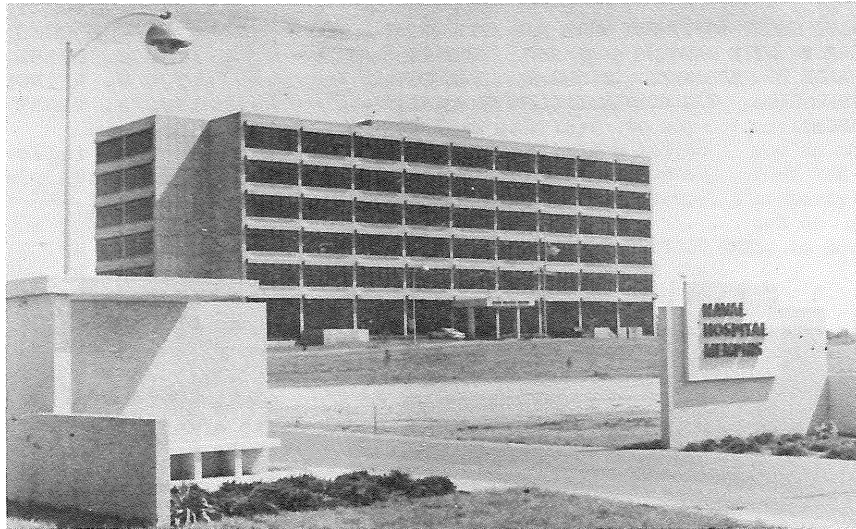


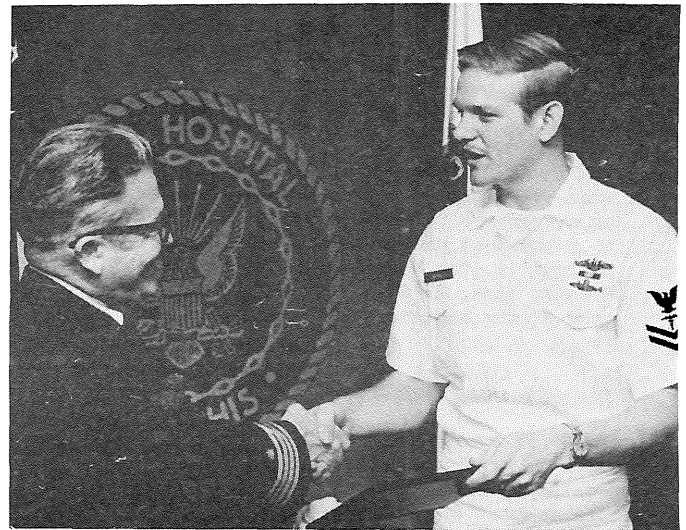
THE HOSPITAL CLIPPER



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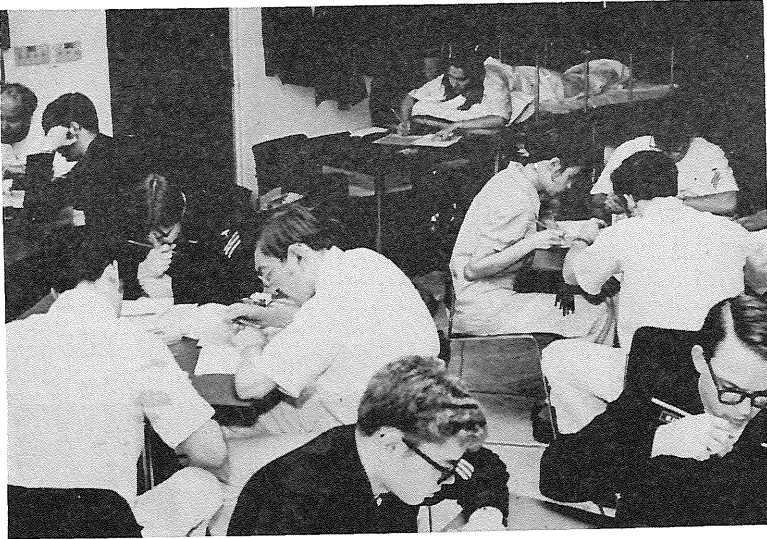
SENIOR CHIEF Joe Rodgers was awarded a Letter of Appreciation by Captain Jauchler for an innovative idea which improves the security of the second deck. A problem of growing concern has been the security of the administrative deck of the hospital, where, in addition to the service records of all staff personnel, thousands of dollars worth of office equipment and supplies are readily accessible. Chief Rodgers' solution was to lock all stairwell doors after 1630 each day and to install a lock-out device on the elevator master panel in the "penthouse" on the roof. This would permit personnel to leave the floor, but not to re-enter after 1630, thus insuring the security of the deck. According to Captain Jauchler, the necessary equipment will become installed as soon as funds become available. Well done, Chief!

On 4 February 1975, Captain Lehman honored HM2 Herbert Eugene Childress with a certificate naming him the Sailor of the Quarter, which was; however, only 1 of the honors HM2 Childress has received recently. He became a second class the 8th of January, and a few days later was given a Letter of Commendation for life-saving action he executed in the Delivery Room. Petty Officer Childress spent the first half of his enlistment aboard the SSBN Francis Scott Key, becoming sub qualified, and then attended Hospital Corps School in San Diego, California. He arrived in Memphis after graduation, and ends his enlistment here in July. Having already been accepted in a nursing school, he plans a career in the field of nurse anesthetist in civilian life. Congratulations and the best of luck!

CAPTAIN R. M. LEHMAN, JR., MC, USN.COMMANDING OFFICER
 CAPTAIN G. W. JAUCHLER, MC, USN . . DIR., PROFESSIONAL SERVICES
 COMMANDER S. D. BARKER, MSC, USN. EXECUTIVE OFFICER

DUPLICATED MONTHLY ON GOVERNMENT EQUIPMENT WITH NON-APPROPRIATED FUNDS AND IN COMPLIANCE WITH NAVEXOS p-35 REV. JULY 1958. DISTRIBUTED FREE OF CHARGE TO PERSONNEL OF THE NAVAL HOSPITAL MEMPHIS, MILLINGTON, TENNESSEE. THE HOSPITAL CLIPPER SOLICITS NEWS ITEMS FROM ITS READERS.

EDITOR-IN-CHIEFLT J. C. NEW, MSC, USN
 EDITOR. HN D. A. BARNETT, USN
 ACCOMPANYING EDITORHM2 C. P. SATTERTHWAITE, JR, USN



ABOVE was the scene as eligible HN's took the Navy-wide exam for HM3. Intense concentration was evident on everyone's face, especially HN Sunde Evans'. She took the test under the unusual handicap of being a patient in the hospital on total bedrest. At the present time, HN Evans is back to duty, but the outcome of the test is still unknown.

MARINES Show Appreciation

On 19 February HMI John L. Edwards, received a Letter of Appreciation from Captain Lehman at the request of HMI Edwards' last command. According to the letter, it was awarded for "Valuable service to the Dental Department" at the Marine Corps Air Station, Jacksonville, North Carolina. Well done, Petty Officer Edwards!

Service Honoured for Two

On the 17th of January, Captain Lehman presented a twenty-year service pin to Mr. R.B. Freeman, and a thirty year service pin to Ms. Willie R. Barrett, both of whom work in Food Service. We offer congratulations to both of these civilian employees.

A DIFFERENT HEART ON SAINT VALENTINE'S

DAY

Valentine's Day Proved to be more than a time for buying flowers and sending cards for two members of the hospital staff DTL Gerald Barger and HM3 David Morgan both renewed their enlistment for six years on February, the 14th. DTL Barger has 16 years of service behind him, and is expecting orders for a sea billet in August. HM3 Morgan is making this his first reenlistment, and is awaiting orders to cardiopulmonary school.

The following promotions have taken place since the last issue of the Clipper:

LTJG P. GROSS to Lieutenant
 ENS D. RHODEY to LTJG
 ENS E. HODGES to LTJG
 LTJG E. BUEHL to Lieutenant
 LTJG W. REYNOLDS to Lieutenant
 LTJG J. TRENT to Lieutenant

The following augmentations have taken place since the last issue of the Clipper:

LTJG J. BRICKEEN
 LTJG W. RICHBURG
 LTJG J. SILVAS
 LTJG J. SUTTON

The following frockings have taken place since the last issue of the Clipper:

M.D. GILSON to Commander
 J.R. MOORE to LT-Commander

The following advancements to HM3 have taken place since the last issue of the Clipper:

8 JAN 75 GRIM, T.
 HARTMAN, R.
 LEWIS, V.
 NEELY, J.
 WILSON, W.

22 JAN 75 RUSSELL, V.A.
 THORBURN, J.E.
 ROSENBAUM, D.P.
 WOJASINSKI, S.R.
 CRONE, J.A.
 STEWART, R.C.
 MORRILL, P.M.

The following advancements to HM2 have taken place since the last issue of the Clipper:

8 JAN 75 ANDERSON, R.
 BILGER, M.
 BOYD, T.
 CHILDRESS, H.
 GARCIA, J.
 HARDWIG, J.
 WELLS, Z.
 18 JAN 75 WRIGHT, G.R.

FENT O.J.T's SPECIALIZE

Three members of the hospital staff were awarded their much-coveted tech ratings in the last month. HM3 Von Lewis received his certificate from CAPT Lehman as an Otorhinolaryngology Technician. HM3 Warner Wilson achieved his goal in becoming an Ocular Tech. and HN Scott Smith was certified as an Orthopedic Cast Tech. All three corpsmen received their specialized training On-the-Job.

REPORT SUSPICIOUS CHARACTERS...

WHAT HAVE YOU GOT TO LOSE?



Make sure all unoccupied spaces are LOCKED, even if you are "just stepping out for a minute."

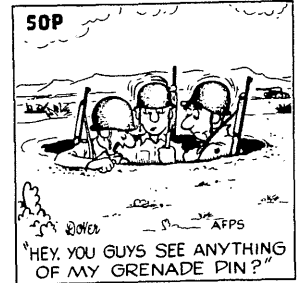
DO NOT loan your keys to anyone. As long as you hold a key to a given area, you are entrusted with the responsibility of keeping that area secure.

Watch for suspicious individuals who have no business in the area. If you see someone hanging around or acting strangely, question them as to their reasons for being there. If you are not satisfied with the answer, notify the Chief Master-at-Arms or the Chief-of-the-Day.

If you observe someone carrying equipment or boxes in a suspicious manner- REPORT IT.

ABOVE ALL, get to know the area where you work and live. Get to know who works and lives

there also. Know who belongs and who does not. Anytime you see a new face, be SUSPICIOUS, Don't hesitate to ask questions and if you do not like the answer, REPORT THE INCIDENT. Remember, the property you save may be your own or may affect your ability to do your job.



VA warns vets to obtain release before selling Shortages

WASHINGTON, D.C. (NAV-NEWS)... The Veterans Administration (VA) is urging Navy men and women who purchased homes by using GI loans to request releases from liability when selling the home.

If a release is not obtained from the VA, the Navy seller could be held financially liable should the purchaser default on future mortgage payments.

VA grants releases provided the veteran's loan is current, the prospective purchaser agrees to assume the veteran's liabilities and the purchaser is a good credit risk with sufficient in-

come to meet assumed mortgage payments.

A seller does not need to obtain VA consent to sell his or her property, regardless of whether the loan is paid off or not. However, if the GI loan is not being paid off and the seller wants to be released from liability to the Government on the loan, he or she must apply for a release from the VA.

The fact that the seller receives a cash payment representing the difference between the sale price and the balance of the GI loan which is to be assumed by the purchaser will

not prevent the seller from obtaining a release of liability.

VA officials point out, however, that a release does not automatically restore GI loan eligibility the veteran used originally to purchase the home. Under the law, veterans may qualify for restoration if the VA is relieved of liability and if the property was disposed of for what is described as "compelling reasons."

Additional information concerning the release from liability on GI loans may be obtained from your nearest VA office.

No Clips To Hold No Paper

First it was the paper shortage - now it's the clips to hold the paper.

An impending shortage of the versatile steel wire fastener has been predicted because steel producers are cutting production of low-grade steel in favor of more profitable high-grade steel. As a result, prices have nearly doubled in the past year for the once common office paraphernalia.

A plastic substitute has been tried, but it lacks the durability of

metal and usually has to be thrown away after a single use.

Some people feel that paper clips, like coat hangers, have regenerative capabilities similar to rabbits - put two in a drawer and, lo and behold, you are overrun. This may not be true anymore.

A check of several supply sources indicates that plenty of clips are on hand at present, but a decrease in production means the supply will dwindle.

Make the supply last longer. Conserve.

Three new programs for enlisted personnel

These three recent developments should be of interest to most, if not all, Navy enlisted personnel.

First, many in our enlisted community have been, and others will be, contacted by your BuPers detailee. Under the new "Guard II" program, all first term personnel will be receiving a personal letter from his or her detailee six months prior to the end of his or her EAOS.

The letter will acquaint you with an assignment which, hopefully, will be sufficiently attractive to lead you to consider a Navy career. Under the Guard II program you will have in your hand before you reenlist your transfer direction to a billet which you desire and for which you are qualified.

The program has just two require-

ments: you must be within six months of your EAOS, and you must have a favorable recommendation from your CO.

Second term personnel please note: if you are six months from your EAOS, as extended, and your service doesn't exceed 10 years, you will not receive a solicitation letter. However, you are encouraged to submit your request using a Special Duty Request (1306/7).

Second, BuPers recently announced the termination of the Navy's Association Degree Completion Program (ADCOP). No new enrollments will be accepted, effective 10 October.

Individuals currently enrolled in college under ADCOP will be allowed to complete their degree requirements. But

personnel selected who have not yet begun their studies will not be assigned to school, and are urged to contact their detailers as soon as possible.

Third, enlisted personnel who have questions about career programs can get around-the-clock answer service directly from the BuPers Retention/Career Counseling Office. Just call the newly established "Career Line" at 694-2041 or 224-2041 (autovon).

The calls are recorded for research later by BuPers staff members. When you call, please follow this procedure: spell your name, give your rate and social security number, and your duty station and phone number for a return call. Also give a concise statement, detailing the information you desire.



"HE'S ON HIS DIET AGAIN I SEE"

P.
A.
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What women should know about social security

What women should know about social security

The basic idea of social security is a simple one: During working years, employees, their employers, and self-employed people pay social security contributions which are pooled in special trust funds. When earnings stop or are reduced because the worker retires, dies, or becomes disabled, monthly cash benefits are paid from these funds to replace part of the earnings the family has lost.

These contributions also provide the money for Medicare hospital insurance, which helps pay hospital bills of workers and their dependents after they reach 65. Disabled people who have been getting social security disability checks for 2 consecutive years or more also have the protection of Medicare hospital insurance.

(Medical insurance, the part of Medicare that helps pay doctor bills and other medical expenses, is financed by premiums paid by people who sign up for this coverage and by contributions from the Federal Government. The Government's share is never less than half the total cost of medical insurance.)

One in seven Americans now gets a monthly social security check. They include: retired workers, people under 65 who have been severely disabled, and wives, widows, and children of retired, disabled, or deceased workers. The 3 million social security beneficiaries also include dependent husbands and widowers, surviving dependent parents, and surviving divorced wives and widows.

This leaflet briefly describes social security provisions that are of particular interest to women. For more detailed information, please refer to the enclosed booklet, *Your Social Security*.

Working women—If you have enough work credit under social security, you and your dependents are entitled to monthly cash benefits when you reach retirement age or if you become disabled. Your dependents are eligible for benefits if you die.

If your husband worked long enough under social security, the following kinds of benefits are payable:

- ▶ **Non-working wife**—You can get benefits based on your husband's work record if he:
 - ▶ gets retirement payments and you're 62 or over;
 - ▶ gets payments because he's disabled and you're 62 or over; or
 - ▶ gets retirement or disability payments regardless of your age if you are caring for his child under 18 (or disabled) who is entitled to benefits.

Widow—You can get a \$255 lump-sum payment if your husband dies. The amount of your monthly payment will depend on your age when you start getting payments and the amount your deceased husband

would have been entitled to or was receiving when he died. If you start getting benefits at age 65, you'll get 100 percent of the amount your husband would be receiving if he were still alive. Widows' benefits range from 71½ percent of the deceased husband's benefit amount at age 60 to 100 percent at 65. If you're disabled, you may be entitled to reduced benefits as early as 50.

Widow with young children—You get a widow's benefit at any age if you are caring for his child under 18 (or disabled) who is entitled to benefits, and your unmarried children under 18 (under 22 if full-time students) can also receive monthly checks.

Remarried widow—If you remarry before age 60, your checks may stop, unless you marry another beneficiary. If you're over 60, your checks could continue, but the amount may change.

Divorcee—You can receive benefits when your ex-husband starts collecting retirement or disability checks if you are 62 or over and were married to him at least 20 years.

Divorcee whose ex-husband dies—You can get social security payments if you are not remarried, are 60 or over (50, if you're disabled), and you were married 20 years or more, or if you have young children entitled to benefits.

PHLUSTIGATION

When a man had
determination,
Dad mentioned
phlustigation;
In a shuffleboard
situation,
He was beat by
phlustigation.
It is my cross-eyed
calculation,
That this here word
phlustigation,
Is a figment of
his imagination.

by,
Mr. A Nony Mous

Human Relations- -the Basic 10

1. Speak to people. There's nothing as nice as a cheerful word of greeting.
2. Smile at people. It takes 72 muscles to frown and only 14 to smile.
3. Call people by name. The sweetest music to anyone's ears is the sound of his own name.
4. Be friendly and helpful. If you would have friends, be friendly.
5. Be cordial. Speak and act as if everything you did were a genuine pleasure.
6. Be genuinely interested in people. You can learn to like everybody if you try.
7. Be generous with praise—cautious with criticism.
8. Be considerate with the feelings of others. It will be appreciated.
9. Be thoughtful of the opinions of others. There are three sides to any controversy—yours, the other fellow's, and the right one.
10. Be alert to give service. What counts most in life is what we do for others.

In A Day's Time

A lot goes on during a given period of time in the body of an adult of average size. Here's what you accomplish in just 24-hours:

- Your heart beats 103,689 times.
- You breathe 23,040 times.
- You inhale 438 cubic feet of air.
- You eat 3.25 pounds of food.
- You drink 2.9 quarts of liquids.
- You lose .87 pounds of waste.
- You speak 4,800 words
- You move 750 muscles.
- Your hair grows .01714 inch.
- Your nails grow .00046 inch.
- You exercise 7,000,000 brain cells, more or less.

Think about it. All this activity and you do it as easily as falling off a log. But don't. All this activity can be stopped never to start again by an accident that can happen in a split second.

Accidents are caused by people. People like you can prevent them.

If you think it's bad now...

Inflation is running at about 14 to 16 per cent a year, often called the highest in United States history.

But staggering as it is, it pales in comparison with the runaway inflation Americans confronted when this nation was born.

Housewives grappling with family food budgets can appreciate the problems faced by colonial cooks: beef that cost 16 pounds, 10 shillings a barrel in Philadelphia in January, 1779, sold for 242 pounds, 10 shillings by December of the same year, according to the National Geographic Society.

Just as part of today's inflation was spurred by the Vietnam conflict, the Revolutionary War led to inflation that caused money issued by the states and the Continental Congress to lose all value.

"Hard money," as coins were known, had been the primary currency of the colonies and retained its value throughout the war. Americans dealt in English pence, Dutch guilders, German thalers, Spanish reals—the golden "pieces of eight"—and any other coins that reached these shores.

But coins always were in short supply. Both before and after the Revolutionary War, Americans paid bills with such commodities as rice, corn, wheat, feathers, butter, cheese, furs, pitch, and tobacco. Colonial legislatures issued bills of credit that circulated as money, backed by land, crops, or taxes.

After the Declaration of Independence, Continental notes authorized by Congress became legal tender. As the war wore on, Congress issued more and more notes until the new country was awash in paper.

Part of the reason George Washington's army went hungry at Valley Forge was that in 1778 butter was selling for the equivalent of \$2.40 a pound in today's money, and tea at \$45 a pound. When Washington's stepson sold some land for paper money, the general warned him to reinvest it at once or "it will melt like Snow before a hot Sun."

The money lost so much of its value that the expression, "Not worth a Continental," came into the language, and the phrase is still used today in referring to items of inferior quality or value.

VA, FHA

Loan Rates Drop to 9%

The reduction from 9.5 to 9 per cent in the maximum allowable interest rates on GI and FHA home loans could mean as much as \$9.90 per month savings to the average veteran home buyer, according to the Veterans Administration.

Over the 30 year life of the average \$27,500 GI loan, the total saving from the .5 per cent reduction would be as much as \$3,564. The reduction, effective November 25, 1974, was announced concurrently with Housing and Urban Development.

The new 9 per cent reduced rate followed four successive increases which took the rate from 8.25 per cent in January, 1974, to 9.5 per cent as of August 14 where it remained until the current reduction.