

HOSPITAL GLIPPER



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NAVAL HOSPITAL MEMFHIS, MILLINGTON, TENN, 38054

APRIL, 1972



RADM. R.D. NAUMAN

C. O. PROMOTED TO REAR ADMIRAL

Officer, R. D. Nauman joined the ranks Force Commendation Ribbon and the Huof the Naval flag officers upon his mane Ribbon.

1972. Rear Admiral Nauman received his and medical evacuation during that conpromotion in Washington during ceremo-flict. nies held 3 April 1972,

Virginia, graduated from the University ken him to Naval Air Stations at Patuxof Virginia Medical School in 1945. Af- ent River, Md., Cecil Field, Florida, ter a year's internship at the Naval and Annapolis, Md. Hospital in Charleston, S. C., he re- In 1960, he was promoted to Captain

tion. In February 1947, the Admiral started Fleet.

his first tour of sea duty aboard the Prior to assuming his duties as Com-Atlantic Fleet Amphibious Force.

In 1948, Admiral Nauman became a Officer of the Naval Hospital at Patux-flight surgeon upon completion of the ent River. Admiral Nauman anticipates Navy's School of Aviation Medicine and re-assignment to a new duty station later this spring. Research in Pensacola.

Admiral Nauman participated in the Berlin airlift while stationed in Rhein Main, Germany in 1949. For that out-Naval Hospital Memphis' Commanding standing service he was awarded the Air

promotion to Rear Admiral on 1 April He later served in the Korean airlift

During his 27 years of active Naval Admiral Nauman, a native of Richmond, service, RAdm. Nauman's duties have ta-

ported to the Charleston Receiving Sta- while serving aboard the aircraft carrier Independence in the Atlantic

U. S. S. Catamount, operating with the manding Officer of NHMFS in August 1970 RAdm. Nauman served as the Commanding

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REAR ADMIRAL R. D. NAUMAN, MC, USN.....COMMANDING OFFICER CAPTAIN C. R. HAMLIN, MC, USN.....EXECUTIVE OFFICER COMMANDER J. W. YOUNG, MSC, USN.....ADMINISTRATIVE OFFICER

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

EDITOR-IN-CHIEF EDITOR

LCDR. F. D. SAINE, MSC, USN HM3 D. H. RESLER, USNR

CHAPLAIN'S CORNER

by Cdr. Don C. Alexander, CHC, USN

PRAY FOR RATTLESNAKES

with but one comment.

been active, but had lost all interest and three sons, Jim, John, and Sam. Maall served to be of no avail.

tion, pronounced John to be critically and pray,' were the physician's words. The father called the minister and told we pray. Amen." him of John's condition. He asked the minister to pray for John's recovery here at the hospital perhaps we could ution, water pollution, oil spills, and this was what he said:

BOOKS IN THE LIBRARY NEW

New Non-Fiction

National Geographic Society, GREAT REL-IGIONS OF THE WORLD.

- TIVE.
- Margolius, S., INNOCENT INVESTOR AND THE SHAKY GROUND FLOOR.
- U. S. laval Institute, THE WATCH OFFI-CER'S GUIDE. Tenth edition. 1971.
- Sullivan, Eugene, WHERE DID THE THIRTEEN BILLION DOLLARS GO?
- Jidran, Ben, BLACK TALK.
- Heilbut, Tony, GOSPEL SOUND: GOOD NEWS AND BAD TIMES ...
- HAMMED ALL STORY.
- Ace, Goodman, THE BETTER OF GOODMAN ACE. Fodor, Eugene, FODOR'S GUIDE TO EURDPE. Fodor, Eugene, SOUTH AMERICA.
- Metcalf, George R., UP FROM WITHIN: TO-DAY'S NEW BLACK LEADERS.
- McLuhan, T. C. , TOUCH THE EARTH: A SELF PORTRAIT OF INDIAN EXISTENCE.
- Drury, Allen, COURAGE AND HESITATION: Science fiction. RUTES AND FHOTOGRAPHS OF THE NIXON Lieberman, Gerald F., THE SEA LEPERS. ADMINISTRATION.
- U. J. Bureau of the Census. STATISTICAL ABUTRACT OF THE UNITED STATES-1971.

thank thee for thou has in thy wisdom, Command (NAVFAC). In turn, the Naval sent this rattlesnake to bite John, in Civil Engineering Laboratory (NCEL), order to bring him to his senses. He Port Hueneme, Calif., was appointed de-I read the following and pass it on has not been inside the church for puty program manager. years and it's doubtful that he has in NCEL is charged with compiling data "Once upon a time there was a family all that time felt the need for on pollution involving ships, aircraft of wayward church members who had once prayers. Now we trust that this will and shore installations, as well as arprove a valuable lesson to him, and riving at recommendations leading to and fallen away. There was the father that it will lead to a genuine repent- constructive action. ance. And now, O Father wilt thou send When compiled, a central data bank ng had talked to them about their sad another snake to bite Sam, and another will be available to all levels of Navy condition- the minister had visited to bite Jim, and another one to bite management. Through computers, special-them, prayers had been offered but it the old man. We have all been doing ists in pollution control and systems everything we know for years to restore analysis will analyze information col-'One day while walking in the pasture them, but to no avail. It seems there-lected in the field. This analysis will a rattlesnake bit John and he became fore that all our combined efforts suggest corrective measures that may be very ill. The physician, upon examina- could not do what this snake has done. taken and will provide planning data tion, pronounced John to be critically We thus conclude that the only thing and requirements. ill. 'About all you can do now is wait left that will do this family any good As deputy program manager NCEL is cris rattlesnakes. In the name of Jesus ganizing a group of outstanding speci-

use a few rattlesnakes.

New Fiction

- Cotlow, L., THE TWILIGHT OF THE PRIMI- Corman, Avery, OH GOD. To prove that he the Environment is affected by Naval on earth and chooses a playwright as tions. his intermediary.
 - biographical novel about Ernie, grow- selected Navy activities world wide. ing up in a Chicago ghetto, and his agonizing struggle to find himself.
 - life and times of the legendary Leadbelly have been recreated in a blend of fact and fabrication.
- Torres, Jose, STING LIKE A BEE: THE MU- Hailey, Ar hur, WHEELJ.A picture of the MacLean, Alistair, BEAR ISLAND. Terror America: automobile industry and its effect on individual lives and American life in general. Best seller.
 - Kent, Alexander. THE FLAG CAPTAIN. Ac- Moore, Robin, THE KHAKI MAFIA. About tion and adventure in the best cannon and cutlass tradition sail again with Captain Richard Bolitho.
 - Knight, Damon, ed., POCKETFUL OF STARS.
 - The story of a merchant vessel pressed into service during World War II Wouk, Herman, THE WINDS OF WAR. A bestand her wild, assorted crew.

Navy Battles Pollution

WASHINGTON, D. C. (NAVNEWS) The Navy, declaring all-out war against pollution has opened a computer attack against the enemy on a new front.

A multi-million dollar Environmental Protection Data Base Program was established during Fiscal Year 1972. The Chief of Naval Material assigned the overall responsibility of the Program "'Oh wise and righteous Father, we to the Naval Facilities Engineering

alists in all fields of ecological sci-From the looks of Chapel attendance ence and engineering to probe air pollwaste disposal and noise abatement.

The Navy's accelerated fight against pollution started in January 1971 when the Assistant Secretary of the Navy Research and Development) directed the Bassett, James, CMDR. PRINCE, USN. A Deputy Chief of Naval Operations (Deve-Navy Commander finds himself haunted lopment) to establish a "program to by the fear that he may lack courage. gather data to show the extent to which is not dead, God decides to reappear ships, aircraft, and shore installa-

The new program will establish a "da-Fair, Ronald, WE CAN'T BREATHE. An auto- ta base" for environmental factors at

- Adhemar, J., TWENTIETH CENTURY GRAPHICS Garvin, R. M., THE MIDNIGHT SPECIAL. The McConnell, Malcolm, MATATA. Matata means trouble in Swahili, and this novel set in the Congo, during a single week is rife with it.
 - and death accompany a movie crew on lucation to a deserted island north of the Artic Circle.
 - the corruption and scandal uncovered in the U. S. Army messes in Vietnam.
 - Solmssen, Arthur R. G., ALEXANDER'S FEAST. An elderly shaken Graham Anders is confronted by unsettling memories as he attends a law conference in Salzburg.
 - selling novel of World War II.

HOSPITAL CLIFPER

HOSPITAL CLAIMS BASE CAGE TITLE

Hospital #1's basketball squad maintained its championship form and captured the second straight Navy Memphis basketball title for the Naval Hospital. The team clinched the championship with two victories on the same day against a determined quintet from CNARF. Hospital #1 defeated CNARF, the only team to upend the hospital team, by scores of 54-48 and 57-55, to nail down the title.

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The corpsmen, led by Terry Jennings and John Reuter fought off a fourth quarter surge by CNARF to hold on to a 6-point triumph. Reuter hit on 10 of 15 from the floor for 20 points while Jennings sunk 8 of 12 and a free throw for 17 points.

The victory tied the double-elimina-tion play-off series for the two teams thus forcing the championship finale.

The hospital squad, riding high on its opening game victory, jumped to a 31-20 halftime bulge. But the fighting reserves from CNARF were not out of the picture yet. Taking advantage of a cold third quarter, the reserves tied the score late in the stanza but remained clock, the reserves intentionally fouldown 38-36 at the period ending buzzer. ed Bid Ramsey in a last ditch effort to

saw battle with the score remaining ti- foul shot but missed the second. Reued with less than two minutes to play. ter, playing clutch basketball, pulled CNARF, maintaining the momentum esta- the ball off the boards and passed out blished in the third quarter, took the to Tim Carter. The hospital squad simlead for the first time 55-54. Hospital ply ran out the clock on CNARF to sebrought the ball down court and passed cure the base basketball crown. off to Reuter, who drilled in a 20footer to put the hospital five on top 56-55. Careless ball handling by CNARF ing parade in the second game with 18 gave the ball to the corpsmen with only points, while Jennings had 14 and Bob 20 seconds remaining.

Pictured at right is RAdm. R. D. Nauman with the 1972 Hospital #1 basketball team. From left to right, front row, are RAdm. Nauman, coaches K. W. Baj ker and C. Mason, and T. M. Carter; second row, S. C. Mc-Cants, C. J. Adams, T. L. Jennings, and W. L. Bean; last row, R. D. Lamme, J. R. Reuter, and C. S. Ramsey. Not shown- W. Dendy.

With the corpsmen trying to kill the

Steve McCants led the hospital scor-



Exam Results Posted

The fourth quarter became a real see- regain possession. Ramsey hit the first wide advancement tests have arrived. Results of the February 1972 Navy-Once again, Navy Hospital Memphis showed a high percentage of advancements, with a total of nearly 76% of those tested making new rates.

Heading the list of men to be promoted will be one man, HML W. D. Winfrey, being advanced to HMC, and two men making HML.

The first increment of corpsmen being advanced will be in July 1972, when a total of twelve men currently stationed at NHMFS are scheduled for advancement. Seventeen corpsmen and corpswaves will advance in August 1972 while the remainder of those having passed the exam have been designated selectees.

Those people in a selectee status can

A complete breakdown of the exam re-

RATE	% ADVANCED	% FAILED	% PNA'd
HM3	87	13	0
HM2	81	19	0
HML	40	60	0
HMĈ	17	67	17
TOTAL	76	23	· 1

Congratulations to those who successfully passed the rating exams.

The time for preparing for the next rating exams is now. The deadline for qualifying for the August exams has been set as 30 June 1970. Eligibility requirements should be checked with the I&E Office at the earliest convenience.

C.O.'s Daughter Named Navy Princess

especially honored on 22 April at a re-Georgetown University. ception and dinner dance at the NAS Of- The Navy and the Memphis Council of expect dates of advancement to be pubficers Club.

Hospital.

Central High School, is president of MATSG-90. the National Honor Society, a member of the Beta Club, Quill and Scroll and acts as feature editor for the school paper. She was recently selected as a finalist in the National Council of Teachers of English Achievement Awards and will be listed in the Who's Who Among American High School Students for 1971-72.

Princess Kathy's interests range from swimming and all sports to music and the arts. As a swimmer, Miss Nauman has won over 200 honors and awards.

Navy Memphis' Cotton Carnival Prin- Next fall, Princess Kathy will enter cess Kathleen Leslie Nauman will be the School of Foreign Service at

Lamme pumped in an even dozen.

the Navy League will honor Miss Nauman lished sometime late in July. The Memphis Council of the Navy Lea- at the annual Navy Cotton Carnival Ball gue recently selected Miss Nauman as May 5 at the Officers Club. During the sults for corpsmen follows: the Navy Memphis Princess to the 1972 Cotton Carnival events the princess Cotton Carnival. Kathy is the daughter will be escorted by First Lieutenant of Rear Admiral and Mrs. Richard D. Earl Hacker, a student in the Aviation Nauman, commanding officer of the Naval Maintenance Officer School. Lt. Hacker, the first Marine ever to escort a Navy Miss Nauman, a senior at Millington Princess to the event, is attached to



Take stock in America '72

APRIL, 1972

FOUR HOSPITAL CLIPPER DEPARTMENTAL SPOTLIGHT ON DENTAL SERVICES

As members of the Armed Forces on active duty, one of the regular check-ups all personnel can count on is the annual or semi-annual visit to the dentist. Most personnel seldom consider the services rendered by the Dental Department until they need emergency treatment for dental problems.

While the primary mission is the rendering of routine and oral surgical dental care to staff and in-patients at Naval Hospital Memphis, the Dental Services is often called upon to aid in diagnosis and treatment of oral conditions associated with medical disor -ders.

At Naval Hospital Memphis, Cdr. D. D. Albers serves as Chief of Dental Services and is also the oral surgeon for the command. Lt. J. S. Soteres assists Dr. Albers in the diagnosis and treatment of dental patients. DTl G. D. Barger acts as leading petty officer while DT3 V. L. Dotson, DT3 M. E. Graham, DN J. F. Welch and C. E. Evins, a certified civilian, serve as dental assistants.

All Dental Department personnel are fully trained in the services rendered by the department. This training puts special emphasis on surgical assistance and operating room procedures.

In addition to providing diagnostic and therapeutic assistance to various departments in the hospital, the Dental Services provide consultations to NAS dispensary, Blythville AFB, the VA Hospital and Public Health facilities in Memphis.

physical Retired personnel whose health may require prompt medical attention during dental treatment, also receive dental care from the department.



DT3 M. E. Graham, right, assists Lt. J. S. Soteres in preparation for a root canal operation.



Cdr. Albers, Chief of Dental Services, examines a set of dental x-rays.

tine nature, the Dental Service work ed "Correspondence Courses Offered by load involves a large portion of treat- Participating Colleges and Universit ment of maxillo-facial fractures and ies." other injuries. The bulk of the work in the department involves routine prophy- colleges and universities offer 6,000 laxis and fluoride treatment and the college-credit correspondence courses routine management of dental caries, at both the undergraduate and graduate endodontics and periodontics. As the level. Enrollment is accomplished di-Navy places special emphasis on preven- rectly with the institution concerned. tive dental care, routine prophylaxis The courses are provided at reasonable and fluoride treatment is provided for rates to military personnel. pointment basis. Finally, orthodontic conducted by Navy commands. USAFI prosurgery is provided for selected active vides textbooks and instructional maduty personnel. .

Through a. concerted, conscientious, and cooperative effort of al its personnel, the Dental Department attempts to offer its patients the finest care possible. By keeping abreast of recent developments in the field of dentistry and utilizing new techniques, the department continues its war on dental problems.

Faulder Named Escort

year's Cotton Carnival. Faulder was Santoro, President; Sue Haden, Vice-Preas her escort throughout the Cotton Koonce, Club Representative. Carnival events. Miss Reid, 20, is the Memphis State University.

been active in the Navy Memphis intramural and varsity sports program while Faulder is currently a member of the age group. Navy Memphis Hellcats softball team. College in Fort Worth.

USAFI Offers Study Programs

MADISON, Wisc., (NAVNEWS) The United States Armed Forces Institute (USAFI) provides several opportunities for college level study.

USAFI correspondence courses offer a wide selection of subjects: English, business, foreign languages, mathematics, science and social studies. The initial fee for course enrollment is \$10. Successful completion of the course entitles the student to a free enrollment in another course. The Commission on Accreditation of Service Experiences makes recommendations concerning college credit for USAFI courses.

The major opportunity for college Though most of its work is of a rou- study is provided by a program entitl-

Under this program, 45 well-known

USAFI college courses may also be terials on a loan basis.

Instructors may be voluntary military personnel or qualified civilians who are paid under the Navy Instructor Hire Program.

For further information on available courses, contact HMC Taylor in the Education and Training Office.

WIVES CLUB NEWS

At their last meeting the Hospital Enlisted Wives Club elected new offi-HM3 Richard H. Faulder has been se- cers for the next six months. Chosen to lected to serve as an escort for this serve as the new officers were Shirley chosen by Lady-in-Waiting Jean Reid, sident; Pat Jimerfield, Secretary; Melof the Fort Knightner Society, to act anie Tabor, Treasurer; and, Charleen

The club is sponsoring a "Monte Cardaughter of Mr. & Mrs. William T. Reid lo" night in the Red Cross recreation and is currently a nursing student at room, once a month for the hospital patients. The Club will furnish prizes. Faulder, who entered the Navy in refreshments, and hostesses for the e-March, 1969 at Fort Worth, Texas, has vening.

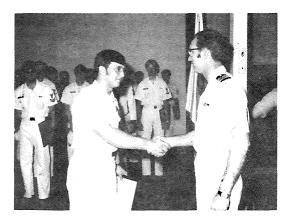
Earlier this month the club sponsored stationed at the Navy Hospital. A an Easter Egg Hunt for all hospital place-kicking specialist on the cham- staff children at the hospital pool. pionship Hospital touch football squad Prizes were given to winners in each

The Enlisted Wives Club meets the se-Prior to his entry in the Navy, Faul- cond and fourth Thursday of each month der attended Terrant County Junior in the enlisted mess hall of the hospital.

AFRIL, 1972



RAdm. R. D. Nauman and Capt. A. L. Davis look on as Lt. B. J. Moore, NC, USN, signs papers promoting him to his present rank.



Capt. C. R. Hamlin congratulates HM2 K. E. Polly after presenting him with his first Good Conduct Award.

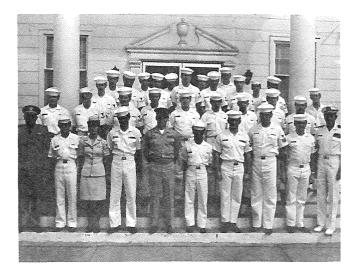


Capt. E. M. Hemness presents HEG Ralph Gimmons with a certificate designating him as a cast-room technician, as RAdm. Nauman looks on. Simmons recently completed OJT training to qualify for the NEC.



Above HMCM M. L. Henry signs a two-year reenlistment contract as RAdm. R. D. Nauman, Commanding Officer, and Lt. T. A. Braitsch, Supply Officer, look on.

ADVANCEMENTS



Pictured above are the enlisted personnel who were advanced to new rates on 1 April 1972. From left to right, first row, RAdm. R. D. Nauman, HM3 D. R. Watkins, HM3 C. E. Thomas, HM1 W.M. Young, HMC C. A. Jimerfield, HM3 T. M. Carter, HM2 R. E. Polly, HM1 P. B. Powers, HML S. E. Piner, and Cdr. J. W. Young; second row, HM3 T. L. Graham, HM3 J. G. Huntington, HM2 J. R. Richards, HM3 S. J. Mandell, HM3 M. S. Smith, HM3 D. N. Palmer, HM3 0. M. Taylor, HM3 S.R. Doyen, HM3 L. T. Kirby, and HM2 G. E. Sivertsen; third row, HM3 T. K. Ingram, HM3 D. J. Wilson, HM3 J. W. Mullins, HM3 G. E. Wells, HM3 T. L. Gideon, HM3 D. V. Evans, and HM3 A.R. Cobin; last row, HM3 B. C. Vinyard, HM3 K. E. Foston , HM3 D. C. Walters, HM3 V. A. Cooper, HM2 J.D. Lumpkin, and HM2 M. J. Evers. Not shown are DT3 M. E. Graham, HM3 R. A. Mikish, HM3 D. L. Moore, HM3 W. Dendy, HM3 D. W. Cannon, and HM3 J. D. Stewart.

SIX

Arbor Day, observed on varying dates-usually in early Spring-by the different states, has traditionally been a show of American concern for the environment with the emphasis on tree conservation,

However, with the recent realization that America's environmental problems do not end with tree conservation matters, this holiday has taken on a broader scope. To many people, Arbor Day has become a sort of "Earth Day" devoted to overcoming the complete realm of environmental problems-air, water, noise, and land pollution, as well as the problem of wastage of natural resources.

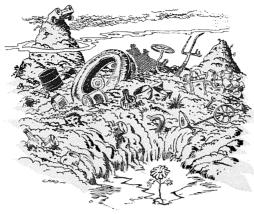
You may believe that many of these problems are too big for any single individual to tackle, but environmentalists disagree. They offer the following list of things you can easi'v do to help improve the environment:

· Keep your automobile engine well-tuned. A well-tuned engine burns fuel cleanly so that fewer pollutants are released in exhaust emissions.

· Check automobile anti-pollution devices regularly.

• Use only gasoline of the proper octane level in your car. The use of premium gasoline in a car designed to run on regular can result in greater pollutant exhaust emissions.

· Replace the muffler on your automobile at regular interva's to insure that noise levels are kept at a minimum.



· Refrain from open burning. Outdoor burning not only puts smoke into the air, but wastes resources (paper, sawdust, wood) that may be reusable.Refrain from wasting water

and electricity around the house. · Report all instances of pollution you observe, whether the polluter is an individual or a large industrial firm.

Environmentalists also note that one simple way to help improve the environment is to refrain from unconcious (or concious) littering. According to the National Geographic Society, Americans throw away an estimated 50 billion empty cans.

30 billion glass containers, and 4 million tons of plastics each vear. An unknown (but undoubtedly significant) percent-age of this trash could be classi-fied as litter. Simply by using the proper trash receptacles, and encouraging others to do the same, you could help alleviate this problem.

By practicing all of these suggestions throughout the year, environmentalists believe vou could help insure a cleaner world in the future. Arbor Day -a day which commemorates American concern for the environment-is a fitting time to commit yourself to the task.

country estates as added entertainment for weekend guests.

The hard rubber balls now

walls at a hundred miles an

glancing off the front one.

do it after the match."

impossible angles.

twice.

HERE COMES Squash!

To many people, squash is a hard rubber ball, not a vegetable.

Squash, a game played with rackets on a small court en-closed by four walls, is taking England and the United States by storm.

In the past few years, the number of courts in the United States has doubled to more than 2,000. Harried executives value the sport because it offers maximum exercise in minimum time. A fiercely contested match can bring a player to a panting, perspiring, exhausted halt in just half an hour, the National Geographic Society says.

Government officials and military officers often compete at the Pentagon Officers Athletic Club. One U.S. Navy officer took to the game with such enthusiasm that he had a court installed on a submarine tender for his crew.

Bounces Over Golf

In England squash is replacing golf as the country's fastest growing sport. About 500 new courts have been built in the



past five years, attracting everyone from bricklayers to millionaires

A tour through Japan of top players from England and elsewhere stirred wide interest in the game. The Japanese reportedly will have 7,000 courts by the end of 1975, more than the total in the rest of the world.

Squash supposedly originated in 19th-century London's sinister Fleet Prison, where prison-ers shaped rag balls and batted them against the walls with crude rackets to pass the time.

Amused the Wealthy

Somehow the game graduated to the exclusive Harrow School about 1880. The wealthy soon began building courts on their

SPOR

Α sharp-shooting guard 1. from Notre Dame was the first draft pick of pro-basketball's Cleveland Cavaliers in 1971. Name him.

2. In ice hockey, what is it called when a person scores three goals in a single game?

3. The only man to ever win the heavyweight championship of professional boxing twice, lost the crown in 1962 to Sonny Liston. Name him.

4. What horse was the last winner of the triple crown of racing? Who was the jockey?

5. The UCLA Bruins have compiled an amazing record in college basketball competition. winning 5 straight NCAA championships. Who is the coach of the UCLA basketball team?

ANSWERS

1) Austin Carr 2) Hat trick 3) Floyd Patterson 4) Citation in 1948, Eddie Arcaro 5) John Wooden



A moisture barrier bag that protects 152mm ammunition from moisture damage has been developed by scientists at the U.S. Army Weapons Command Laboratory, Rock Island, Ill.

Work began on a project to create such a bag in February 1970. The breakthrough came when Army scientists designed an elastomeric (rubber) bag that fully met the requirements for ammunition protection.

Current barrier bag produc-tion levels (around 6,000 per month) have been sufficient to prevent the shut down of 152mm ammunition production at the Iowa Army Ammunition Plant, Burlington, Iowa.



VAMPIRES can be a pain in the neck, as actress Trisha Welles discovered in her latest flick "Grave of a Vampire." Being a real-life victim of shady consumer credit practices can also be a pain-in the pocketbook. Before you buy on credit, make sure you understand the contract.

