 955-2427.

### Technology expo

The Redstone Arsenal/AMCOM Technology Exposition 2001 will be held March 28 from 10 a.m. to 2 p.m. at the Officers and Civilians Club. More than 20 exhibitors will demonstrate the latest technology products and services. The event, sponsored by the Small Business Office, is open to all Army, DoD and contractor personnel. Refreshments will be served.

### Genealogy workshop

A workshop on genealogy, sponsored by the North Alabama Chapter of the Afro-American Historical and Genealogy Society and See Announcements on page 16

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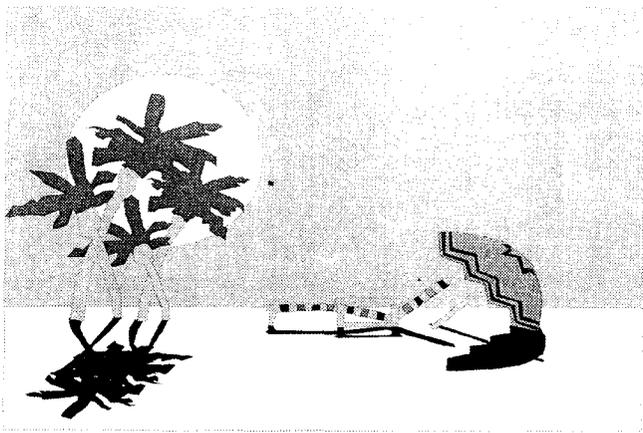
S. Memorial Pkwy. in front of Joe Davis Stadium	883-1602	Madison Sq. Mall	830-6829
ENEMY AT THE GATES (R)	(1:00 4:00) 7:00 9:40 12:10	15 MINUTES (R)	(1:15 4:15) 7:15 10:00
EXIT WOUNDS (R)	(1:15 4:35) 7:40 10:05 12:20	CARMAN: THE CHAMPION (PG-13)	(1:00 3:10 5:10) 7:30 9:40
15 MINUTES (R)	(1:30 4:15) 7:00 9:30 12:00	SEE SPOT RUN (PG)	(1:25 4:25) 7:25 9:45
GET OVER IT (PG-13)	(1:10 4:10) 7:35 10:05 12:10	CROUCHING TIGER (PG-13)	(1:30 4:30) 7:30 10:00
THE MEXICAN (R)	(1:00 1:40 4:00 4:40) 7:00 7:30 9:45 10:15 12:15	SWEET NOVEMBER (PG-13)	(1:20 4:20) 7:20 9:55
SEE SPOT RUN (PG)	(1:10 4:10) 7:25 9:30 11:45	DOWN TO EARTH (PG-13)	(1:35 4:35) 7:35 10:05
CROUCHING TIGER (PG-13)	(1:35 4:35) 7:10 9:45 12:15	RECESS: SCHOOL'S OUT (G)	(1:10 3:10 5:10) 7:10 9:35
SWEET NOVEMBER (PG-13)	(1:20 4:20) 9:50 12:15	THE WEDDING PLANNER (PG-13)	(1:20 4:20) 7:20 9:30
DOWN TO EARTH (PG-13)	(1:30 4:30) 7:30 10:00 12:05	THE PLEDGE (R)	7:15 9:45
RECESS: SCHOOL'S OUT (G)	(1:00 2:50 4:40)	FINDING FORRESTER (PG-13)	(1:20 4:20) 7:20 9:55
HANNIBAL (R)	(1:20 4:30) 7:15 9:55	CAST AWAY (PG-13)	(1:00 4:00) 6:50 9:40
CHOCOLAT (PG-13)	(1:35 4:20) 7:10 9:45	WHAT WOMEN WANT (PG-13)	(1:05 4:05) 7:05 9:40
THE WEDDING PLANNER (PG-13)	7:20 9:35	THE EMPEROR'S NEW GROOVE (G)	(1:10 4:10)
CAST AWAY (PG-13)	(1:05 4:05) 7:05 10:00		
WHAT WOMEN WANT (PG-13)	(1:40 4:15) 7:05 9:35		
O BROTHER, WHERE ART THOU? (PG-13)	(1:25 4:25) 7:25 9:55		
SAVE THE LAST DANCE (PG-13)	(1:25 4:25) 7:15 9:40 12:05		
TRAFFIC (R)	(1:05 4:05) 7:00 9:50		

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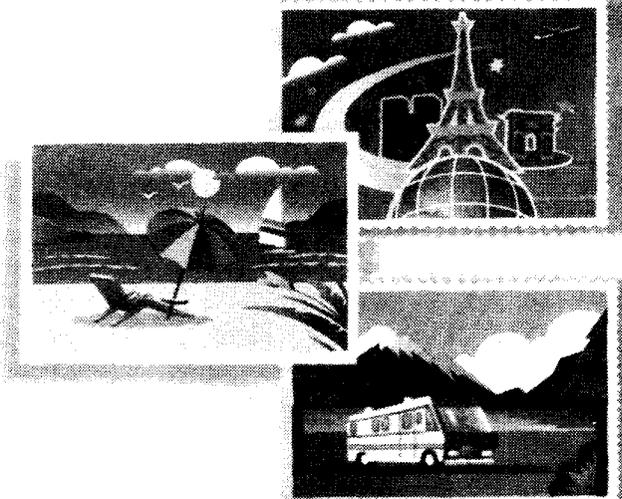
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A drawing will be held each week at one of the participating businesses. Visit all the businesses to increase your chances to win!

17256

# Announcements

continued from page 14

the State Black Archive, will be held April 21 at 9 a.m. at Alabama A&M University, School of Business, multi-purpose room. Scheduled speaker is author Millie McGee. Registration is \$15, payable to North Alabama Chapter, Afro-American Historical and Genealogy Society, P.O. Box 11754, Huntsville 35814. Deadline is April 15. For more information, call 852-3376 or 881-7999.

### Intelligence group

Tennessee Valley Chapter of the National Military Intelligence Association will meet at 11:30 a.m. Thursday in the Regimental Room of the Officers and Civilians Club. Clyde Walker, director of Missile and Space Intelligence Center, is to speak on "The Future Threat." For more information, call George Lewis 830-3809 or Bob Westerfeldt 971-6533.

### Communicators club

The Universal Communicators Club, International Training in Communication, will hold its next monthly meeting at 5 p.m. April 12 at building 5301, conference room 1148. The education for this month is "Secrets of Successful Speakers." For more information, call Janice Isbell 313-4216.

### Electrical/electronic engineers

The IEEE/Gold group (Graduates of the Last Decade) will meet Thursday at Adtran. Social begins at 6:30 p.m., and the speaker at 7. The scheduled speaker is Kevin Perry, director of corporate opera-

tions for Utility Automation Integrators. For more information call Rodney Fanner 722-8220, ext. 1222.

## Miscellaneous

### Chapter scholarships

The Redstone Arsenal Chapter, International Association of Administrative Professionals (IAAP) will award two \$500.00 scholarships, one to a local high school student and one to a college student majoring in business administration. The application may be picked up at your high school counselor's office or by contacting Armita Lee, armita.lee@redstone.army.mil or Susan Douglas 876-7806, susan.douglas@redstone.army.mil.

### Charity campaign

The Tennessee Valley Combined Federal Campaign is accepting applications from non-profit organizations for participation in the 2001 fund-raising campaign. Under federal law, an organization must have 501 (c) (3) status, proof of human health and welfare services, an annual audit/IRS 990 Form, and a board of directors. The open period for acceptance of application packages continues through April 6. This fund-raising campaign encompasses federal, military, retired federal, and government contractors from Madison, Morgan, Marshall, Limestone, Cullman and Lawrence counties as well as Lincoln County, Tenn. Funds are allocated based on employee

designations. For more information or to obtain an application, call Melinda Seigler, CFC director, United Way of Madison County, 536-0745, ext. 108.

### Panoply volunteers

Huntsville's Festival of the Arts, Panoply, needs volunteers. The festival, sponsored by the Arts Council, is scheduled April 27-29 in Big Spring Park. There are various shifts available, especially in the children's areas. If you would like to volunteer your time for a community effort, call Eura Reaves 842-6949 or Brenda Balch 519-2787.

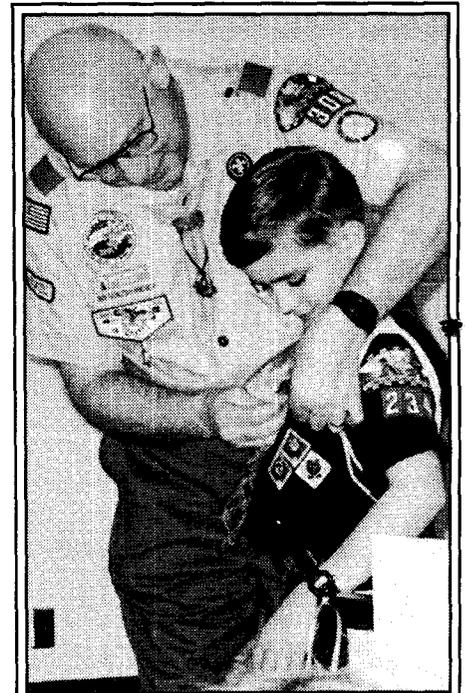
### Women's history month

This year's theme for Women's History Month is "Celebrating Women of Courage and Vision." A Women's History Celebration will be held 2-4 p.m. Thursday in Bob Jones Auditorium. Scheduled speaker is Marian Guidry, program analyst with Apache Project Office. For more information, call SFC Annie Bryant 876-8648.

### Aviation scholarships

The Army Aviation Association of America's national scholarship foundation will award more than \$250,000 in scholarships, grants and interest-free loans for academic year 2001. AAAA members, their spouses, unmarried siblings, and unmarried children of current or deceased members are eligible. For an application kit or more information call AAAA National (203) 222-9863 or Jack Bertelkamp, chapter vice president for scholarship, at 964-8460 extension 103.

See Announcements on page 18



Courtesy photo

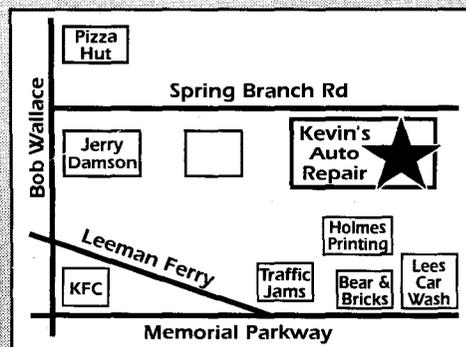
## Religious award

WeBeLoS Scout Christian Hess is awarded the God and Country religious award by his mentor Chaplain (Col.) Christen Anderson, who also functions as the committee chairman for RSA Boy Scout Troop 308. This award is presented to Scouts who complete a rigorous set of religious studies with their pastor or parents.

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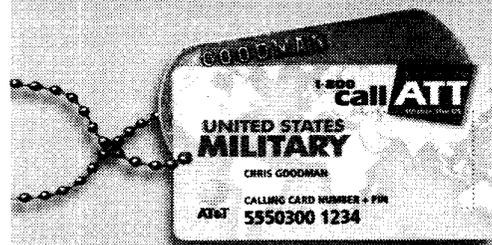
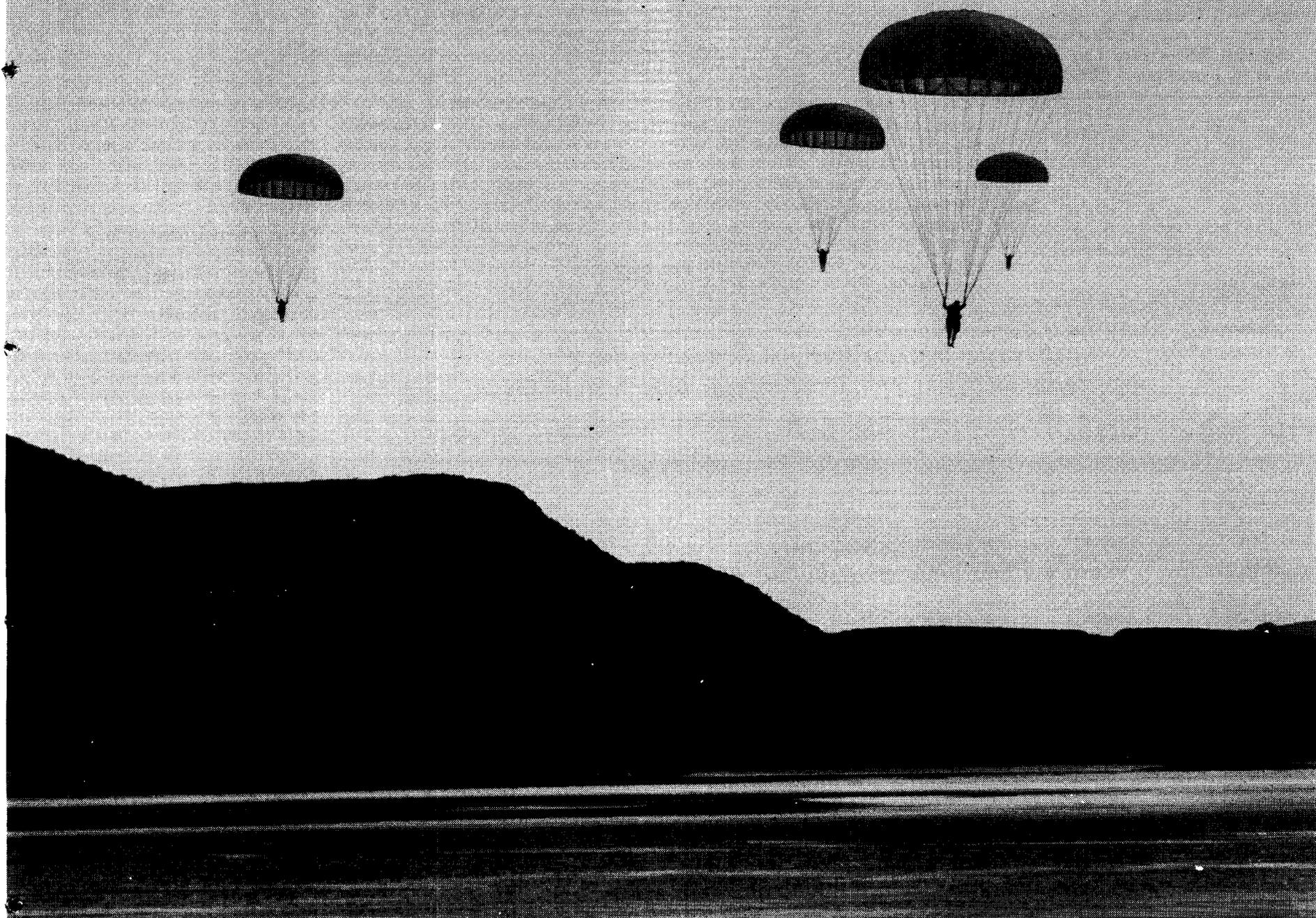
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1999 Honda Accord EX V6, leather, loaded, 41,000 miles, exc. cond. asking \$21,000 256-828-2423/ leave message.

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2000 Altima GXE.....\$12,700  
1999 Lumina.....\$10,800

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1998 Dodge Stratus, 2.4L DOHC, 4sp auto, cold A/C, cruise, pwr win/locks, 42K mi, ex cond \$9950 OBO 883-5792

1998 Accord EX, V6, 2dr Coupe, leather, auto, all options, all maintenance records. 62k miles, \$17,000. 864-8454.

1996 FORD F-150 4x4, V6, Auto, AC 92K, Cruise/ Tilt, CD, \$8,200. Call 852-6413

1996 4WD white Blazer, leather interior, loaded. \$11,900. 233-0732 after 5pm

96 red Ford Mustang 4.6L GT, 68K miles, pw, pl, cd,ac,cruise.Priced @ \$12,600 asking \$12,000. 890-0430

1996 4WD white Blazer leather interior loaded \$11,900. 233-0732 after 5pm

1995 Plymouth Voyager, Blue & Silver w/grey int., 90K mi., loaded w/ext, new tires, AM/FM/cass, runs/drives like new. 533-0038 or 337-8441

## ★ AUTO/TRUCKS

1995 Cadillac Deville V8, Leather seats, excellent condition, \$8995 Call 722-2884

1995 Plym Voyager Van, Blue & Sil. 90K mi,loaded,new tires, am/fm cass,runs/drives like new. 533-0038 or 337-8441.

1994 Maxima, pearl white, V6, automatic, sunroof, 121K miles. Call Butch 658-1678 or 828-4649

1993 T-Bird black, 3.8 V-6, all power, fair condition, \$4,200 OBO. Joe @ 653-9895

1993 T-Bird black, 3.8 V-6, all power, good condition, \$3,500 OBO Joe @ 653-9895

1993 S-10 P/U 5 speed, V6, Grey, PS, AC super shape. \$3495. Call 828-8831.

1993 Honda Accord Wagon EX, very good cond. sunroof, green w/tan int. 81K, \$8,500. 882-7838

1992 Green Toyota 4Runner 4x4180K miles, Very Good Condition 4 door, \$7300. Call 831-4517.

1991 Ford Explorer, 2 dr, loaded, \$5,500. Call Kathy at 539-8483 ext 225 or 883-8135.

1989 Chevrolet Celebrity, auto, 4 door, 65k miles, exc. cond. \$2,500. 536-3280.

1989 MUSTANG LX 5.0, Blue Metallic, 5 speed, 150K miles, Pony wheels, sunroof, \$4200/obo. 837-5654-N

1988 Ford Mustang Conv. 2.3L red w/ white top, 78k miles, all power, and new tires, \$3,200 firm. 653-4067

1987 Mazda RX-7, 5 speed, red, alloy rims, sunroof: \$1800. Call 859-6056

1987 Nissan Maxima, good running cond., storm damage top, restorable or exc. parts car. \$500. 837-2267

1986 Camaro, reliable stick shift car, \$1,000. Call 9am-8:30pm, (256) 828-7789

1985 VW Vanogan 4sp, AC, 7 passenger AM/FM, \$800. H 772-9863 C 337-7198.

Blue, 3 cushion couch: \$150; Blue, reclining love seat: \$150; 2 Queen Anne blue chairs: \$75/Each. Call 890-0294

2000 Oldsmobile Alero 4dr, auto, 15k miles, \$129,000. Nice. 256-586-4896.

## ★ AUTO/TRUCKS

March Special  
AVIS RENT-A-CAR  
2000 Maxima's GXE.....\$17,800  
2000 Altima's GXE.....\$12,900

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2000 Honda Rebel 250, 150 miles, perfect condition, getting married. \$2,700. 881-0072.

2000 Ford Windstar LX 34,500 mi., rear air, CD player 2 sliding drs., \$18,500 461-9638

## ★ BOATS/RV

Challenger Bass Boat w/ like new 70hp Johnson, fishfinder, livewell, pwr t/t, lots of new items. \$2,800 obo. 931-438-0340.

1997 Champion Bass Boat SC181, like new, 150 HP Mariner Motor, Lots of extras, \$10,500. Call 256-776-4624

1970 Delcraft, 12', fiberglass, 18HP Evinrude & trlr, 36Lb minnkota trolling mtr, Eagle magna view fish finder, + many extras: \$850. 895-9289

1998 SeaArk ZX180, 90HP Johnson, ext wrnty, 12/24 56lb trolling mtr, 3 fish finders, cust cover, \$10.5K 256-247-6981

## ★ MISCELLANEOUS

2000 Honda Rebel 250 Black, 127 miles. like new. Lady owned - getting married. \$2750. 881-0072

Aluminum camper shell, short bed (8'), \$125. 15hp Suzuki boat motor, \$400. 5KW Craftsman generator, 10hp, 4 cycle, \$200. 882-0873

Antique metal framed car seat w/5 pt. harness fits in spoke wheeled fringed surrey topped buggy. 539-6985

Baby carrier/ car seats, counters, swings, changing table, high chair. 837-8257

Blue Couch and Recliner - nice \$250. Beautiful chess table \$200. Call 837-0805

Camel colored sofa \$130. Brown plaid chair w/ ottoman, \$35. Black ottoman, \$20. Glass top Rattan end table, \$30. 228-3544

1/4 Carat pear shaped engagement ring w/band 14K paid \$700 asking \$550 Call 859-4328

## ★ MISCELLANEOUS

Chrome rails for SWB Chevy Pickup Truck, new. \$75. 883-5122

Complete computer system for the kids! 333 mhz, 64MB RAM, 4MB HD,CD,USB,15" mon. color printer, \$449 Call 721-2669.

\$499 Complete computer sys, 333mhz,64 MBRAM,4 MBHD, CD, USB,15"mon,color printer, boxes, del & set up. 721-2669

Delux W/D, by Kitchen-Aid, ext. cap. almond, Used 3 yrs by adult couple, exc cond, \$395 OBO. 883-5122

Explorer Parts: Westin Chrome Step Bars, Bugflector, Cargo Mat, 837-6268

Fisher Price Kitchen & Little Tykes School Desk & Chair. 539-6985

Floral pattern Bryant 3 cushion couch, new; cream with green, hunter green, wine. \$275. 722-3063

For sale 4 Fisk 195x70R-14 Tires, \$25 ea. for \$80. 498-0020 after 5pm

Gas Dryer excellent condition \$50. Call evenings 883-1585

GE Side-By-Side Refrigerator, 20 cu ft, white, ice maker, \$425. Call 536-3675

Girl's bike 24 inch, 15 speed, asking, \$60. Call 880-9463.

Great Buy 2 plots in Memory Gardens Everlasting Life \$700 ea. 859-4328.

Holiday Barbies, 1995 \$75, 1996 \$55, 1997 \$45, 1998 \$45. Never Removed From Box. Call 837-0593

Honda Harmony 215 2 speed, self-propelled bagger and mulching kit, runs great, \$275 722-8981

HORSE TACK New and Used Call Ronnie 828-3203.

Kenwood AM/FM stereo rec. 80 w/ch, remote, \$119. Kenwood 5 disc chgr w/disc exchange, 8x sampling, \$119. Call 883-6951.

King size solid wood headboard and frame \$75. Wheelchair \$300. 895-6747

Longaberger \$1000-level Hostess Hamper, retails \$227, asking \$220 for hamper, lid, protector. 534-7927 after 5pm

## ★ MISCELLANEOUS

Maple Hill Double Lawn Crypt (plus Perpetual care) \$2,400. Call 533-2608

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Solid Wood Entertainment Center, cherry/maple color, doors cover TV & shelves, \$300 OBO. 603-3790

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Toshiba 27in TV w/picture in picture, Panasonic VCR & cabinet, \$300. Call 880-3607

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FSBO: 3BR, 2BA, brick, cul-de-sac, next to gate 3. Very nice w/lots of extras. 2305 Fleeer Circle. \$125,900. 881-0072

FSBO 4br/3ba, 2400sf, 2 level, 2707 Cynthia Ln., Bucks Canyon. VA assume \$169,000. 885-0630

FSBO: LAKEFRONT HOME 1035 Lakeview Lane, (Pine Lake) Arab. 2025 sq. ft., 3BR/2BA, 2 car gar., workshop bsment, \$136K. 256-586-8660.

Gulf Shores Beach House 2BR/2BA, across street from beach. fully furn. Apr/May \$425/wk + dep. 881-8069

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