

507th Tactical Fighter Group



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Friday, September 16, 1988

On-final

Family fair day a time to show unit

Reserve Fair Day planned

The 507th will host a reserve Family Fair Day Sept. 17. Members are encouraged to bring their families, friends and employers to tour the unit.

Military members must sign in at 7:30 a.m. in uniform but can then

change into civilian clothes to enjoy the day. There is no special reserved parking and no military duties need be performed. Members may sign out at 2:30 p.m.

An F-16 aerial demonstration will highlight the day. Also scheduled are squadron volleyball and softball tour-

naments, a two-mile fun run, games and a dunk tank (which is advertised as mandatory for commanders and others who deserve it). Children's activities include an art corner, moonwalk, carnival games and an F-16 paper airplane construction and flying contest.

Lunch tickets will cost \$1 per per-

son. Pink "all purpose" tickets (to purchase drinks and play games) will cost 25 cents each. Lunch includes hamburgers, hot dogs, coleslaw, beans, chips and condiments. Soft drinks, snow cones and cotton candy will sell for 2 tickets. Other activities planned for the day include clowns, F-4 photo session (get your picture taken in the cockpit), cake walk, dart toss, ping pong toss, basketball throw, bean bag toss and Wheel of Fortune.

Two bands will provide music throughout the day.

Family Day Schedule

Saturday, Sept. 17

- 7:30 — Sign-In (Must be in uniform)
- 8:30 — Volleyball tournament starts
- 8:30 — Softball tournament starts
- 8:45 — Two-mile run starts
- 10:00 — F-16 Aerial Demonstration
- 10:30 — Carnival Games, Dunk

Tank, Moonwalk, Horseshoes, Kids Art Korner

- 10:30 — Band starts
- 10:45 — Lunch starts
- 12:30-2:30 — Photos in F-4
- 1:00 — Treasure Hunt
- 2:30 — Sign-Out



U.S. Air Force Photo

507th members will be cooking up some good food and fun tomorrow as they hold their annual Reserve Family Fairday. The unit uses the annual occasion to invite family, friends and employers out to have a look around.

Rules govern action on missed training

New participation and retention policies mean less paperwork for Air Force Reservists, and more responsibility being placed back on the individual and first-line supervisors.

The policy changes which take effect Oct. 1 will no longer require reservists to complete an Air Force Reserve Form 130 if they miss a unit training assem-

bled. However, the changes require supervisors to find out why reservists are absent from UTAs if the reservists fail to call in.

This requirement places supervisors in the participation process earlier and gives units a clearer, more up-to-date picture of unit participation, said Pete Jordan, chief of the training require-

ments branch at AFRES headquarters.

The policy changes are the result of AFRES officials' concern in how participation affects retention. "Nonparticipation is the most acute symptom of an ailing retention program," said Maj. Gen. Alan G. Sharp, AFRES vice commander. "Without an effective participation program, we will always have

retention problems. The cornerstone of this new program is that members are responsible for their Reserve participation. Accordingly, members must have the primary responsibility to request excusal for all absences. The commander or supervisor shares this duty and must follow up to ensure subordinates understand and discharge their responsibilities."

"Reservists have always been responsible for contacting their units when they won't be participating during a unit training assembly," Mr. Jordan said. "The new policy reemphasizes their duty to contact their unit commander or supervisor as soon as they know they won't be able to attend (See Policies Page 12)

Is your check really in the mail?

You've performed your unit training assembly and your check is in the mail. Right? Are you sure?

According to Stu Markle, 507th Tactical Fighter Group budget officer, you're taking a large chance if you aren't using the Air Force Direct Deposit Program, known as Sure-Pay.

"Until a few months ago, your paycheck may have been received up to three days before it was legally negotiable," said Mr. Markle. "The Air Force Accounting and Finance Center has instituted procedures to ensure you won't get your check until the day it's effective."

Along those same lines, the U.S. Postal Service has been cutting back on its hours because of the budget cutbacks. "With weekend mail pick up and deliveries curtailed, this also puts a crimp in the delivery times of the paycheck," added Mr. Markle. The direct deposit program ensures your reserve paycheck will be deposited at the financial institution of your choice on the date specified. "Using Sure Pay is best advice I can give," said Mr. Markle.

According to Col. Ronald A. Swenka, director of military pay oper-

ations at Air Force Accounting and Finance Center in Denver, when Reserve members are mobilized and sent to a hostile area, their checks will be held in a trust fund account at the AFAFC. "Your family will not be getting the money you have earned. And, for some, that could be real hardship." "Do yourself and your family a favor. Ensure you receive your money. After all, you earned it. Use direct deposit," added Mr. Markle.

For more information and to sign up for the program, stop by the pay office in Bldg. 1043.

UTA SCHEDULE

October	15-16
November	5-6
December	10-11

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Secretary Carlucci encourages Reservists to vote

To All Members of the National Guard and Reserve:
By Secretary of Defense Frank C. Carlucci

Members of our Reserve forces have often been referred to as "twice a citizen." For the most part they work and live as civilians, but accept an additional responsibility of citizenship by serving our nation as members of

the National Guard and Reserve, prepared to defend against all enemies, foreign and domestic.

There is yet another way in which each member of our Reserve forces and their family members can serve this nation. Our government was founded on the premise that we, the people, would be the ones who select our leaders. The selection process of

choosing our leaders by voting in local, state and national elections is certainly equal to the responsibility we accept when we participate in the defense of our nation.

This year we will elect over 500,000 public officials at the federal, state and local levels and their decisions will directly influence our lives and well being. It's not only the president that will be determined in this year's election. At stake are all 435 members of the U.S. House of Representatives, 33 U.S. senators, 13 governors and thousands of state and local officials.

In 1984, more than 81 million Amer-

icans who could vote, didn't vote. Only slightly more than 53 percent of our nation's voters chose to exercise this most important franchise in our last national election in 1984.

If civilian or military obligations require you to be away from your hometown on election day, Nov. 8, 1988, please make arrangements now for an absentee ballot.

Our forefathers defended our freedoms and guaranteed us the right to choose our leaders — to honor their commitment deserves our participation in the voting process. I urge you to be sure to vote this year.

Commentary

Take advantage of the new GI Bill

By MSgt. Jim Miller
Headquarters Air Force Reserve

Maj. Gen. Roger P. Scheer, chief of Air Force Reserve, has three priorities for the Reserve: Maintain a high state of combat readiness, move responsibility and decision-making authority to the lowest level and keep good people in the Reserve. The Air Force Reserve

has a program available that fits the bill for attaining these objectives. It's called the Selected Reserve Education Assistance Program, better known as the Montgomery GI Bill.

How does an education program achieve these goals? First, to maintain combat readiness, the Reserve needs people capable of understanding new, sophisticated equipment and procedures. That means educated people

who know technical weapons systems and are able to adjust to changes in technology. Second, a better educated person is more informed and better able to make decisions. A military unit is not combat ready if its people hesitate about deciding what actions to take. Third, people who sign up for the program are making a commitment to stay with the Air Force Reserve.

Is that extra commitment worth it?

You bet it is. The program is a great way to obtain a bachelor's degree. A full-time student receives \$140 per month, and a student who goes to school half of time gets \$70 per month. The maximum benefit could be as high as \$5,040.

Make the decision today. See your education assistance adviser and sign up for the Montgomery GI Bill.

See Home Loan Page 14

Reservists encouraged to use new GI Bill

VA Home Loan Program Revised

Under sweeping changes in its guarantee program, the Veterans Administration has increased the amount it guarantees for a home loan from \$27,500 to \$36,000. That means that qualified veterans can buy a home worth \$144,000 with no down payment. Before the change, the ceiling was \$110,000.

Under the new law, the VA will guarantee up to 50 percent of loans of \$45,000 or less and 40 percent of loans above \$45,000, up to a maximum of \$36,000.

The change applies to any loan closed on or after Feb. 1, 1988. The new law also reinstates the one percent funding fee on VA-backed home loans, which will be effective through Sept. 30, 1989.

To be eligible for a VA home loan, veterans who enlisted on or after Sept. 7, 1980, must serve at least 24 months on active duty. Those who served before that date must have served 181 consecutive days to be eligible for the program.

"Members of the National Guard and Reserves oftentimes don't qualify

for a VA home loan," said Jim Hricik, a loan specialist at VA headquarters in Washington, D.C. "So we give them an FHA (Federal Housing Administration) certificate of veterans status, which gets them a 25 percent deduction on the first \$25,000 of their loan. This amounts to about \$500 savings on the down payment.

"The problem is that National Guardsmen and reservists are not usually on active duty status," said Hricik. "They're on active duty for training. But if they're assigned to active duty status for two years or more, they can meet the requirement for a home loan." Veterans who purchase conventional homes don't have to make a down payment, but those who buy mobile homes do — five percent.

"That's because the incident of default is much higher with mobile homes than with conventional homes," Hricik explained. This rule applies to manufactured home loans closed on or after Feb. 1, 1988.

Other changes in the revamped Veterans Home Loan Program Improve-

ments and Property Rehabilitation Act include:

Refinancing — The 100-percent guarantee of the appraised value of property when veterans refinance their home loans has been dropped to 90 percent.

Occupancy — Veterans no longer

have to live in a home to get a new loan or to refinance one. "If the spouse of an active duty service member lives in a house while the sponsor serves overseas, that's now considered occupancy," said Hricik. "In the case of an interest-rate-reduction refinancing loan, it's only necessary to establish previous occupancy."



SSgt. Rodney A. Hall reconnects the flap actuator switch on an engine. An aircraft electrician, Sergeant Hall is performing a phase inspection procedure, after a beef-up plate was installed on the wing flap. The switch tells whether the flap is up, down or in transit.

Policies . . .

(Continued from Page 11)

a UTA. Contact should be made by telephone or other timely means. If a reservist becomes incapacitated and cannot personally notify the unit commander or supervisor, someone else may call."

If reservists fail to notify their unit commanders or supervisors of the circumstances regarding their absences, their supervisors are responsible for contacting them. This procedure applies to all absences. For example, if a reservist is present the first day of the UTA but misses the second, the supervisor must contact the individual on the second day of the UTA if he or she hasn't already called in. "The new policy emphasizes that every effort must be made to make personal contact

during the first period of the UTA but not later than the end of the UTA," Mr. Jordan said. "If contact is made during the UTA, the unit commander or designated representative may excuse, not excuse or authorize other training as appropriate, based on the merits of the case."

"Additionally, five and nine unexcused absences will no longer trigger various personnel actions. Instead, we will use four and eight unexcused absences." Commanders will have 30 days from the date of the eighth unexcused absence to decide to retain the reservists as mobilization resources, excuse the absences or let them be reassigned to ARPC.

Electronic I.D.-card of future

Faster UTA sign in is in the cards

If George Orwell had taken time to muse on the future for Air Force Reservists, perhaps he would have envisioned a utopian sign in for unit training assemblies.

Ideally, reservists would not sign in at all, simply "log in" using a plastic ID card slipped through a computer card reader. That futuristic sign in is happening now in the 908th Tactical Airlift Group, Maxwell AFB, Ala., Air Force Reserve test unit for new "credit card" sign-in procedures.

The three-month test will end in August, said Col. James F. Dougherty,

AFRES comptroller, who visited the 908th TAG in June to determine which units should be tested. Units chosen were the 908th TAG's consolidated aircraft maintenance squadron, communications squadron and security police flight.

At the end of drill weekends, the computer disk bearing the "sign-in" records is used to generate all pay actions. The plastic cards are similar to those used by basic military trainees at Lackland AFB, Texas, to receive their monthly pay from automated tellers.

When the card program is adopted commandwide, the Reserve will have its own distinctive card and every reserve I.D. Card on Page 14

Survey shows Reserve families satisfied

A recently released Reserve components family survey had no real surprises but proved that Reserve duty is really a "family affair," said Stephen M. Duncan, assistant secretary of defense for Reserve affairs.

The survey, conducted in 1986, covered the families of men and women serving in the Selected Reserves. More than 32,000 spouses filled out the survey.

"The vast majority of spouses are satisfied or very satisfied with participation in the Reserve," said Duncan. "There are specific areas that cause problems, but generally the perception of reserve duty was very favorable."

A greater proportion of Reserve members are married, and they have been married longer than their active duty counterparts. A total of 61 percent of all reservists are married (79 percent for officers, 57 percent for enlisted).

"The length of time that couples are married indicates to us that the spouses are very involved with the decision of the reservist to join the Reserve and stay in," Duncan said.

"With reservists, we're dealing with people who can walk away from the job any time they want. If the spouses are not satisfied with Reserve duty, then it will make an impression of the reservist and may mean the difference between keeping a fully qualified and motivated person in the Reserve."

Specific areas that spouses view as "serious or somewhat of a problem" include absences for weekend drill and annual training, extra time spent on Guard or Reserve activities, time away from civilian jobs, children and spouses due to Guard or Reserve work, drills on special days (Mother's Day, Easter, etc.) unscheduled Guard and Reserve activities and scheduling problems.

Generally, the spouses of officers saw these areas as more of a problem than spouses of enlisted members. But the problem areas can be overrated.

"Yes, they are viewed as problems — but by a minority," Duncan said. "Only 13 percent of enlisted spouses said that absence for drill weekends was a problem. The highest-rated problem was drills on special days, and even then only a bit more than a third said it was a problem. This indicates that, for the most part, spouses understand the type of work that is being done and why it is necessary."

More than 65 percent of the spouses of reservists work. On the survey, they said the reason was because it was financially necessary. "Yet when we looked at what was attractive to them in the reserves, we found the financial aspect did not lead the list," Duncan said.

The opportunity to serve the country (75 percent) leads the list as the reason for participation, followed by military

pay and benefits (67 percent) and retirement benefits (63 percent). The acquaintances and friendships that grow out of Reserve duty were also rated important (56 percent). "Reserve pay does make a major contribution, and we can't forget that," Duncan said. "But these spouses give the impression that other, less tangible things are more important to them."

The survey will provide data that will be examined for years. The first reading, however, already points to an area that needs work — keeping Reserve families informed. "A large majority of spouses want to know more about the reserves and the type of work the reserve members perform," Duncan said.

"More than three-quarters want information on benefits, including retirement and medical benefits. Almost 80

percent want an advance list of when weekend drills and annual training are scheduled."

Spouses would also like to know more about the mobilization roles of the units, and 85 percent say they need information on the family's role during a mobilization. "We have to look at ways to keep these families informed," Duncan said. "We must find ways to get the news out to the families. Perhaps we will look to direct mail or explore some other way of getting families into the reserve picture."

Other areas not rated highly by the spouses were Reserve education opportunities and commissary privileges — although these have undergone changes in recent years. "It's taken quite a time for the word about the reserve Component GI Bill to sink in," Duncan said.

See Survey on Page 14



U.S. Air Force Photo

During the summer, the unit held a deployment to Fallon Naval Air Station in Nevada. When the temperatures rose above 100 degrees, it didn't take these 507th maintenance troops long to figure out a way to beat the desert heat.

Reservists, civilian employees each have responsibilities

Employment concerns of Air Force reservists and civilian employers usually disappear when they understand each other's responsibilities.

Some reservists and employers are unaware that time off to participate in the Reserve is protected by law. Also, two federal agencies and a nationwide network of trained volunteers are available to help avoid time-off problems before they begin and to help resolve problems that arise.

In 1972, the Department of Defense organized the National Committee for Employer Support of the Guard and Reserve to ease employment problems related to Reserve obligations. NCESEGR seeks to win the support of employers for their employees' participation in the Reserve forces.

The committee consists of a nationwide network of more than 3,500 civilian volunteers, including many prominent employers. Senior Reserve and Guard commanders in each state work together with these civilian volunteers. The volunteers are supported by a staff in Washington, D.C., most of whom are reservists or members of the Guard.

In cooperation with the state committees, the NCESEGR headquarters staff develops programs for national public service advertising, operates a toll-free telephone hot line (800-336-4590) for questions and complaints, conducts an awards and recognition

program for supportive employers, and coordinates employer visits to military installations and training sites and speakers bureau activities.

NCESEGR officials offer the following advice on how to keep reservists and their employers happy about Reserve duty:

- Let employers know as soon as possible when you expect to be absent from work. Tell them and confirm it in writing. Notify in the same way if changes occur. If possible, don't schedule additional military training when you're needed the most in your civilian job.

- Tell employers about your military duties. If your Reserve work relates to your civilian job, let them know you're learning skills in the Reserve that can pay off for them. Even if your tasks are unrelated, let them know what you're doing with your spare time. It will demonstrate a sense of responsibility.

- Understand the law. Basically, if you're a permanent employee of any private employer, and if you request it, you must be granted time off for military duty.

- Be honest about time off for training. While the law guarantees reservists time off from civilian work for military duties, abusing the law's protections can harm both your civilian and your military careers and other reservists. In addition, the law doesn't

protect reservists from discipline or discharge for their own misconduct.

Repeated absences from work for lengthy tours of military duty and additional training scheduled to coincide with an employer's busiest season can be questioned. Even when reservists are technically right, they could be out of work for a long time before employment right claims can be decided because of administrative backlogs and crowded court schedules.

- Invite your employer to sign a statement of support. Upon request, NCESEGR will send you such a statement, suitable for framing. Signers promise to allow employees time off from work for military duties without penalty. The document is displayed in many corporate offices and more than 350,000 signatures are on file. The statement includes information about the need for the Reserve as an economical alternative to maintaining a larger, full-time force for national defense.

- Reward your employer for supporting your service. One way to thank employers for their help is to nominate them for "My Boss is a Pro" certificates. Nomination forms should be available through unit public affairs offices or career advisors or by writing or calling NCESEGR.

Another way to say thanks is to invite your boss to an employer support day, if your unit sponsors such an

event. Employer day activities may include a meeting with the commander, a tour of the base and reservists' work areas, and an orientation flight on unit aircraft. In most cases, employer support day programs are designed for executive level supervisors who have greater influence than people who just supervise a few reservists.

- Know where to turn for help. NCESEGR has employer support committees in every state who are experienced in Reserve employment problems and rights and can be reached on the toll-free hot line during normal business hours (Eastern time zone) Monday through Friday. The AUTO-VON number is 294-0827 and the address is NCESEGR, 111 20th St. N.W., Suite 414, Washington, D.C. 20036-3407.

Reservists requiring in-depth assistance can turn to the Department of Labor's Veterans' Employment and Training Service. VETS has area agents around the country to help reservists evaluate and exercise their employment rights and responsibilities.

The closest VETS area agent can be located by calling the NCESEGR hot line or by calling VETS at (202) 523-9611, or by writing to Veterans' Employment and Training Service, U.S. Department of Labor, 200 Constitution Ave., N.W., Washington, D.C. 20210.

Reserve news around the world

Coupons save at commissary

Coupon use in Air Force Commissaries is at an all-time high. As of June 30, more than 88 million coupons worth \$41,633,171, were used in the stores. Shoppers saved more than \$49 million in air force commissaries by using coupons in fiscal year 1987. If the trend continues, commissaries will take in more than 117 million coupons worth \$56 million. Average coupon value also is up, from 46 cents in 1987 to 47 cents this year.

Speakers are needed

The 507th TFG Public Affairs Office maintains a listing of people who are willing to speak to civilian organizations. Anyone wishing to join the 507th Speaker's Bureau is encouraged to stop by the Public Affairs Office in Room 7, Building 1043.

Flights postponed

The Employer Support flight and Spouses flights planned for the September UTA have been postponed. An Employer Support Flight is still planned in the near future. Members may nominate their employers by coming to the 507th Public Affairs office.

Child Care on UTA weekends

The 507th Enlisted Advisory Council is currently working with the Base Child Care Center to provide child care during weekend drills. According to EAC members, if the unit can demonstrate a need the center will expand its hours on drill weekends. The center charges are \$1.10 an hour per child. Anyone interested in using this service should contact their squadron EAC representative.

Survey . . .

Continued from Page 13

"I have a feeling that if the survey were taken today, it would be much more favorable. That's the same with the commissary privileges. We have a different policy now than we did in 1986 when this survey was filled out."

Duncan said there will be no immediate policy changes because of the survey. "We have the data now, and

we're on much firmer ground when we go to Congress and talk about the reserve components," he said. "We will no longer be saying 'We think we'll be able to point to the data,'" he said. "We will not rush into decisions."

We will examine the data, and if we find areas where a policy change will help, then we will propose one."

I.D. card . . .

Continued from Page 12

servist will have his or her own personal card.

Colonel Dougherty said future applications of the system may include use of billeting, dining hall, base hospital and base exchange facilities. Another possible use would allow sergeants and

below to receive drill pay at the end of the drill weekend using automated tellers.

Reservists taking part in the test at Maxwell still sign in manually to avoid any pay problems during the test. "The bottom line is that we want everybody paid," said Colonel Dougherty.

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OK #1	Grady Co., OK LT G/O	6.00%	8/1/94	95.247	7.00	9.45
Aaa/A-	***Grand River Dam Auth. Rev. (Escrowed to Maturity) Secured by GIC W/FNMA	8.40%	6/1/95	109.037	6.70	9.90
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