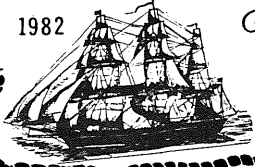


1982



THE CLIPPER

NRMC MEMPHIS TN.

VOL 16 NO 2



Handwritten initials or mark.

MEDICAL CORPS CELEBRATED

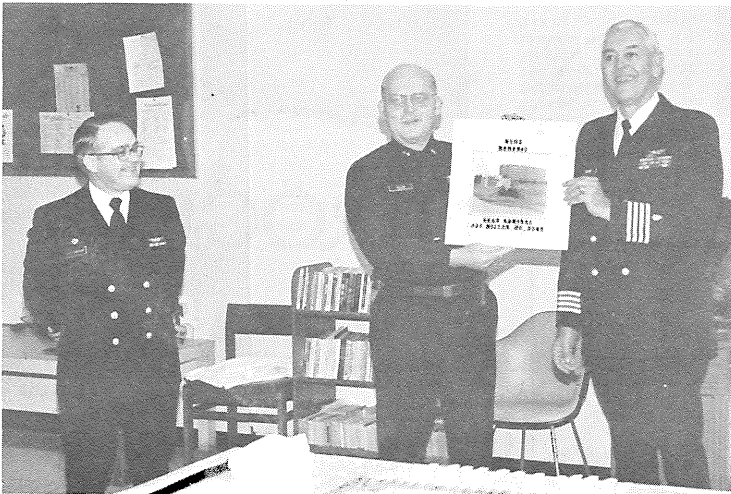
111th

BIRTHDAY



One hundred eleven years ago the Medical Corps was established, we here at NRMC Memphis celebrated its birthday and was honored by the presence of Admiral Miller. The cake cutting was done by Admiral Miller and assisting in this very skilled surgery was Captain Gehry and Lieutenant Engleberg, observing this procedure was our Commanding Officer Captain Emerine.

Later on in the ceremony Admiral Miller was presented with a picture of the hospital with the signatures of all the Medical Corps Officers.



CAPTAIN OLLIE EMERINE, MC, USN.....COMMANDING OFFICER
CAPTAIN E.L. GEHRY, MC, USN.....DIR., CLINICAL SERVICES
COMMANDER RICHARD COAN, MSC, USN...DIR., ADMINISTRATIVE SERVICES

DUPLICATED SEMI-MONTHLY ON GOVERNMENT EQUIPMENT WITH NON-APPROPRIATED FUNDS AND IN COMPLIANCE WITH NAVEXOS P35 REV. JULY1958. DISTRIBUTED FREE OF CHARGE TO PERSONNEL OF THE NAVAL REGIONAL MEDICAL CENTER MEMPHIS, MILLINGTON, TENNESSEE, THE CLIPPER SOLICITS ITEMS FROM ITS READERS. OPINIONS EXPRESSED BY THE WRITERS ARE THEIR OWN AND NOT TO BE CONSIDERED AS OFFICIAL EXPRESSIONS BY THE DEPARTMENT OF THE NAVY.

HMCM NORMAN J. DAVID, USN.....EDITOR-IN-CHIEF!
HN J.L. SHMIDT Jr., USN.....EDITOR

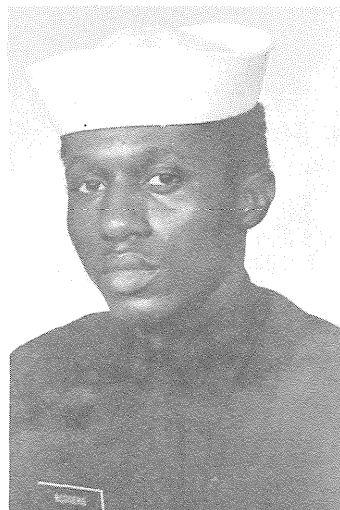
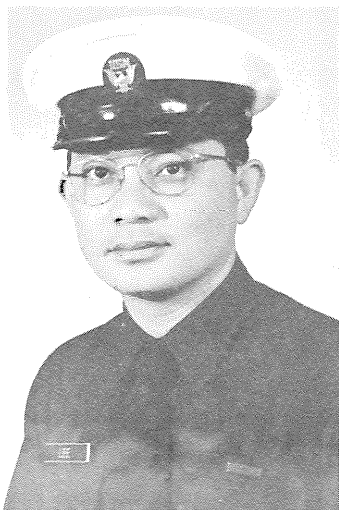
Rhymes of the Times

AN OPEN
DRAWER
CAN MAKE
YOU
SORE.

...LEDO AFPS



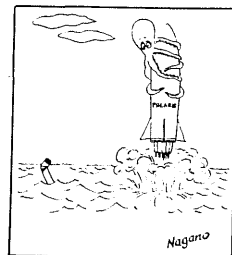
SAILOR OF THE QUARTER



HM2 LEE

HN ROGERS

April 15th FEDERAL INCOME TAX DEADLINE



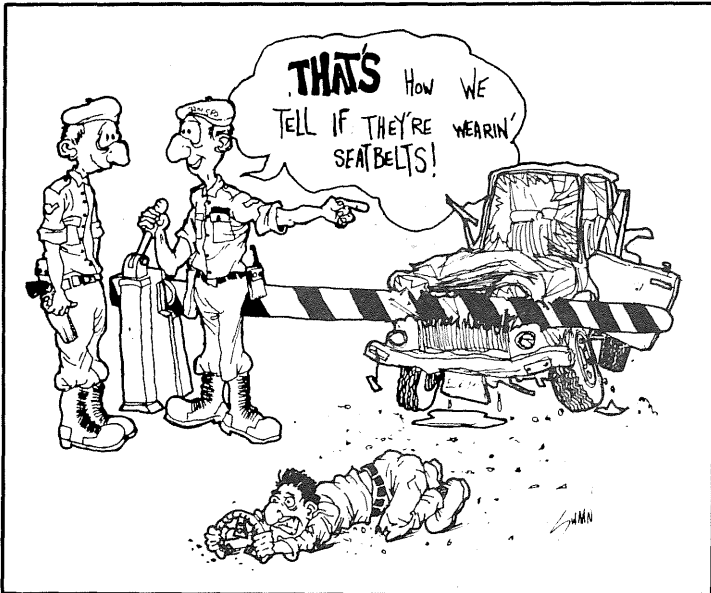
POETRY CORNER

"The Bridge Builder"
by Will Allen Dromgoole

An old man, going a lone highway,
Came at evening, cold and gray,
To a chasm, vast and deep and wide,
Through which was flowing a sullen tide.
The old man crossed in the twilight dim;
The sullen stream had no fears for him;
But he turned when safe on the other side
And built a bridge to span the tide.

"Old man," said a fellow pilgrim near,
"You are wasting strength with building here;
Your journey will end with the ending day;
You never again must pass this way;
You have crossed the chasm, deep and wide--
Why build you the bridge at the eventide?"

The builder lifted his old gray head:
"Good friend, in the path I have come," he said
"There followeth after me today
A youth whose feet must pass this way.
This chasm that has been naught to me
To that fair-haired youth may a pitfall be.
He, too, must cross in the twilight dim;
Good friend, I am building the bridge for him."



Credit Blues Got You?

If you find yourself face to face with a stack of credit card bills, the Federal Trade Commission advises you to review your billing statements with care.

Credit card billing errors do occur, but they are simple to resolve if you know how to use the Fair Credit Billing Act. Under this law, you must send the creditor a written notice about the problem to avoid paying for any disputed charges.

Many people are inclined to pick up the phone and call the company to correct a billing problem. You can do this if you wish, but phoning does not trigger the legal safeguards provided under the Fair Credit Billing Act.

To be protected under the law, here's what you need to do:

1. Write the bank or retailer who issued the card. Your

notice must be received within 60 days after the bill containing the error was mailed. In your letter include: your name and account number; the date, type and dollar amount of the charge you are contesting; and why you think there was a mistake.

2. Make sure you send the letter to the correct office address. Frequently, you can determine the proper address by looking on your bill for a heading such as "send inquiries to." Do not put your letter in the same envelope as your payment. To make sure the creditor receives your letter, you may also wish to send it by certified mail.

If you follow the above requirements, here's what the creditor is required to do:

1. Acknowledge your letter in writing within 30 days after it is received, unless the

problem has been resolved within that time.

2. Conduct a reasonable investigation and, within 90 days, either explain why the bill is correct or correct the mistake.

3. Include documents showing the change was correct, if you asked for "proof" in your letter and if the creditor states the bill is correct.

You should note that, under the law, the creditor cannot close your account just because you contest a bill.

If you continue to have problems, you might wish to seek legal advice or contact your local consumer protection agency. For more information about this law, contact the Federal Trade Commission for a free brochure. Write: "Fair Credit Billing", Room 720, Federal Trade Commission, Washington, DC 20580.

Is your driver's license still valid?

WASHINGTON (NES)... For service members who may be carrying around driver's licenses under the assumption that they are still valid, take note.

The states listed below automatically extend driver's licenses for people on active duty. The license is valid for the number of days shown following one's discharge:

- Arizona - 90 days
- California - 30 days
- Colorado - 90 days
- Iowa - 180 days
- Maryland - 30 days
- Massachusetts - 60 days
- Minnesota - 90 days
- Montana - 30 days
- Nebraska - 60 days
- New York - 180 days
- New Jersey - 90 days
- North Dakota - 30 days
- Ohio - 180 days
- Pennsylvania - 45 days
- South Dakota - 30 days
- Tennessee - 60 days
- Texas - 90 days
- Utah - 90 days
- Washington - 90 days
- West Virginia - 180 days
- Vermont - 30 days, or four

years after the original expiration date, whichever comes first.

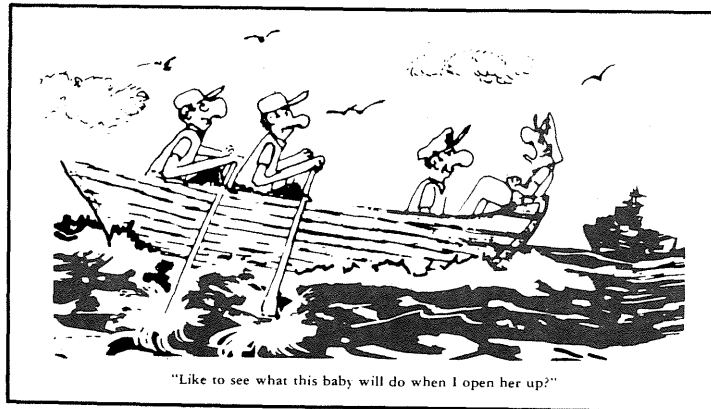
Indiana - 30 days, or for the first four years, whichever comes first.

Virginia - extended four years after original expiration date, or return to the state.

The following states issue extensions upon proper application: Arkansas (first tour of duty only), Illinois, Maine, Rhode Island and Wyoming.

These states do not allow extensions. However, license renewals may be obtained either in person or by mail: Alabama, Alaska, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nevada, New Hampshire, New Mexico, North Carolina, Oklahoma, Oregon, South Carolina, Wisconsin and the District of Columbia.

Iowa is the only state which extends dependent driver's licenses; such extensions may be obtained for a maximum of five years.



SPOT LIGHT



FROM THE SKIPPER'S DESK

The CNO is interested in you. As your Commanding Officer, I am interested in you. There is concern for you as a person, as a professional, a valuable member of our Navy medical team. The pride you exhibit in the day-to-day performance of your duties reflects that professional approach for the overall success of our mission, and that is to deliver the highest quality of health care possible for our active duty personnel and other beneficiaries.

The CNO has a zero tolerance for drug abusers. I know you will join me in my enthusiasm to support the CNO's policies. It is a responsibility, a duty, to apply peer pressure to stop the drug user. Regardless of the area of work, we each must be accountable for our actions. No member is unimportant. I know I can depend on each of you to continue your excellent support which has made NRMCMemphis the best.

We have an amazing group of individuals in the Navy with a variety of backgrounds. Let's consider for a moment HMI Ken Meer, senior technician in the Physical Therapy Department.

He hales from Michigan City, Indiana. He attended the University of Evansville Indiana on a four year scholarship as "Athletic Trainer." To reveal his modesty Petty Officer Meer "I taped ankles for four years. He completed his training at the University in where he received a Bachelors in Physical Education. He later filled the position of Physical Education Teacher at Elston Senior High School.

In 1975 he joined the Navy in pursuit of a career in a Physical Therapy Program which he found out later on no longer existed. He did not allow this to deter him from his projected goal but through determination became a Hospital Corpsman so that he could continue to pursue the Physical Therapy Program. He fulfilled a tour of ward duty at NRMCMemphis, Millington, TN., after which he attended Physical Therapy Technician School. Upon completion of Physical Therapy School he was transferred to NRMCMemphis, Millington, TN. were he spent three years, then here to NRMCMemphis, Millington, TN.

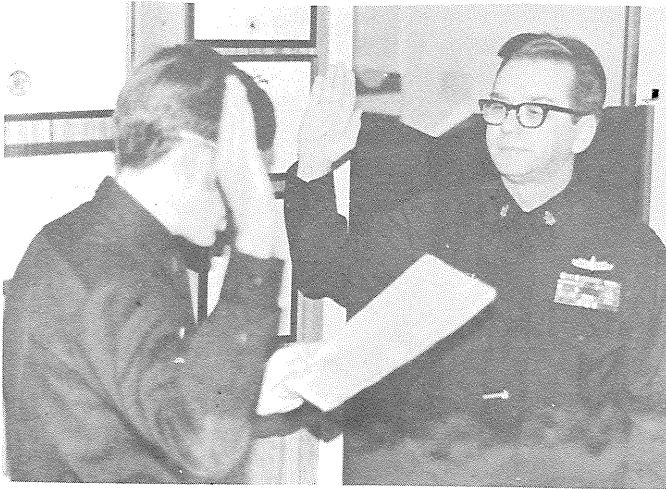
I took a tour through the Physical Therapy Department, its obvious that Petty Officer Meer has leadership ability in that the department is one that he can be proud. He made this statement which is as follows

" You have to know your business to make the patient feel comfortable." Its this attitude that assures us that the patrons of the Physical Therapy Department receive maximum health care.

Since Petty Officer Meer's arrival here in May of 1981 he has been actively involved with many outside activities eq. Trainer for the womens all Navy softball team, as well as presently the coach for the swim team here on base.

(By the way this is open to all military dependents as well as active duty, age 8 to 21).

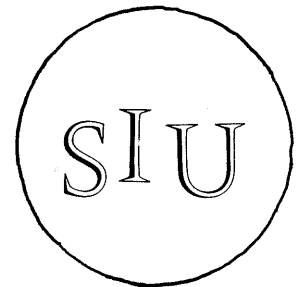
REENLISTMENTS



HMCS CLEM MATERIELS MANAGEMENT



HM 2 COX EMERGENCY MEDICAL DEPARTMENT



Southern Illinois University at Carbondale will hold registration for the on-base off-duty education program in Health Care Services. Registration will be held in Room 323 at the Naval Regional Medical Center. STC 416, Applications of Technical Information will hold an orientation class on March 22, 1982, from 12:00 p.m. until 3:00 p.m. in Room 325 at the Naval Regional Medical Center. The Health Care services Program is offered to Navy and Marine Corps active duty members, dependents, and civilian employees who desire to prepare for a career in hospital and health care services.

Advance credit standing may be available for those military members who have attended military service schools. College courses that have previously been completed usually transfer into the program. College credits may also be earned by the satisfactory completion of College Level Examination Program (CLEP) and Defense Activity for Non-Traditional Education Support (DANTES) exams. The Southern Illinois Health Care Services Program is a 16 month program and classes are held in the Naval Regional Medical Center.

Persons interested in the program are requested to call Mary Ann Moore at 872-8621, or visit the SIU office located in Room 323 at the Naval Regional Medical Center.



"CONCERNING MY LIBERTY PASS, MA'AM IS
'HA!' YOUR FINAL ANSWER



40 YEARS

On a wintery day in January 1941 a young sailor climbed the gangway of the USS TENNESSEE anxious to learn and serve his country 40 years later: he is still serving his country. Many know him, few forget him, but none are like him. He is a unique person who really thrives on helping people.

Mr Brewer has been awarded his 40th year pin and certificate for completing 40 years of Federal service. A ceremony recently held here at NRCM Memphis by Captain Emerine Commanding Officer.

Nostalgia takes over in this interview as he goes back to his early days at the old hospital where he was first employed as the Senior Civilian in Patient Affairs "The time that stands out most in mind is during the Korean War when we had 732 patients."

To Avoid Errors

9 Check Points

Nine out of ten money payments are made by check—

Checks are safe, you don't have to carry around a lot of cash;

You can pay bills by mail; and

Cancelled checks serve as a good record of expenses.

But what if you mess up in writing your checks and keeping an accurate record of them? The benefits of a checking account can, in that case, disappear, and you could find yourself with a whole new set of problems.

Here are some pointers for avoiding errors and problems:

Write left. Print, or write clearly, all words and numbers as far to the left as possible. If you don't need all the space given, draw a line to fill any remaining space.

Keep a record. Immediately record the amount, date and person or organization the check is made out to on your checkbook stub or register. This helps prevent over-drawing your account and it serves as a personal record of the action.

Use "today's" date. The date on the check should be the current date. Some people date a check ahead to a time when enough money can be deposited to cover the check. But the check may be cashed or deposited too early, causing an overdraft.

Match numbers. Make sure the amount in numbers and the amount in words are



the same. It's the written sum that's legally binding. For clarity, use the word "and" only once, between the dollar and cents figure. For example, One hundred twenty nine and 39/100, not One hundred and twenty nine and 39/100.

Match names. Sign the check exactly the way your name appears on your signature card at your bank. If you have imprinted checks, it should be the same as the printed name on your check. Also, if a check is made out to you, endorse it on the back left hand edge exactly the way it's made out to you, even if your name is misspelled. Then write your name correctly underneath.

Double-check. Don't sign the check until you're sure the information is correct and complete.

If you goof, write a new check. An altered check looks suspicious and may not

be cashed. If you've accidentally torn a check so that any numbers are unreadable, write a new one. You may have destroyed some of the information used to process the check.

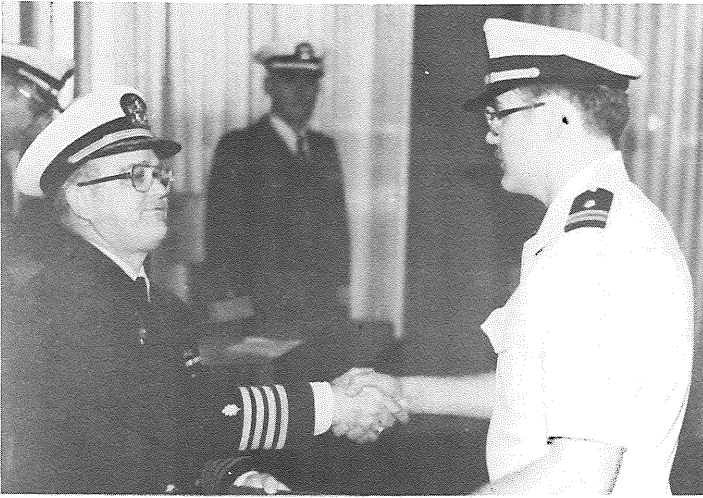
"Pass-the-buck" properly. Transfer a check to another person by writing "Pay to the order of _____". Then endorse it with your name as it appears on the front of the check. When you mail a check for deposit, write "For deposit only," then endorse it with your name as it appears on the front of the check.

Notify your bank if checks are missing. If your checks are lost or stolen, you are exposed to the danger of forgery; a signature that's not yours won't always be detected. Your bank's computer will probably process your checks and charge your account no matter who has signed the checks.



"I wonder if you'd held me clear up some rumors I've been hearing . . ."

AWARDS



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