

ALL HANDS

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- Autos-What Can You Afford?
- Be True to Your School
- The Smoking Lamp Dims
- The Future-What a Concept

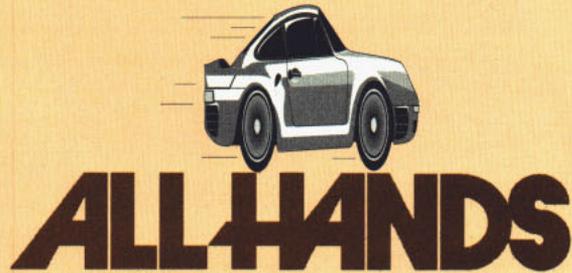
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1993





USS Hunley (AS 31) pierside at naval station Norfolk. The 30-year-old submarine tender carries a 1,200 person crew evenly divided between male/female sailors. (U.S. Navy photo)

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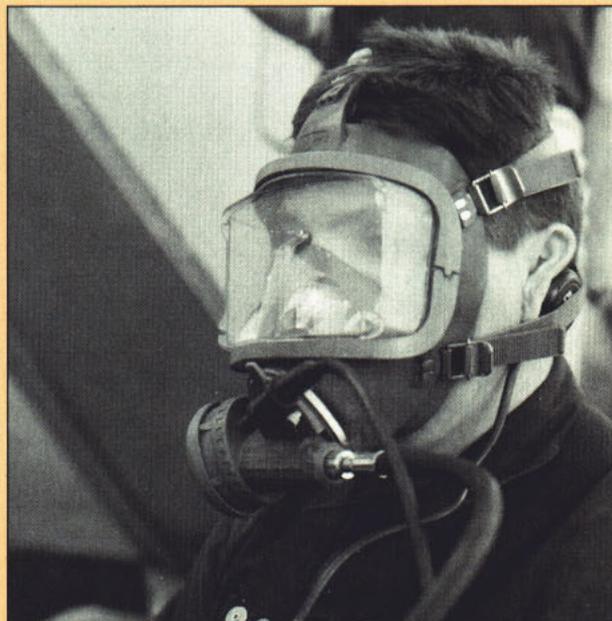
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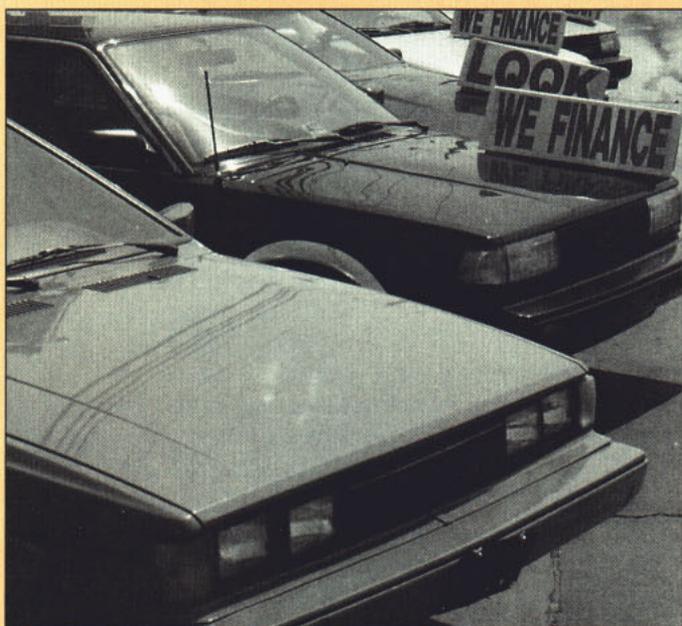
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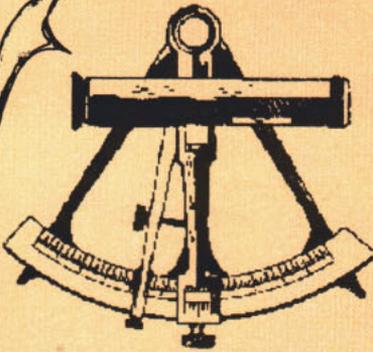
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On the Covers

Front: Learn the ins and outs of car buying in this month's issue. Here, Navy Ceremonial Guard members SN Anthony Carrillo and SN Rebecca Crenshaw, check out a new 1993 Chevrolet Corvette. Corvette courtesy of Rosenthal Chevrolet, Arlington, Va. Photo by PH1(AW) Joseph Dorey.

Back: The U.S. Navy Hot Air Balloon Team supports the Navy's recruiting program making appearances throughout the country at sporting events, state fairs and schools. U.S. Navy photo.

From the charthouse



Some overseas duty types change

Sailors at some overseas duty stations will see a change in their sea/shore rotation as the Navy redefines Type 6 shore duty and redesignates Type 3 shore duty stations.

The goal of the type duty credit system is to fairly recognize the relative arduousness associated with sea, shore and overseas duty, while establishing an equitable sea/shore rotation for all ratings.

The transitions apply only to those who reported to affected duty stations after April 21. For more information, contact your local personnel office.

Navy recognized for motorcycle safety record

The Navy was recently presented the Outstanding Military Achievement Award as part of the annual Motorcycle Safety Foundation Awards for 1992.

The honor recognizes

the Navy's continuous improvement in motorcycle safety programs since 1984. In 1992, the Navy recorded its lowest motorcycle accident rate ever, with 15 fatalities and 208 injuries — a 50 percent reduction in deaths from the previous year. In 1984, 94 sailors

receive Navy-sponsored motorcycle training each year.

In addition to training, requirements for personal protective equipment have become tougher. Helmets, eye protection, long-sleeved shirts or jackets, long pants, hard-soled shoes with heels,



mately 3,000 sailors reach high-year tenure (HYT) and fail to submit requests for transfer to the Fleet Reserve. The Bureau of Naval Personnel (BuPers) advises every command monthly of personnel who are approaching HYT.

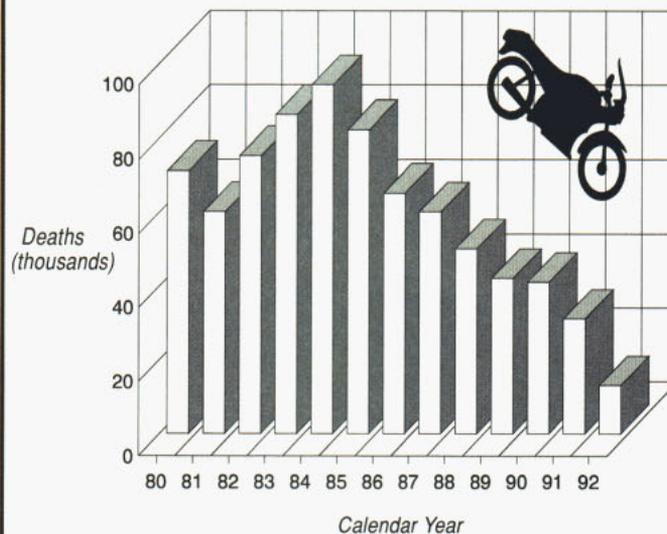
If you reach HYT and do not submit a request for transfer to the Fleet Reserve you will be administratively separated and you will also forfeit your Fleet Reserve retainer pay.

If you are, or even think you are approaching HYT, check with your local personnel office to avoid these consequences.

Navy tightens physical readiness test standards

The Navy is taking steps to improve physical fitness in the service by tightening the application of body fat requirements and increasing the penalties for failing to meet body fat or Physical Readiness Test (PRT) standards.

Motorcycle Deaths per Year



were killed and 919 were injured.

Naval Safety Center (NSC), Norfolk's, instructors certified 331 military and civilian motorcycle instructors between 1988 and 1992 and 5,000 stu-

gloves and retro-reflective vests are now **mandatory** for Navy motorcycle operators.

Keep an eye out for your high-year tenure date

Each year approxi-

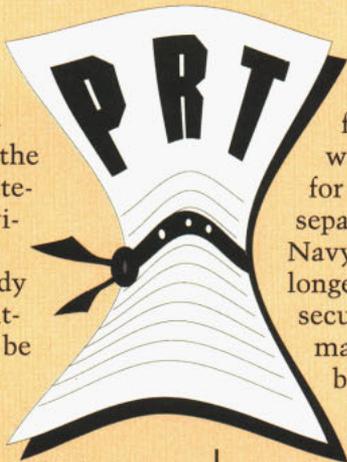


One major change is the elimination of the overfat category. Previously a male's body fat percentage could be as high as 25 percent, and a female's as high as 35 percent, before serious administrative actions took place. Males now must maintain their body fat at or below 22 percent, and females at or below 30 percent.

Inability to meet body fat or fitness standards at the time of physical readiness testing constitutes a "failure" — and failures carry much heavier penalties under the revised policy:

- Advancement, promotion, redesignation, in-service commissioning and frocking will be delayed for those who are not within body fat standards or failed the most recent PRT.

- Sailors with failures in two consecutive semi-annual PRT and body fat cycles, who remain out of standards on the normal due date of an evaluation or fitness report, may not be recommended for advancement or promotion.



- Anyone with three failures in any four-year period will be processed for administrative separation from the Navy. Failures no longer have to be consecutive, and they may be in any combination of body fat or fitness test standards.

Under the new policy, those who fail to meet body fat standards may be transferred to a new permanent duty station unless the billet is high visibility (i.e., recruiter, recruit company commander).

The new physical readiness policy is detailed in NavAdmin 071/93 and additional information is available from command fitness coordinators or BuPers (Pers 601) at (DSN) 224-5742 or (703) 614-5742.

Six new ratings open to women

Following the Secretary of Defense's recent decision to expand assignments for military women, the Navy is opening six occupational fields (more than 2,000 assignments) to women. Women may now be assigned to P-3 aircrews and four more classes of non-combatant ships

including command ships (LCC and AGF), fast combat support ships (AOE) and replenishment oilers (AOR). In addition, women now may be assigned to the staffs of the 2nd, 3rd and 7th Fleet commanders.

Enlisted women may now train and serve in the ratings of Aviation Anti-submarine Warfare Operator (AW), Electronic Warfare Technician (EW), Fire Controlman (FC), Gas Turbine Technician (GS), Gas Turbine Technician-Electrical (GSE), and Gas Turbine Technician-Mechanical (GSM).

"The Bureau of Naval Personnel (BuPers) opens ratings to women as soon as sea duty billets are available in sufficient numbers to allow full career opportunity through E-9," said CAPT Ron Peterman, director of enlisted plans and career management.

"...From the Sea" updates available electronically

Updates to specific topics contained in the Navy-Marine Corps strategy, "...From the Sea" are now available electronically by downloading from the "Articles" section of the CNO Bulletin Board. Modem phone numbers are: (703) 697-2446; (703) 697-2442; (800) 582-2355;

(800) 582-6940; (703) 695-6198; and (703) 695-6388.

Questions may be directed to Ms. Wright at (DSN) 225-5471 or (703) 695-5471.

Navy eliminates two-year enlistments

To improve stability for general detail (GenDet) sailors and their commanders, the Navy will eliminate two-year first enlistments by the end of 1994.

The two-year enlistments, first introduced in 1990, will be replaced by three-year GenDet enlistments. The three-year enlistments will reduce the rapid turnover created by the shorter enlistment period.

To make career opportunities available to those in three-year enlistments, sailors will be allowed to strike for a rating. If qualified they also may be offered basic skills training upon reenlistment. Sailors who successfully complete basic skills training will be advanced to petty officer third class. Approximately 10,000 recruits per year are expected to enlist under the three-year program beginning in FY94.



Divers go **ultra**

Story by JOSN Lisa A. Mikoliczyk

Navy know-how combined with advanced technology are doing more than ensuring America's future — they're helping preserve precious parts of our past. One example of this seeming contradiction sits tied to a pier in Hawaii.

Above the waterline, the decks of *Falls of Clyde*, a four-masted, full-rigged ship, are circa-1890. But it's below the waterline of this 19th-century sailing vessel that Navy efforts succeed in keeping this national historic landmark afloat for the 21st century. Recently, a team of Navy divers volunteered to help the Hawaii Maritime Museum restore the vessel.

During the restoration, the divers used a new underwater ultrasonic system that measures the thickness of the ship's hull underwater and detects any corrosion or thinning of the hull without putting the ship in drydock.

According to LCDR Erik Christensen, Pacific Fleet supervisor of diving and salvage, the reason for using the new system on *Falls of Clyde* was two-fold.

"It gave us an excellent opportunity to give something back to the Hawaiian community by helping to restore part of their heritage," Christensen said. "It also provided us the hardest possible test case for training.

"The age of the hull on *Falls of Clyde* means it is much more pitted than any hull on a Navy ship. Training on a hull like that makes it easier for the divers to use the system on the newer hulls they will typically work on.

"It's definitely a win-win situation," Christensen continued. "*Falls of Clyde* gets a clean and surveyed hull, and we get an excellent training opportunity." □

Mikoliczyk is assigned to Pacific Fleet Public Affairs Office, Pearl Harbor.



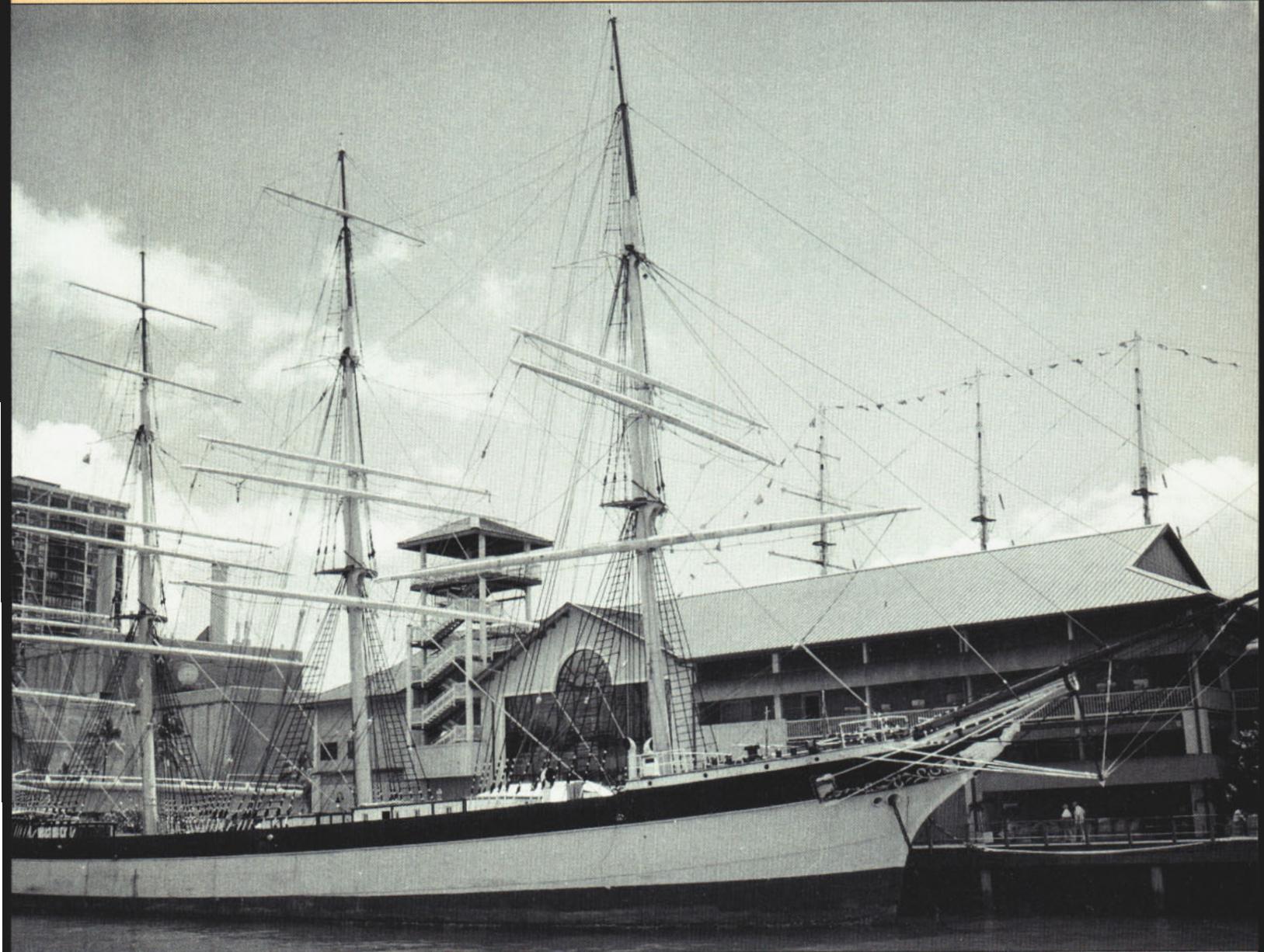
Photo by PH2 Dan Patterson

BM2(SW/DV) Ted Smith, above, gets assistance with an air hose. Pearl Harbor is the first to receive the new ultrasonic equipment. Yokosuka, Japan, and San Diego will also receive the new system.



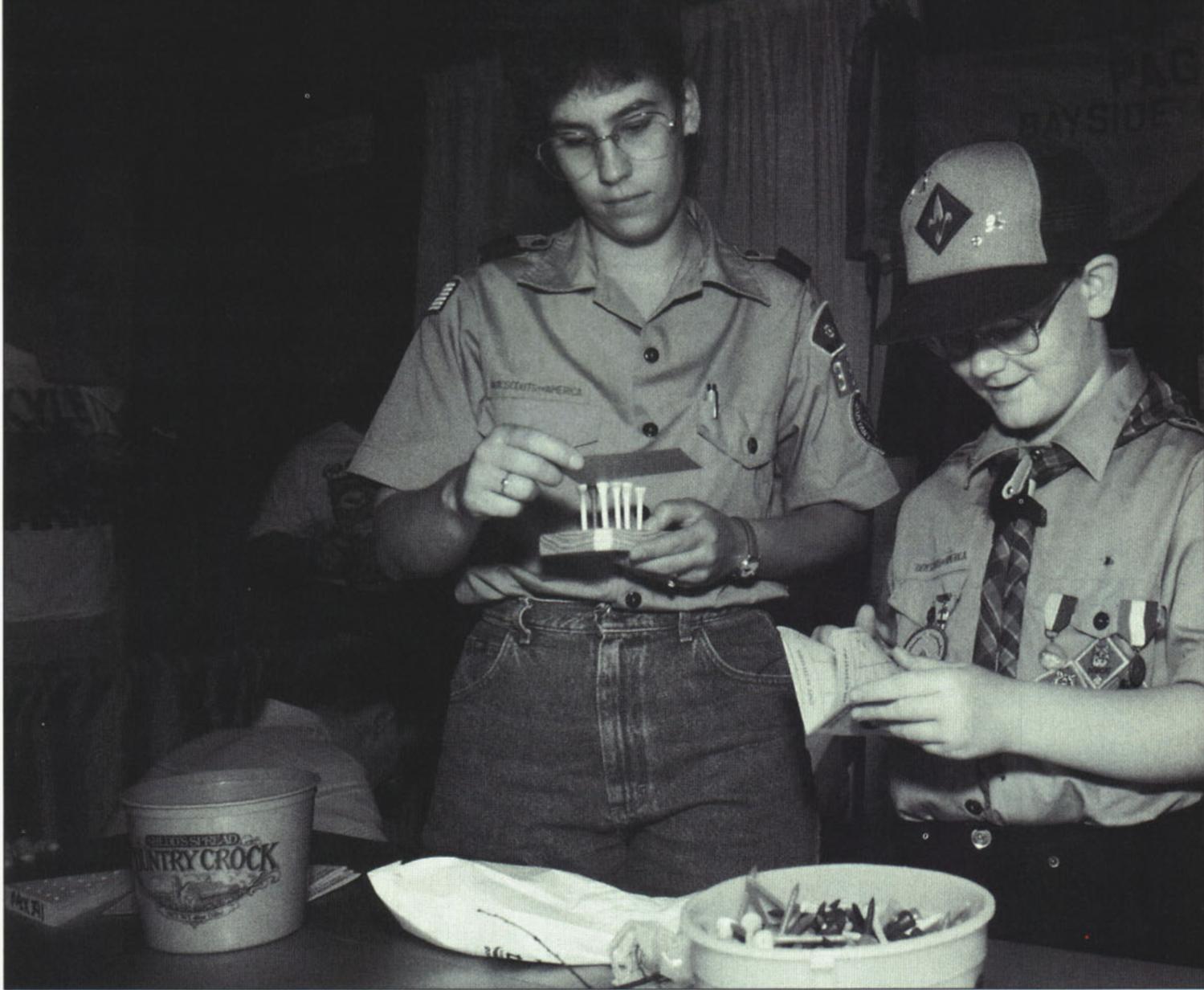
Photo by J03 Lisa A. Mikoliczyk

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On my honor

Story and photos by JO1 Steve Orr

Testing khaki leadership skills

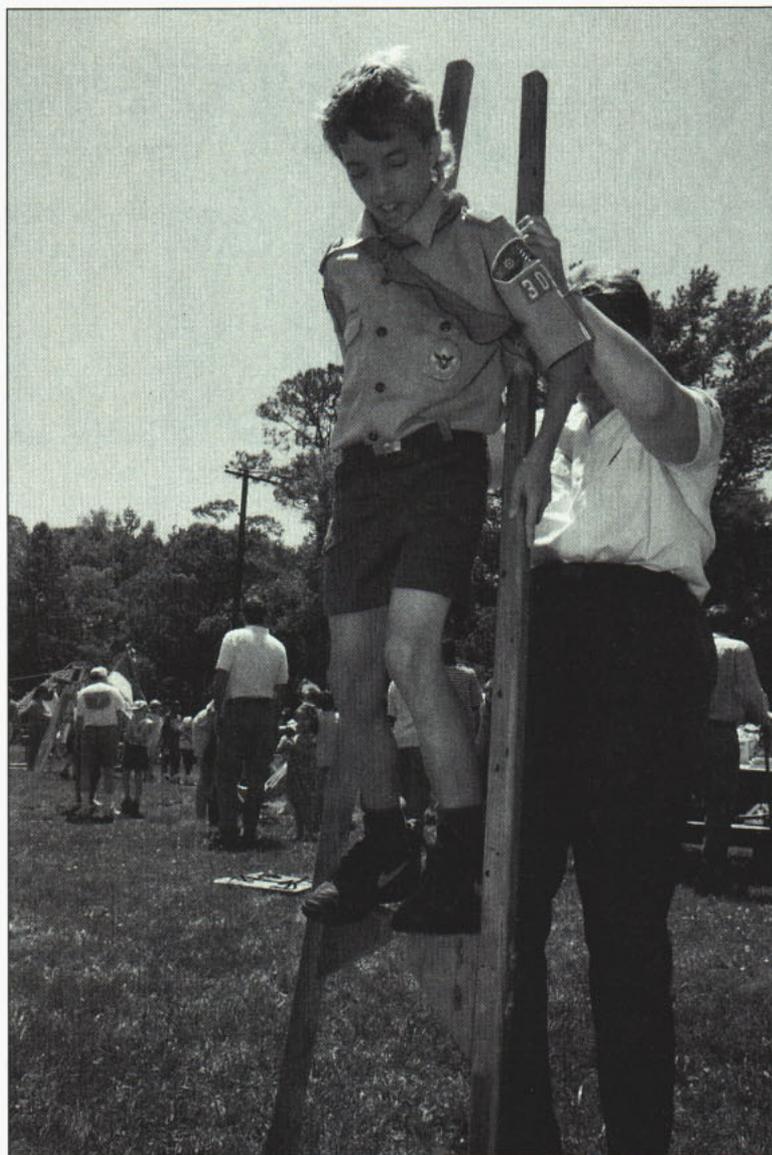
She may be a petty officer 3rd class, but Darlene Silvers also wears a khaki uniform.

When the hull maintenance technician (HT) from Shore Intermediate Maintenance Activity, Naval Amphibious Base Little Creek, Va., puts on her khaki uniform, she becomes a leader — a person others immediately look up to for guidance and approval.

But the khaki Silvers wears is not the familiar shade of beige worn in the work centers of her command. Instead, it is an off-green hue that identifies her as a Cub Scout leader. In her off-duty time, Silvers volunteers as an assistant Webelos leader for Cub Scout Pack 391, Bayside Chapter, Virginia Beach, Va.

"I've always wanted to work with the Scouts," said Silvers, who has no children of her own — yet. "It's a

ALL HANDS



good organization that encourages boys to become better people. I want to be part of their development."

Silvers said she's learned much about leading the Scouts from her Navy supervisor, HTC(SW) Matt White, who also acts as her supervisor in scouting. White has nothing but praise for his protege.

"She's doing very well — she takes her position as Scout leader very seriously," White said. "She studies all of the scouting books to learn everything she can."

Both Silvers and her husband, a former Scout who is also in the Navy, plan to continue their involvement with the scouting program. "We'd like to start our own troop," she said.

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Above left: Although she has no children of her own, HT3 Silvers volunteers her off-duty time to work with the Webelos of Cub Scout Pack 391 in Virginia Beach, Va.

Top right: Walking on stilts was one of many events the Scouts enjoyed at the annual Pinewood Derby.

Right: No competition is too stiff for this Scout as he throws a winning basket.

For now, Silvers is happy with the volunteer work she's doing. "It's a great experience — I've learned much from the kids," she concluded. "It's a fulfillment for me to know that I'm helping the community — and the kids." □

Orr is assigned to NIRA Det. 4, Norfolk.



Navy gives students a **LIFT**

Story by Niki Edwards, photos by Ronald Spearman

“The program gave me the opportunity to have the responsibilities of work and school at the same time.”

This classroom is different than most. Bells don't ring sending hundreds of children into hallways. Instead, forklifts carry pallets of material destined for distant places. And, when students are absent, they lose money.

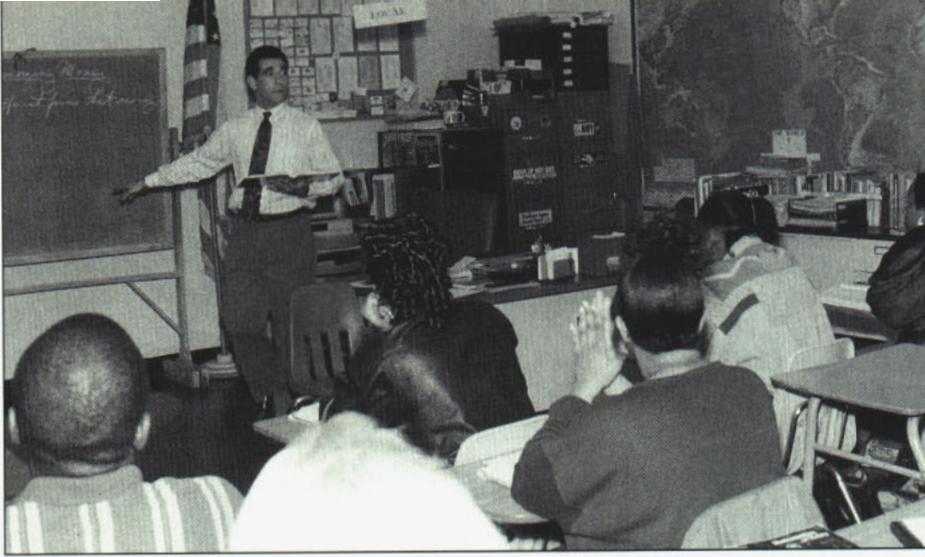
It's called the Warehouse Program, part of Naval Aviation Supply Office (ASO) Philadelphia's effort to prepare students for the work force. The program recently won the Department of Labor LIFT (Labor Investing For Tomorrow) Award.

ASO developed the Warehouse Program in cooperation with the Philadelphia School District. Unlike traditional work study or co-op programs, the Warehouse Program allows high school seniors to spend their entire school year at ASO facilities, working half days and attending classes at an on-site classroom.

Due to economic and social constraints, some students face the difficult choice between employment to meet family financial shortfalls or remaining in school. ASO's program provides an alternative by paying students for their working hours, offering a convenient location and schedule for continuing their aca-

Left: Cathryn Fink gains valuable experience with computers which will give her an edge when she enters the work force.





Below: High school senior Frank Milligan prepares government forms to be shrink wrapped.

Above: Academics take place at on-site classrooms where the students are taught required subjects such as math and English.

demic work and teaching skills necessary to compete in the work force after graduation.

The program began in 1974, with 30 students attending classes and working throughout the warehouse. Since then, 1,105 students have participated. Today, the program includes 60 students from three inner-city high schools who apply for the course through their counselors. The on-site classrooms are staffed by two Philadelphia school district teachers who teach math, English and other required subjects.

Frank Milligan, a student in the program, is glad he became involved. "The program gave me the opportunity to have the responsibilities of work and school at the same time," he said. "It's also helping me get the credits I need for graduation."

The program drop-out rate is less than 5 percent. In the past year, 46 out of 57 students have gone on to further their education. Records show that at least 50 former graduates are now in federal service.

"The program has given me the experience of meeting and working with other people," said Milligan. "That's something that can help me down the road." □

Edwards is a public affairs specialist and Spearman is a photographer at ASO Public Affairs, Philadelphia.



The Navy kicks

BUTTS

Story by Patricia Swift, photos by JO1(SW) Jim Conner

There are no ifs, ands or butts about it. If the Navy has its way, the year 2000 will mark the first year for a smoke-free Navy.

According to LCDR Jacquelyn Finley, health promotion coordinator at the Arlington Annex Branch Medical Clinic, National Navy Medical Center (NNMC), Bethesda, Md., the sign of the times has come — to say “no” to smoking and “yes,” to quitting.

Commands throughout the Navy are lighting up to smoking cessation workshops, the newest way to combat smoking.

“Getting smokers to re-evaluate their lifestyles, change their habits and quit smoking are goals of the smoking cessation workshops,” Finley said.

“Smoking is no longer considered cool. People realize the dangers of smoking and want to quit, but some simply don’t know the best way,” she said. “The workshops give those who want to quit that extra boost.”

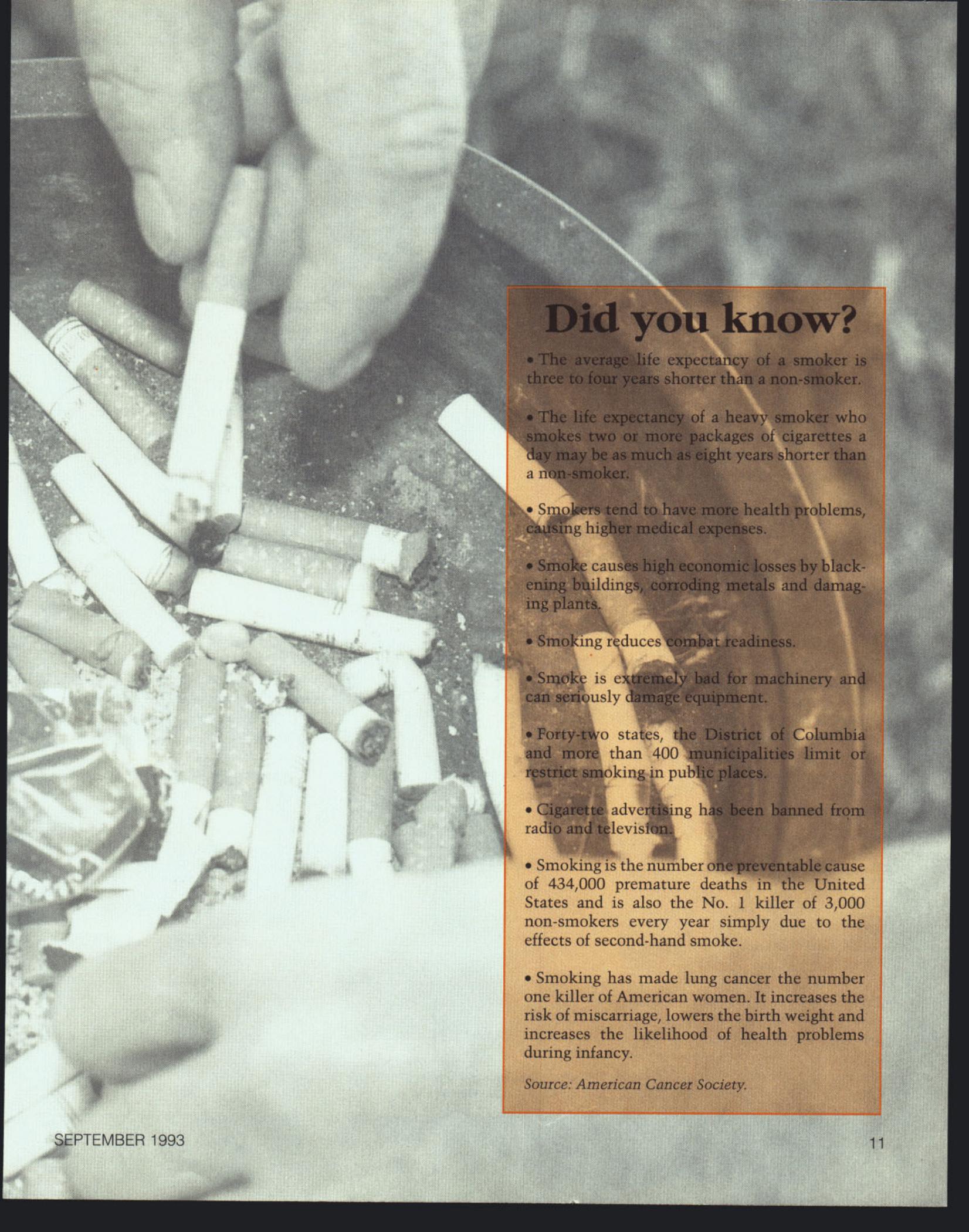
And it’s as easy as that, according to Chief Quartermaster Mike Fortier, astronomical applicator at the U.S. Naval Observatory, Washington, D.C., and successful program participant.

“After 18 years of smoking, I saw a

video by the Heart and Lung Association and it made me think. I realized 20 years down the road, my daughter will be getting married and I want to walk her down the aisle. Also, I want to see my children graduate from school, and because some of my kids are asthmatic it re-emphasized why I should quit,” Fortier said.

According to Finley, smoking is a powerful addiction. During the workshops, smokers are encouraged to quit and non-smokers are encouraged not to start.

The workshop’s success rate ranges from 35 to 40 percent, but that will probably increase as more



Did you know?

- The average life expectancy of a smoker is three to four years shorter than a non-smoker.
- The life expectancy of a heavy smoker who smokes two or more packages of cigarettes a day may be as much as eight years shorter than a non-smoker.
- Smokers tend to have more health problems, causing higher medical expenses.
- Smoke causes high economic losses by blackening buildings, corroding metals and damaging plants.
- Smoking reduces combat readiness.
- Smoke is extremely bad for machinery and can seriously damage equipment.
- Forty-two states, the District of Columbia and more than 400 municipalities limit or restrict smoking in public places.
- Cigarette advertising has been banned from radio and television.
- Smoking is the number one preventable cause of 434,000 premature deaths in the United States and is also the No. 1 killer of 3,000 non-smokers every year simply due to the effects of second-hand smoke.
- Smoking has made lung cancer the number one killer of American women. It increases the risk of miscarriage, lowers the birth weight and increases the likelihood of health problems during infancy.

Source: American Cancer Society.

sailors opt to quit.

"There are numerous types of cessation programs used throughout the fleet," Finley said, "but the one we use involves three facets."

At the first session, smokers are required to fill out a questionnaire regarding their history and why they want to quit. A projection date indicating when they wish to be smoke-free is selected, and information on the various methods of quitting is introduced.

Smokers have the options to use nicotine gum, patches or going cold-turkey, which happens to be the harshest, but most successful method.

By the second session, smokers have been cigarette-free for at least 12 to 24 hours. At this time, any problems stemming from trying to

quit are discussed.

By the third and final session, smokers are completely smoke-free. After going through the cessation program, Fortier contends he feels a lot better and can climb stairs without becoming winded. Since he enjoys cooking, he's back in the kitchen as his food tastes better.

But, "before a smoker can quit, he or she must possess the frame of mind to do it, or else they probably won't quit," Finley said. "No one is saying it's easy, but, smoking is controllable. You can do it — you just have to be ready and committed. Just remember the Chinese saying, 'A journey of 1,000 miles begins with a single step.'" □

Swift and Conner are staff writers for All Hands.

I QUIT BECAUSE:

- My health will improve.
- I'll live longer.
- I'll have more energy.
- I'll save money.
- I'll save time.
- I'll be more attractive to others.
- My smoking won't harm others' health.
- My home will smell and look fresher.
- I'll set a good example.
- I'll . . .

Tips to help smokers quit

- When tempted to reach for a cigarette, think of a negative image about smoking. Select your worst memory connected with the habit — the time you burned a hole in your suit or when you were left completely breathless running for a bus that pulled away. Imagine this experience for 15 seconds whenever the urge occurs.

- Throw out all cigarettes by breaking them in half and wetting them down. Clean all ashtrays in your home, office or car and put them away. Discard matches; hide lighters or give them away.

- Exercise to relieve tension. Climb stairs rather than take the elevator, park cars several blocks from your destination and walk the rest of the way. Practice touching your toes, jog in place and do jumping jacks.



The Navy currently prescribes three brands of nicotine transdermal patches, one of which is Nicoderm.

- Keep your hands and mind busy. Work on a crossword puzzle, knit a sweater, balance your checkbook, fix something around the house or shampoo the dog.

- When the urge to smoke hits, take a deep breath, counting to five. Hold it a second then release it very, very slowly. Taking deep rhythmic breaths is similar to smoking, only you'll inhale clean air, not poisonous gases.

- Cleanse your body of nicotine. Drink liquids — lots of them. Water (6 to 8 glasses a day), herbal teas, fruit juices and caffeine-free soft drinks all fit the bill. Pass up coffee, caffeinated soft drinks and alcohol, as they can increase your urge to smoke.

Source: American Cancer Society.

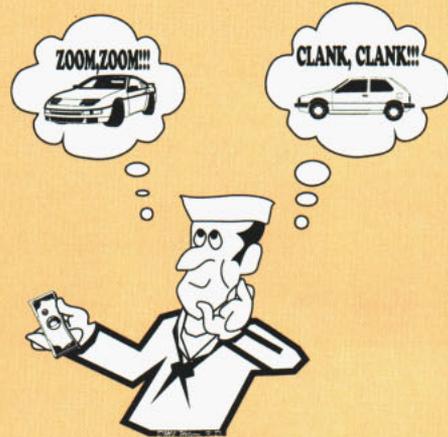
Financing

Can you afford it?

Here's what you might expect your monthly payments to be.
(This is only an example for the sake of illustration and comparison.)

MAKE	COST	%RATE	TIME	MONTHLY/PAYMENT
• '93 Saturn SL	\$9,495	6.4%	3 yrs.	\$291.00
• '93 Ford Mustang GT cnvrt	\$21,288	6.9%	4 yrs.	\$510.00
• '93 Mazda Miata cnvrt	\$15,650	7.4%	5 yrs.	\$314.50
• '91 Ford Escort GT	\$8,488	8.4%	4 yrs.	\$209.00
• '89 Dodge Shadow	\$4,950	7.9%	3 yrs.	\$156.00
• '86 Chevrolet Cavalier	\$1,795	7.9%	3 yrs.	\$57.00

And don't forget: \$10 to \$20 a week for gas
\$300 a year for regular maintenance (more for an older car)
\$800 to \$1200 a year for insurance



Seaman Jones was sinking fast. He searched his mind for a way to stay above water, but a great weight was pulling him ever deeper. It was then he realized his car payment was killing him.

For many, that monthly car payment can be like a weight around the neck, pulling them deeper and deeper into debt. A new car is a great idea, but it may be more of a burden than you thought.

If you're spending more than 20 percent of your monthly budget to finance your car, you're probably in over your head. It's recommended that 6 to 20 percent of your budget go for your car. But that percentage is not just for your monthly car payment. Remember to add insurance, maintenance, repairs, gas and other related costs, then budget yourself accordingly.

One conservative rule of thumb used by command financial specialists is, if you're relatively debt free,

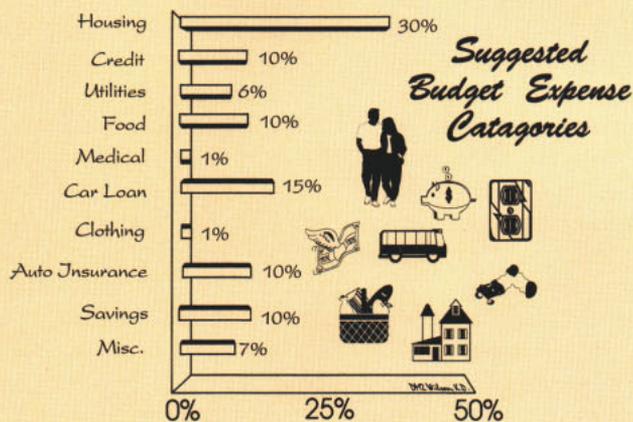
buy a vehicle costing no more than 50 percent of your gross annual income. So before you even begin financing a car, determine what you can afford. Your command financial specialist can help.

Once you know what you can afford, you can begin shopping around for the best loan rate. Dealer interest rates rise sharply for longer

term loans. So take your time to compare thoroughly. The lower rate is not always the best deal.

See how much the car is going to cost you each month, and in the long run. With a little work, you can find a car to fit your needs and your budget. □

Information for this article provided by the Navy Federal Credit Union.



Courtesy of Navy - Marine Corps Relief Society.

Buy the book!

*Where do you get the best deal?
Anywhere if you do your homework*

Story by Joe Bartlett (former car guy)

What's the difference between a good deal and a bad deal on your next car? Just a little bit of time — as long as you remember the three cold hard facts of the car business:

Cold Hard Fact #1 — The dealer will never lose money.

Cold Hard Fact #2 — The dealer will **never** lose money.

Cold Hard Fact #3 — The dealer will **NEVER LOSE MONEY!**

You've probably heard it hundreds of times from friends who drive up in their shiny new car, boasting about how the salesman begged them not to leave; how the manager gave them cash on the side; how the dealer took \$3,000 off the sticker and gave them \$1,000 more than their trade-in was worth; how they get free gas for life; no labor charges for the life of the car; etc... Believe me, after eight years in the car business, I know the only thing that's true is: The dealer made money.

So, just what the heck do you do to make sure you get a fair or "good" deal? Well, here's an idea of the car salesman's dream customer (the one he'll take to the cleaners), and the salesman's nemesis (the one who'll

get a fair price).

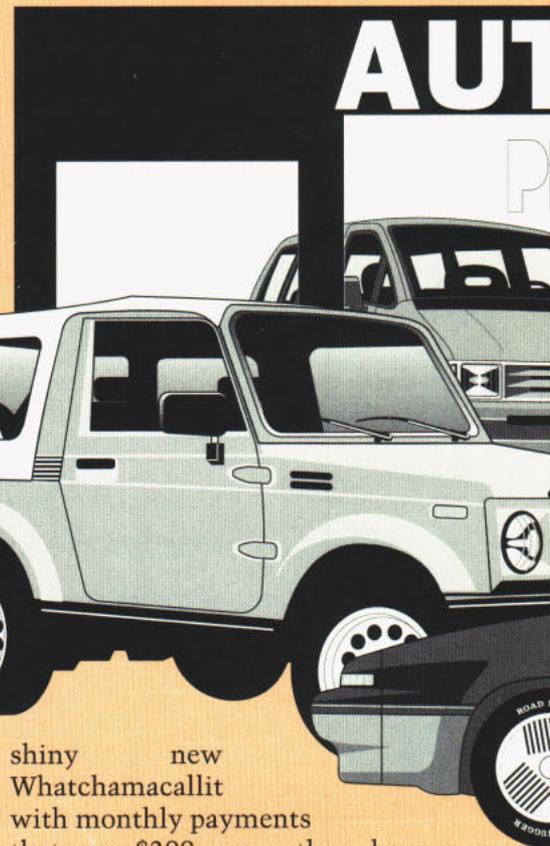
Salesman's Dream: This guy sees the latest commercial, drives down the street to the nearest dealer and walks into the door drooling like a thirsty St. Bernard. He crawls to the nearest salesperson and gruffly demands a test drive. The salesperson drags his victim back to the desk

following the drive and politely asks the question (with a vicious chuckle under his breath), "What will it take to sell you this car today, sir?"

Not to be taken for a fool, the St. Bernard sez, "Hey, I didn't just fall off the turnip truck yesterday. I want big bucks for my 1972 Plymouth Volare outside!"

Not surprised, the salesman asks, "Sir, if I could give you \$1,000 in trade for your Volare, would you buy this car right now?" "Not on your life," Bernard answers. "Get me \$2,500, and I'll think about it." "Gee," the salesman whispers as he takes Bernard's deposit and keys, "I'll have to talk to my manager about this. It'll be a tough fight, but I'll do what I can."

Four hours later, Bernard the customer is Bernard the owner of a



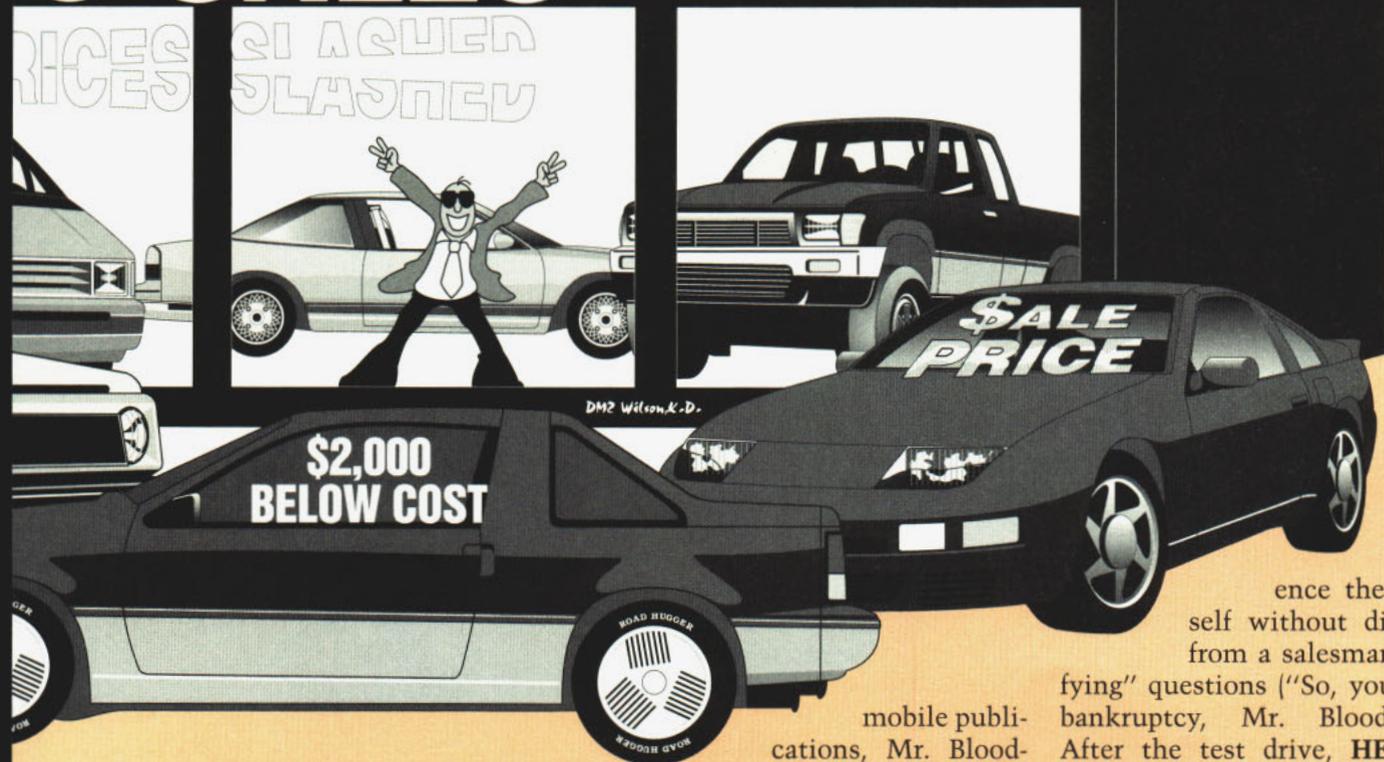
shiny new Whatchamacallit with monthly payments that are \$200 more than he can afford, no more cash because of a required 20 percent down payment he had to borrow, and boasting that he made the dealer lose money because he got \$2,000 for his Volare in trade.

"Yeah, I sure took them to the cleaners," Bernard says as he rubs his empty wallet thoughtfully.

Everyone's met Bernard, or a member of his not-so-immediate family. That \$2,000 trade allowance was easy, since the dealer added \$1,500 markup to the Whatchamacallit's manufacturer's sticker, as well as a complete rust-proofing, paint shield and heralded fabric protection package, totaling



NO SALES



about \$750 (that only cost the dealer about \$50). And don't forget that fancy pin stripe for \$199 (dealer cost, \$25), and the dealer-installed mud flaps with chrome bunny rabbits for \$249 (dealer cost, \$25). All in all, when the deal was done, and Bernard's trade-in was sold for salvage, the dealer made about \$700 OVER LIST PRICE on the guy that "took them to the cleaners."

You don't believe this happens? It happens at every dealer, every day. Why? Because buyers DON'T DO THEIR HOMEWORK!

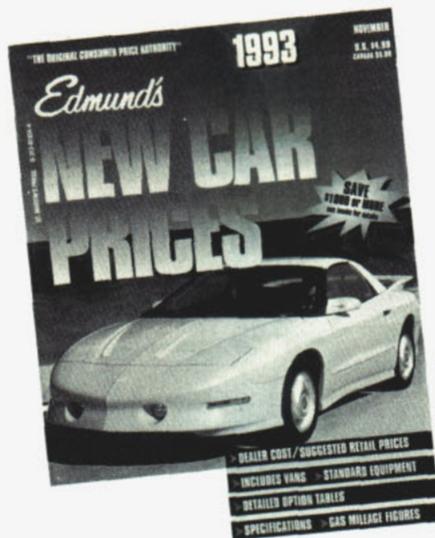
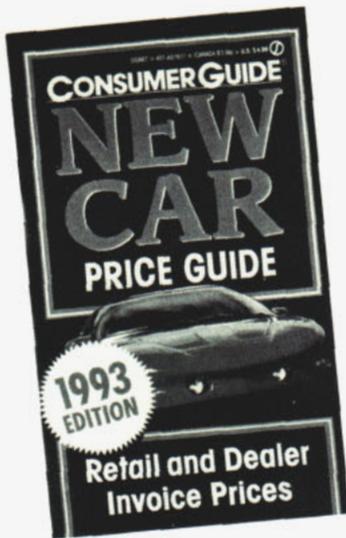
Salesman's Nemesis: After careful analysis of finances, interest rates, and review of the latest auto-

mobile publications, Mr. Bloodhound decides it's time to purchase a new car. He goes to the nearest book store and picks up *Edmund's New Car Cost Guide*. He finds the model he has chosen and costs it out: factory invoice price, freight, air conditioning, etc. He calls his bank and asks what his 1986 Toyota Corolla's average trade-in value is, deducts what he feels it would cost to make the car "lot-ready" for resale (new tires, windshield wipers and a brake job), and uses that as a trade-in value.

After he's done with all the math, Bloodhound visits several dealers and test drives the car he wants, but drives it ALONE, so he can experi-

ence the car himself without distractions from a salesman's "qualifying" questions ("So, you ever file bankruptcy, Mr. Bloodhound?"). After the test drive, **HE LEAVES THE DEALERSHIP**. This is very important. Tell the salesperson you'll call him. If he doesn't like it, so what? It's your money! Even when he insists that his prices are only good for that day (which, of course, is only true until tomorrow), walk out of that showroom! You've got to take the emotions out of buying a car to get a deal.

Once decided on the exact model car and options, Bloodhound calls area dealers on the phone to get a "feel" for how they'll react to his approach. He tells them he is interested in a car, but is shopping around for the best deal. Only two dealers will discuss price on the phone, and,



Left: Edmund's and Consumer's Guide are just two of more than 20 publications that list the factory retail and cost prices on all domestic and import cars and trucks. All are available at any library or book store.

high-cost dealer-installed niceties do nothing but add bargaining room for the salesperson. Face it, there ain't a car out there worth more than its Manufacturer's Suggested Retail Price (MSRP). That's why you HAVE to start at the cost price and bargain for a percentage of profit.

Some cars are given factory allowances that can reduce the cost price. Nearly all domestic cars have a 2- to 3-percent "holdback" hidden in the invoice, a kind of prepaid profit for the dealer. Almost every manufacturer offers year-end and mid-year incentives to dealers on most models, further reducing the cost. All these rebates and incentives can easily be deducted from the cost price you computed using the car cost guide at your library or book store.

If you're going to keep the car more than three years, buy it when the next year's models hit the floor.

of course, they'll have to see his trade-in to have it appraised. He makes appointments at both dealerships.

He meets the first salesman (dealer A) and discusses figures, offering a few percent over dealer cost, less his trade-in's actual value — making sure the salesman understands that dealer B will be given a chance to beat the price.

What has Bloodhound done? He took control of the deal away from the dealer and put it on his own terms. Why? Because he DID HIS HOMEWORK!

Ninety minutes later, Bloodhound walks into dealer B to keep his appointment, and shows them the price at dealer A, and asks if they can beat it. An hour later, Bloodhound the customer is now Bloodhound, the owner of a shiny new Whatchamacallit with payments he can afford, money in his wallet and a satisfied smile on his face as he tells his friends, "Yeah, I'm pretty sure I got a good deal."

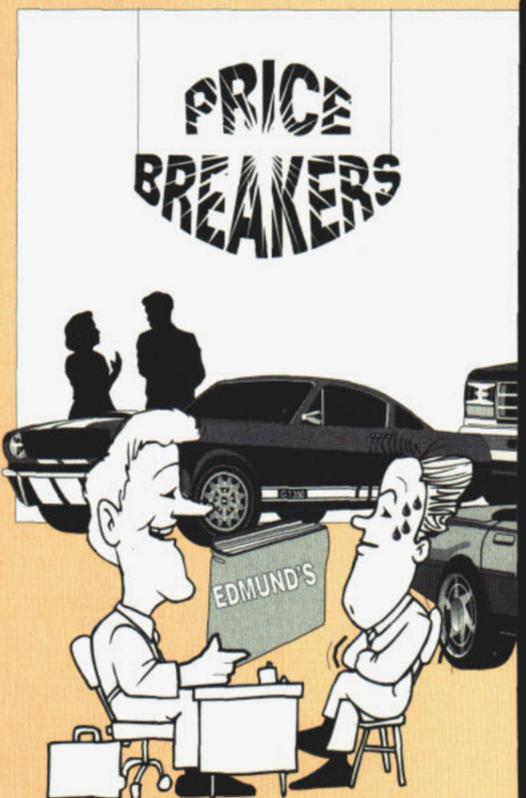
Believe it or not, there aren't many in the Bloodhound family. Take it from a guy who knows; there's a lot more St. Bernards roaming the streets — probably 10 to one. Why? Because not enough of you do your homework. Hey, a car is the second-largest investment people make, next to their home. Isn't it worth a little time and effort to make sure that investment is a smart one?

The key to a good deal is where you start — list price or cost price — and how you start. Not too many dealers are willing to show you a car's invoice, and if they are, it's because there's probably profit packed into the cost, either from the factory or the dealer. The most reliable sources for car cost prices are at your library or local book store.

When you start to deal, if you come off as a professional, you'll normally be treated like one. After all, the car business is a *business*. If you're confident, persistent, and can put up with some runarounds, you'll do fine. You'll get resistance from some dealers because they like to do it the "normal," or "Bernard" way, but eventually you'll find the dealer that treats you like a professional. Just remember, there's plenty of dealers and plenty of cars — and you've got plenty of time!

By starting the deal at the cost price of the car, you avoid all the gimmicks my former colleagues use to make the customer feel he gets a deal when he wants a ridiculous discount or unreasonable trade allowance. Additional dealer mark-ups, protection packages, ambiguous "dealer prep" charges (which are paid for by the factory anyway) and

Bloodhound, the salesman's nemesis, turns on the heat for the best deal. Why? Because he bought the book and DID HIS HOMEWORK!



ALL HANDS

It ain't over yet!

Another story by Joe Bartlett (former car guy)

That's when the most incentives are available to reduce the cost. Both the dealer and the factory are sweating out those old models sitting on the lot and building up a floor plan interest bill. If you're going to keep the car just a couple of years, then the best time to buy is when you can afford it. Winter, spring, summer or fall, there's no magic formula for the timing of a great deal. When in doubt, refer to Cold Hard Fact 1.

A final word. **DO YOUR HOMEWORK** and **STAY IN CONTROL** of the deal, working from the cost up, not the list price down. If you follow these two steps, Cold Hard Facts 1, 2 and 3 won't be quite as cold or hard, because you'll know just how little the dealer made on your car, and you can tell your friends and relatives, "Yeah, I'm pretty sure I got a good deal."

By the way, don't tell them Joe sent you. □

Bartlett, the NIRA ADP systems manager, was formerly general manager of a Milwaukee-area dealership.

Car dealing doesn't stop at the sale. When you sign the deal, you're usually shuffled off into another office in the dealership — the business office, or finance and insurance office. **BEWARE!** When in doubt, refer to Cold Hard Fact 1: The dealer will never lose money.

A dealership is made up of five to seven profit centers: New Cars, Used Cars, Service, Parts, Body Shop and the ever-popular Business Office. The business office has three to seven profit areas: financing, insurance, extended warranties, "protection packages," alarm systems, and other assorted items the salesperson didn't bring up that could add anywhere from \$10 to \$100 to your monthly payment. In fact, even with competition in the new car market being so stiff, the business office still averages between \$300 and \$700 profit per deal for the dealership!

Financing: Let's face it, interest rates are the lowest they've been since John the Baptist was a seaman recruit. In most cases, it's more convenient to finance through the dealer because of factory incentives. If you did your homework, and know what the going rates are, it may be best to let the dealer handle the financing. Who cares if they get a kickback as long as your rate is low! Plus, they're usually faster than banks, so don't say "no" right away until you find out the figures.

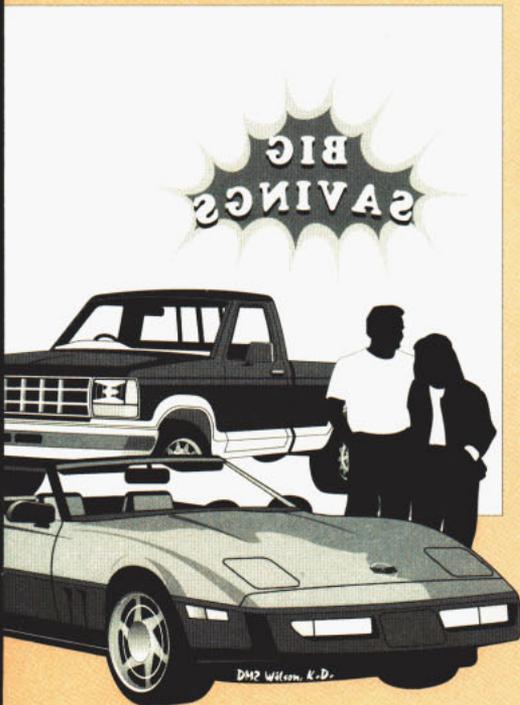
Credit insurance: Is it worth another \$15 to \$35 per month for that "peace of mind" that the loan will be paid in the event of your death or disability? Keep one thing in mind, if your enlistment will last the length of the loan, you're not going to lose income if disabled, so you don't need disability insurance. In fact, in some states, it's illegal to sell active-duty military

disability insurance! Credit life insurance? Hey, I'm not going to pay your car off for you if you die. If you don't care what happens, don't get it. If you've got a family that needs the car after you're gone, get it — but check out what term life insurance would cost for the same coverage, just to be sure you get the best deal.

Warranties: Think about this: warranty prices are set so the warranty company can make a decent profit to stay in business. Probably 80 percent of the warranty companies I used to sell for are **NO LONGER IN BUSINESS!** Where does that leave you? About \$400 to \$900 poorer and still paying for repairs. If you believe in extended warranties, stick with the factory plans, not Bob's Warranty Company. The factory plan will be the best bet, but not the cheapest. And keep in mind that **everything** is negotiable, regardless of what the finance guy says. I averaged between \$200 and \$400 profit on every extended warranty, and I was below the average for the business!

"Protection" packages: One of the largest profit makers in the biz. Rustproofing, paint shield and fabric guard mean lots of moolah for the dealer's bank account. Hey, most cars come with a three- or five-year corrosion warranty standard. If you're going to keep the car longer, then rustproof it somewhere where it's cheaper. This stuff only costs the dealer between \$50 and \$80 for the entire package. Offer him \$100 and see what happens. Then leave before he gets up off the floor and get it done somewhere else.

DO YOUR HOMEWORK: Use your judgment and remember, the dealer's depending on this department to make up for the low profit he's making on the car itself. Get the picture? □



Insurance



Better safe than sorry

One of the worst situations you can find yourself in is an auto accident. If you're lucky, no one will be hurt, but the damage must still be repaired. But who has hundreds (possibly even thousands) of dollars to shell out at one time? That's where your insurance premiums come in.

Not only is insurance a good idea, but some type of

insurance is mandatory in most states.

Auto insurance is a method of pooling the risks of many drivers so that no one individual has to bear the entire cost of an accident. Accident claims are paid from the combined premiums of all people in the pool.

When you buy an auto insurance policy, you are actually buying a package of individual coverages. Each coverage protects you against different kinds of losses.

Once you understand the various coverages, you can decide which ones to include in your package. You can also determine the limits of the coverage you'll need.

***Bodily Injury Liability** pays medical costs, loss of income and compensation for pain and suffering of others injured in an accident for which you are responsible. It also pays for legal defense costs if you are at fault and your car is involved in an accident resulting in injury or death.

***Property Damage Liability** pays claims against you and your legal defense costs if your car damages another person's vehicle or property.

****Medical Payment Coverage** pays for necessary doctor, hospital and funeral expenses for you and your passengers injured in an accident, regardless of who is at fault. Payments are usually limited to two or three years after the accident.

****Uninsured/Underinsured Motorist Protection** pays for the cost of injuries or death sustained by you or your passengers in an accident caused by an uninsured or hit-and-run motorist. It also covers family members even as pedestrians. **Uninsured Motorist Protection** pays when you are injured as a result of the negligence of someone whose liability insurance is not enough to cover all your damages. The definitions of an uninsured motorist varies significantly from state to state.

****Collision** pays for the damage to your car caused by a collision or rollover.

****Comprehensive Physical Damage Coverage** pays for damage to your auto resulting from theft, fire, vandalism, flooding, hail or other perils (but not damage by collision or overturning).

Different insurance companies may assess the exact same group differently. An insurance company sets rates partly on its own claims loss experience and partly on the experience of the entire auto insurance industry. Some companies have far better experience insuring a certain type of driver than the industry overall. That means you can save money by shopping around. □

* Mandatory in most states

**Optional in states without no-fault insurance

**Frequently required if you have a car loan

Information for this article provided by United Service Automobile Association.

SEPTEMBER 1993

How Rates Are Determined

Insurance companies try to distribute costs as fairly as possible, by grouping similar risks and charging each group premiums appropriate for its risk of loss.

Here are some of the factors that will influence your auto insurance premiums.

Sex — If you're a young man, you will generally pay more than a young woman. Statistically, young men are involved in more accidents than young women drivers, and they have three times as many fatal accidents.

Age — Your age can also place you in a more expensive grouping. Drivers less than 25 years old tend to have more accidents than older drivers. As a result, a 17-year-old single male may pay three times as much for insurance as a 25-year-old single male. Some companies offer discounts to those between 50 and 65 years of age, since this group has lower accident rates overall.

Marital status — Statistics show that, as a group, young, married drivers have fewer accidents than young, single drivers. Therefore, young, married drivers usually pay lower premiums.

Driving record — Your driving record is crucial in determining the premiums you pay. Extensive studies show that drivers who have been in an at-fault accident in the past three years are significantly more likely to have another accident than drivers who haven't had an at-fault accident. Similar data applies to moving-traffic violations. Because of this, people with at-fault accidents or traffic convictions on their record usually pay more for their insurance — usually for three years following an incident.

Rate Comparisons



Age Sex	under 20	21 - 24	25 - 29	30 or older
	Male Female	Male Female	Male Female	Male Female
Rate	\$1,993 \$1,435	\$1,404 \$909	\$816 \$723	\$723 \$723

The above rates are examples only. They are based on age and sex criteria shown and for drivers with a clean driving record, living in a medium-sized metropolitan area. The annual premium is for minimum limits of liability only (bodily injury and property damage).



Long Beach

flag man keeps the faith

Story by JO1 Mike Perron, photo by LCDR Steve Chesser

To sailors and their families at the Long Beach Naval Station, he's a welcome sight. When Joe Szabo shows up, good things happen.

Szabo is "the flag man." He earned the nickname by assembling dozens of U.S. flags, large and small, and setting them up pierside to greet Long Beach-based ships returning from deployment. It's become almost a full-time job for the 67-year-old retiree, and his wife, Audrey, who now support everything from retirements and changes of command to homecomings.

"I started out setting my flags up at intersections around town during *Desert Storm*," he said. Soon he was setting up the flags outside the

Joe Szabo arranges his flags to welcome home USS Paul F. Foster (DD 964). Szabo said he and his wife Audrey haven't gone camping or fishing since he became the flag man more than two years ago.

naval station's main gate, then was invited to set up his flags pierside for USS *Missouri's* (BB 63) homecoming. Szabo has been on hand for almost

every homecoming since, bringing his flags and giving away small toys and trinkets to the kids on hand.

Szabo uses an old recreational vehicle to truck the 30 flags, mounted in cement-weighted cans, from place to place.

According to Szabo, the cost of the flags, toys and trinkets has been no problem. "I've never bought a flag in a store — I get them all at swap meets," the World War II Navy seaman 1st class said. Toys come from leftover stock at a friend's warehouse. Such small items make a big difference at the homecomings.

Though *Desert Storm* may be history, sailors still deploy, leaving families and friends behind. TV cameras and newspaper reporters are seldom around these days, but Szabo is still there as keeper of the faith, and a reminder that people still care. □



Chesser and Perron are assigned to public affairs office, Naval Surface Group, Long Beach, Calif.



Hot air

The Navy's balloon team goes hunting

Story and photos by PH2 David Tucker

As the hare reaches its destination, the hounds close in for the kill. Some hounds miss their mark and fly past the hare, while others aren't as close as they thought.

But, the U.S. Navy's "hound" is hot on the trail of the "hare" as it closes in and drops altitude. "Watch

yourself!" shouts the pilot of the hare. "I need a little room to throw the streamer over the target." The pilot, LCDR Dana Place, gives the streamer a good toss, but as it falls hundreds of feet toward the target below, he sees it will not hit the mark. The Navy balloon will not win the "Hare and Hound Balloon



Race" today, but there will be other days and other races.

Far below, the rest of the team races across the Maryland countryside in a chase vehicle trying to catch up with the balloon. The team doesn't know where the balloon will go, only that it will eventually come down, and they had better be close by to meet it.

As the balloon floats gently downward, Place looks for a level spot to land. On the ground, the chase team hurries to meet the balloon.

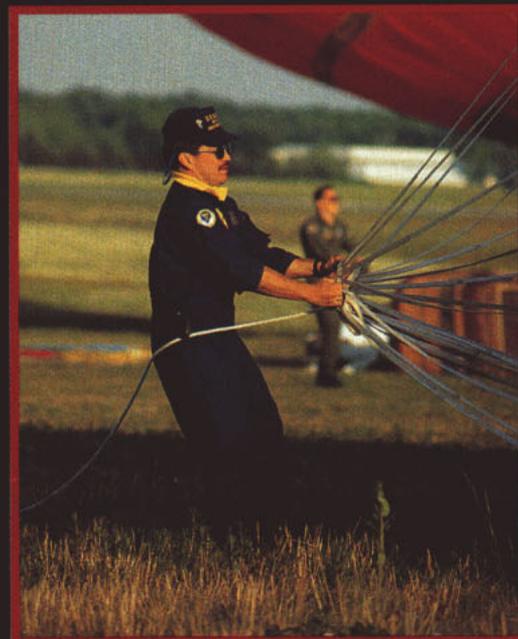
Once on the ground, the giant blue and gold balloon slowly begins to crumble as Place sees the white chase truck come over a hill. He knows the truck well. He and his team will cram themselves and the

Right: The maximum altitude of a hot air balloon is approximately 15,000 feet, but the normal altitude is between 3,000 and 4,000 feet.

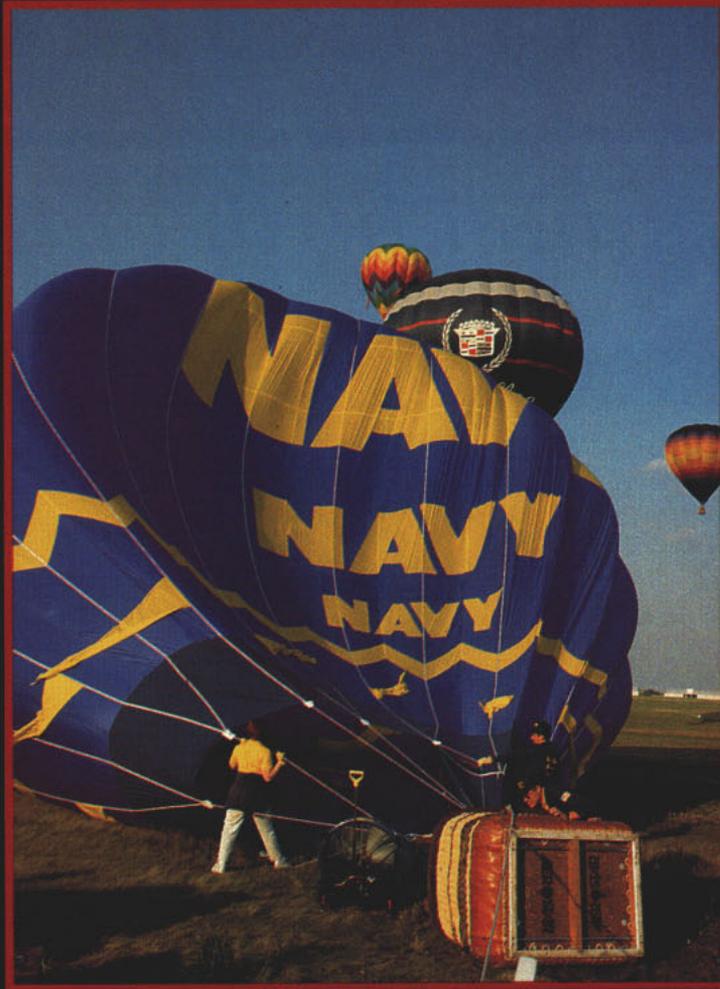
giant balloon into it, traveling the country showing off the Navy colors at air shows and county fairs.

The crew greets the pilot with smiles. "Let's load her up," says Chief Aviation Boatswain's Mate Aircraft Handling Don Berry. "Another one here tomorrow, then on to Paxtuxent River, [Md.], and the day after that we'll be in Rhode Island."

Tucker is assigned to Naval Imaging Command, Washington, D.C.

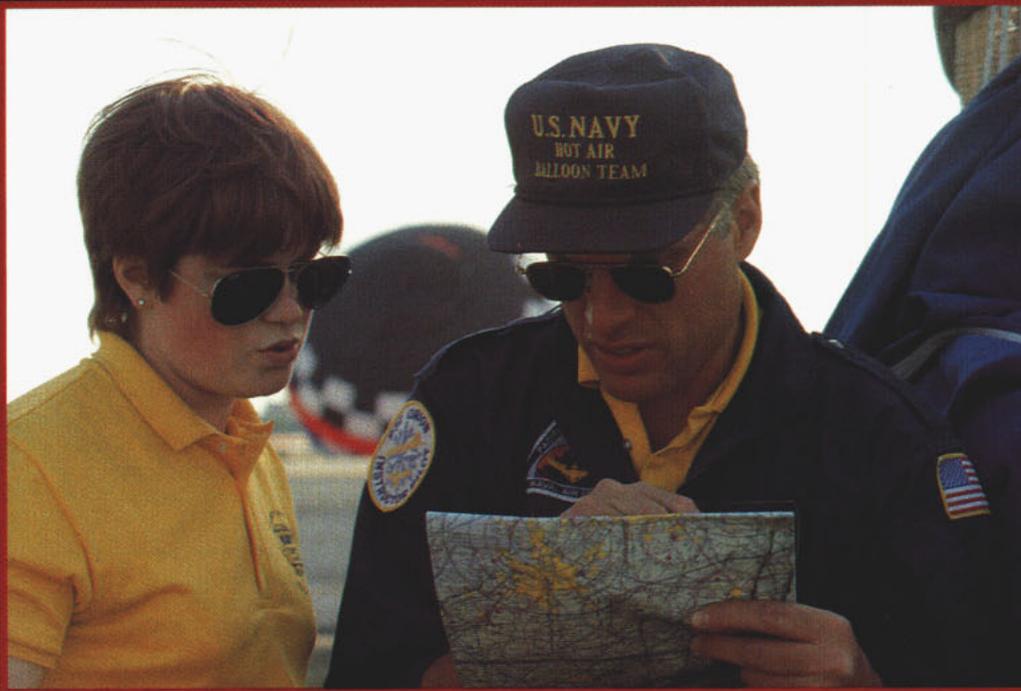


Left: The propane burner puts out 20 million BTUs of heat to lift the 77,000-cubic-foot balloon. The balloon is made of nylon and dacron and the basket is made of rattan and leather.



Above: It takes only 10 hours of instruction to become a private hot air balloon pilot, and 35 hours for a commercial pilot.

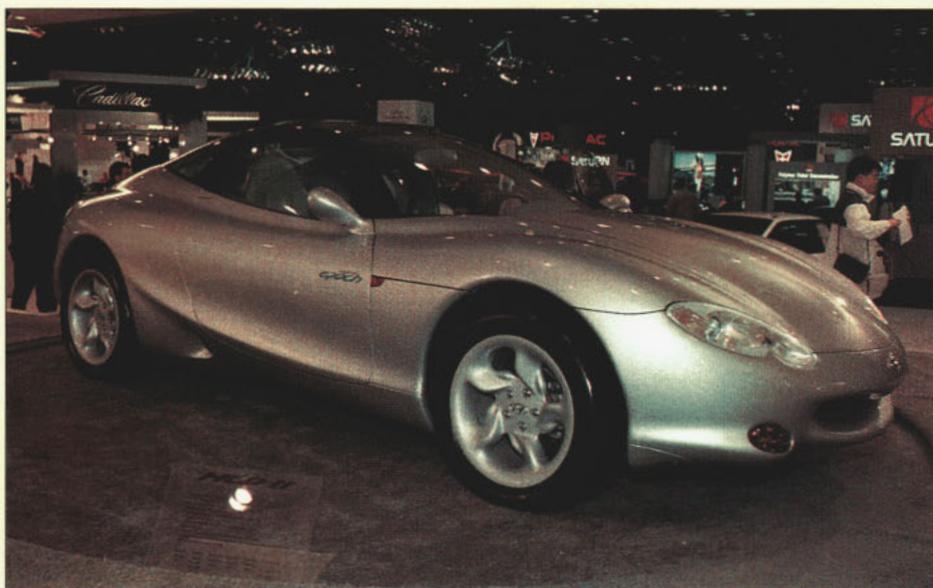
Left: Pilot LCDR Dana Place and crew member Karen Donahower chart possible landing sites. The only way to steer the balloon is by raising or lowering the altitude to take advantage of wind currents.



Bold concepts

The annual birth of the new cars

Story by JO2 Paul Taylor, photos by PH1(AW) Joseph Dorey



Each year the automotive industry reinvents itself. When the new year's models reach the market, all will be different from those of the previous year. In some models the differences will be barely noticeable, but in others the differences require a complete redesign of the car.

Those redesigned cars require a prototype, or concept car, to ensure they can be produced. Once the concept car is built, it is then shown to auto show audiences where car makers gauge the viewers' reactions.

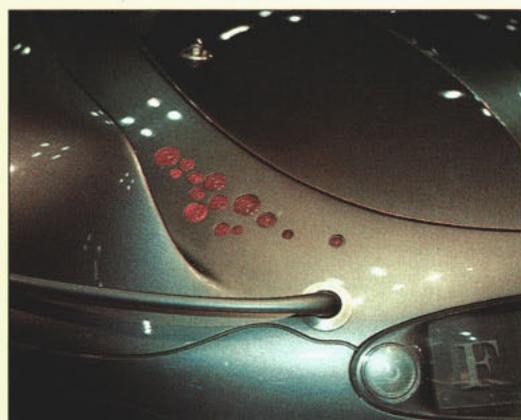
In celebration of the Ford Mustang's 30th anniversary, Ford decided to completely redesign the car for 1994. The result was a concept car, called the Mustang Mach III, which Ford has been showing to potential buyers at auto shows.

Hyundai, for instance, introduced a concept for an inexpensive, high performance sports car more than a year ago called the HCD-I. With a price tag under \$15,000, audiences responded enthusiastically. However, there were concerns about the car's extremely tight fit. This year



Top: The Hyundai HCD-II Epoch will cost around \$15,000 and will feature a 16-valve, dual overhead cam, 2.0 liter four cylinder engine that delivers 150 horsepower. Other features include traction-control, all disc anti-lock brakes and P245/45ZR17 tires.

Left: At press time, Dodge was not sure if the Viper GTS Coupe version of their Viper RT/10 would go into production, but they were far from ruling it out.



Top: The Chevy Highlander features a number of extras, including a VCR and television in the back seat.

Left and above: In addition to its unusual art-deco styling, including an unorthodox taillight configuration, the Ford Focus features an interior of mostly wood and hand-tooled saddle leather.

NEW YORK
INTERNATIONAL
AUTOMOBILE SHOW



1993

NYAUTO SHOW

Hyundai introduced a newer, roomier version of the car called HCD-II, and expects to have a variation of that car on the market no later than the 1997 model year.

Other concept cars are produced by companies that just haven't decided what they want to do with them. The Ford Focus is a good example. Co-produced with Italy's Ghia Motor Company, the Focus could be ready for production as early as 1995, but its art-deco design is unlike any car on the market today. Ford representatives at the 1993 New York International Auto Show wouldn't commit to when, or if, the Focus will go into production, but said if it did, only a limited number would be produced.

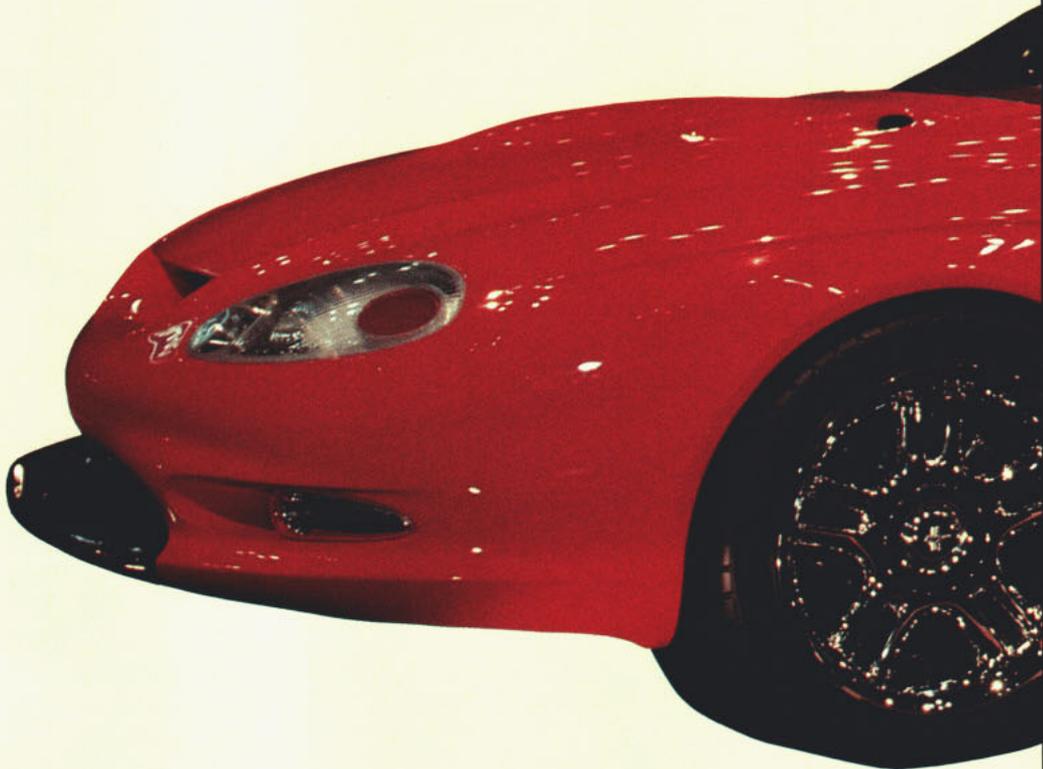
Many concept cars are never intended for production. Their sole purpose is to test audience reactions to certain design details and options. At the New York auto show, Chevrolet displayed a pickup/sport utility vehicle hybrid called Highlander. According to the Chevrolet representatives at the show, the auto maker has no intention of mass producing Highlander — with all the extras, the vehicle would cost nearly \$70,000.

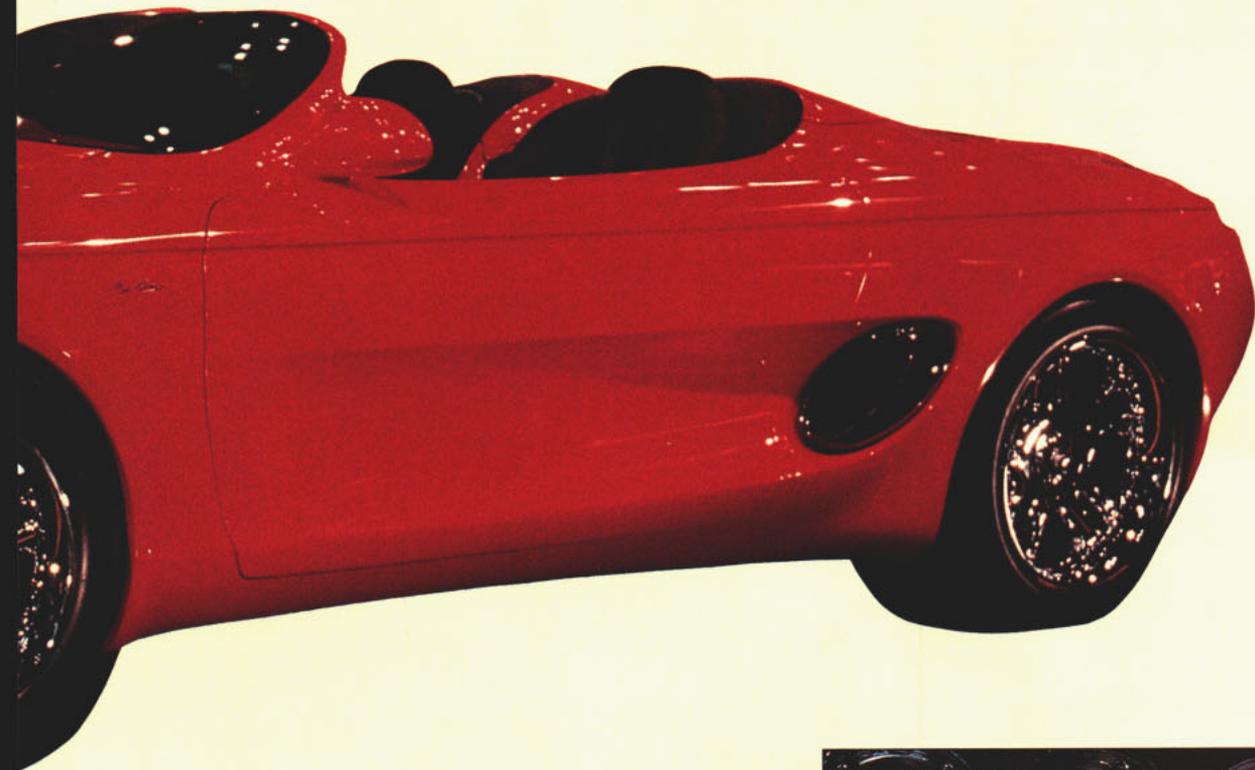
Auto makers spend millions getting to the concept car stage, but that can't even begin to compare to the millions they would lose if they produce a car that nobody buys. Anybody remember the Edsel? □

Taylor is a staff writer and Dorey is a photojournalist for All Hands.

Opposite page top and center: While the production model of the Mustang Mach III will feature a much tamer engine, the concept car is powered by a 32-valve, supercharged, intercooled, 4.6 liter V-8 that delivers 450 "back in your seat" horses.

Bottom right and far right: From the "never intended for production" file, the Ford Jukebox is a chop-top, low-riding Ranger pickup with a bed filled by a 2,500 watt Alpine stereo amplifier system and eight JBL studio speakers.





The gunner's



a ringer

Sailors donate toys to kids



Story by SM1(SW) Michael Roberts,
photos by JO1 Steve Orr

Gunner's Mate (Guns) 1st Class Larry Arndt considers himself a lucky guy, with a "magic touch" and accurate eye. At fairgrounds, when Arndt throws darts or aims an air rifle at a target, he always hits the

During the past year, Arndt and crew have contributed a truckload of toys and clothes to a community shelter in Hazard, Ky.; sent soft rag dolls to a nursing home in Denton, Md.; and donated toys to a church in Chesapeake, Va., for a charity bazaar. They also donated four dozen stuffed animals to a church at Thanksgiving and sent toys to needy children in Georgia.

mark. When he drops coins in vending machines and maneuvers levers to pick up prizes, he usually wins.

At one time, the bachelor's living room had dolls and stuffed animals on every chair, tabletop and rug. His growing pile of prizes became a way to serve his community.

One of Arndt's shipmates, Aircrew Survival Equipmentman 1st Class Melanie Burkett, had a closet shelf full of stuffed toys that relatives had lavished on her young daughter.

The timing was just right when Burkett and Arndt jokingly mentioned their surplus of toys to Signalman 1st Class (SW) Michael Roberts. Roberts had just received a call asking for a donation to buy toys for

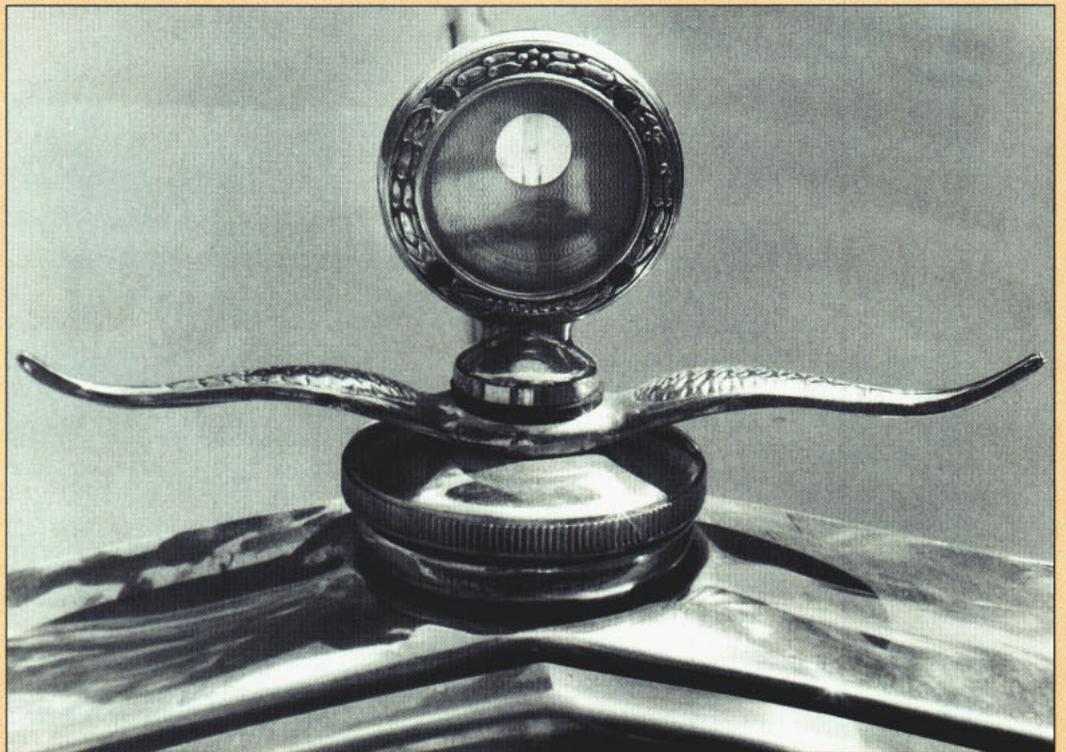
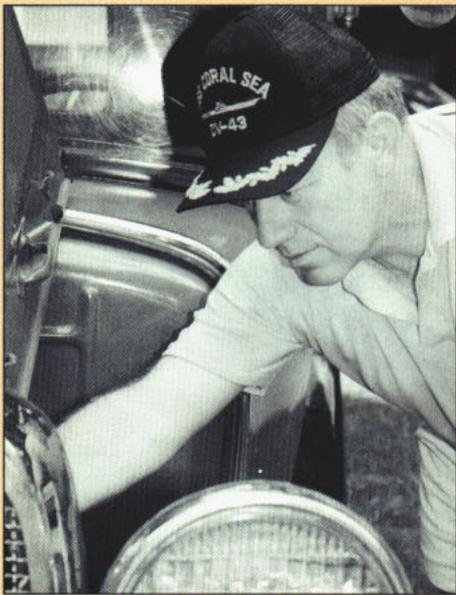
a group of needy children in Newport News, Va. He had 36 stuffed animals, delivered to the children in a homeless shelter. That was the beginning of the Community Toy Bank and Roberts' role as "channeling agent."

Arndt also gives stuffed items to small children when they move into his apartment complex. "It gives the children something new to play with and helps ease the parents' problems on moving day," said Arndt.

These sailors know they can't serve all of the needs of the Hampton Roads area, but they can make a difference. □

Roberts is assigned to NAS Norfolk, Orr is assigned to NIRA Det. 4, Norfolk.





Molly and me

Model A enthusiast restores antique cars

Story and photos by JO2 Coleen M. Sallot

It's said that every accomplishment in life comes from a humble beginning. For Model A restorer CDR Robert S. Hunter, nothing could be more true.

Hunter, the executive officer of Fleet Surveillance Support Command, Chesapeake, Va., began rebuilding Model As in 1978. Hunter spent several years of painstaking work, transforming an old bullet-riddled, rusted heap he found on a Texas millionaire's estate into Molly, a fully-restored and operational 1930 Model A Ford coupe.

Restoring an antique car isn't very hard or expensive according to Hunter. In fact, he points out, it can be cheaper than many other hobbies, like hunting or fishing.

"There's a misconception that you have to be well off to own an antique car," explained Hunter. "Restoration is really inexpensive because you can spread it out over time. You decide when you want to spend your money and when you don't."

When you ask the Pennsylvania native about Molly, a smile quickly transforms his face. His sandy silver-streaked hair and his bright blue-gray eyes seem brighter, and his long face becomes youthful.

"I almost sold Molly when I moved to [the] Tidewater [area]," admits Hunter. "I didn't think I had enough time or interest between deployments to finish the restoration. Then a prospective buyer told



me there was a Model A club in town."

Hunter and his family attended their first meeting and "We've been members ever since," he said.

Model As are a family affair for Hunter and his wife, Christine. Both are actively involved in the Model A club, where Hunter has served in many positions, including vice president and president. Christine has been editor of the club's monthly magazine, *The Grease Rag*, for 10 years.

"I went to that first meeting just to be with him," said Christine. "I found I really enjoyed the cars, and Molly is my favorite model. It's nice to share something that you both are so fond of. This is something that

will probably be part of our lives forever."

Hunter is in the process of restoring a 1929, two-door Model A. When he retires next year, the naval aviator hopes to finish the project and move on to restore other Model As. He says he doubts that he will restore antique cars as a business, but someday wants to restore a 1959, 1960 or 1961 Corvette, his ultimate dream car. □

Sallot is assigned to Fleet Surveillance Command, Chesapeake, Va.

Bidding their cars goodbye

*Norfolk MWR test-drives an innovative program
that's a chip off the old (auction) block*

Story and photos by JO1 Steve Orr

As it sat in one corner of the lot, the Honda Accord looked almost out of place. It wasn't the flashiest car awaiting auction. The five-speed hatchback wasn't the newest, nor the most sporty looking, either. It was, however, relatively intact. While other cars sported a smashed fender here, a missing hose there, the Accord still had its engine, its radio and speakers — it even had an air conditioner, although the compressor was behind the back seat.

The Accord wasn't abandoned in

“Bidders have to buy the car as is. . . . All that's needed to drive many of these cars is a key and a battery.”

the traditional sense — its last master was a sailor who separated from the service and told the lot owners that he just didn't want it anymore.

The light-blue Accord, along with the other cars on the lot in front of Naval Station Norfolk's Fleet Recreation Park, would soon take center stage, however briefly, as part of a new program run by Morale, Welfare and Recreation (MWR).

In the past, auctions used to be coordinated by the Defense Reutilization and Marketing Office. Now, the recreation office runs the impound lot, and all vehicle auc-



Below left: STG3 Adrian Neuhaus checks under the hood of a Honda Accord, giving the car a thorough once-over.

Below right: Military members inspect cars on the lot. The vehicles, which are legally declared abandoned, are auctioned to the highest bidder, with the proceeds going to support recreation programs.

Right: The auctioneer takes bids during the MWR auto auction. The cars range in price from \$40 to \$900.

tions are coordinated by MWR.

"This is a demonstration project, approved by Congress," said Richard Carlsen, recreation director. "Naval Station Norfolk is a test site. Auctions are scheduled about every six to eight weeks, and we usually sell every vehicle."

Three days before the auction, the general public is invited to view the vehicles on the block. Sailors, spouses, used car dealers and junk yard owners kick tires, check fluid levels and otherwise poke and prod each car.

While looking at the Accord, Aviation Structural Mechanic (Hydraulics) Airman Ken Hall expressed concern to a friend that he may be



outbid on the vehicle.

"Bidders have to buy the car as is," said Carlsen. "We put up the hoods so anyone can look at the cars in the three days before the auction."

"All that's needed to drive off many of these cars is a key and a battery," said Chief Quartermaster (SS) Andy Davidson, an old hand at auto auctions. "Half the cars out here will go for less than \$500. It's a good deal for junior sailors."

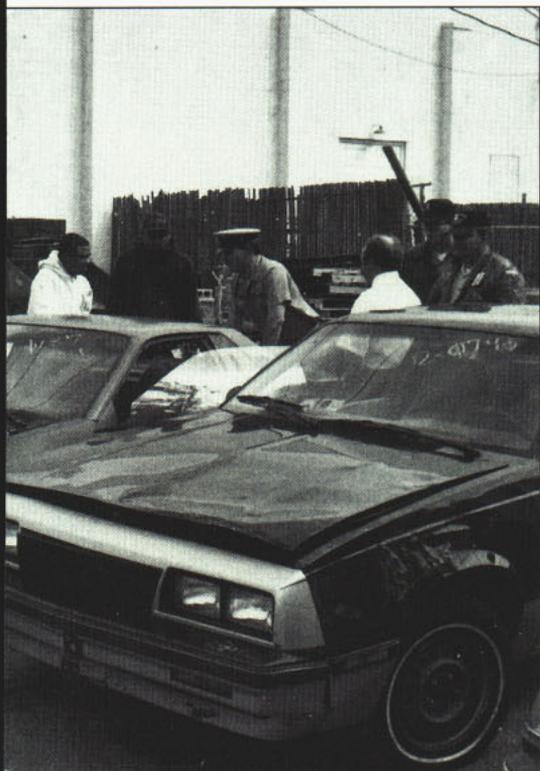
Cars sold at the auction go for \$40 to \$900, Carlsen said, with the average selling price around \$350. "At the very first auction we held, one sailor spent \$25 for a Volkswagen Rabbit," related Carlsen. "We had a key for the car. The sailor put it in and got the Rabbit started. It didn't have tags, so he couldn't take his new car outside of the gate. He drove that Rabbit around and around the impound lot like it was a dirt track. It was the funniest thing we ever

saw. The guy spent \$25 and got a car that ran."

The auction is held in the classic style, as an auctioneer delivers his patter in a familiar, machine-gun barrage. "I've got 125, who's gonna give me 150, 150, 150, I've got 150, who's gonna give me 200. . .?" Bidding on the Accord is over in just two minutes. The final bid is \$725. Machinist's Mate 1st Class Emmanuel Ulanday will be the light-blue hatchback's new owner.

"I intend to use the Accord as my work car," he said as he appraised his new purchase. "It needs a little work, and I have to get a new key made. But, I looked at every single car on the lot, and this is the one I liked best." □

Orr is assigned to NIRA Det. 4, Norfolk.



Be careful out there



There are a number of safety concerns for drivers on today's roads and highways. Since it has probably been a while since you took a driver's education course or attended a vehicle safety lecture, it's a good idea to refresh yourself on vehicle safety. Here are just a few automobile safety tips consumers should be aware of.

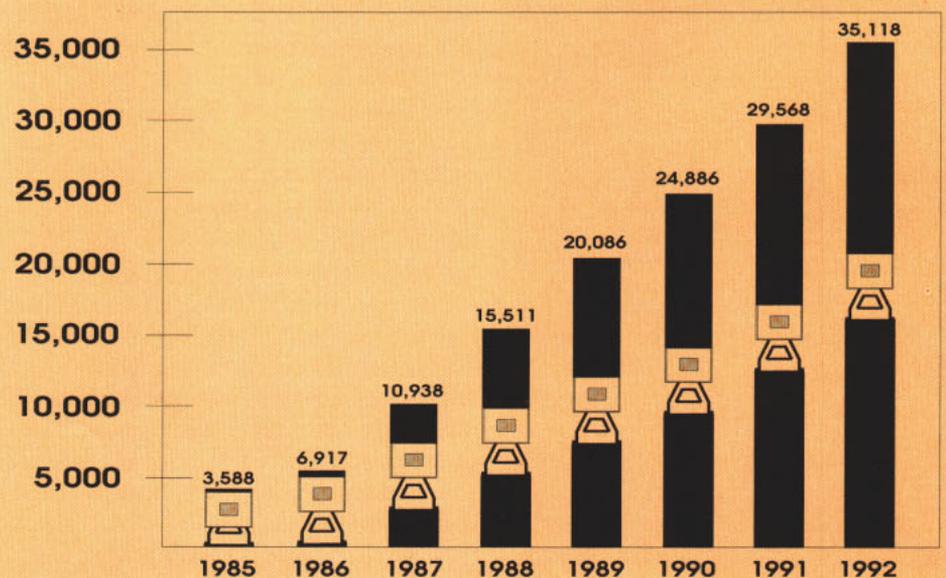
■ **Air bags.** Since Sept. 1, 1989, all cars sold in the United States are required to have an automatic crash protection system (automatic seat belts or an air bag) as standard equipment. Many car buyers prefer the air bag because it remains out of sight until you need it. However, it is important to remember that an air bag provides **supplemental** crash protection. They are effective primarily in protecting occupants involved in a frontal collision. Airbags offer little or no protection in a side impact or rollover. For maxi-

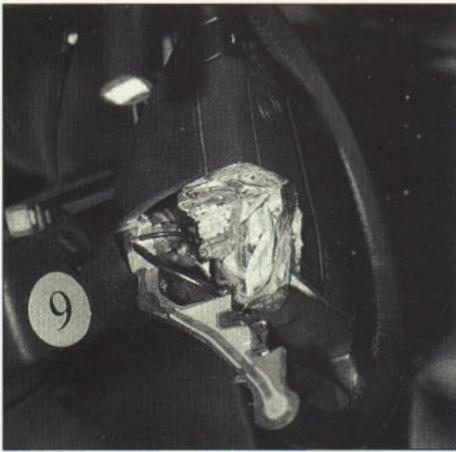
mum safety, lap and shoulder belts should **always** be used.

■ **Recalls.** You may not even know if your car has been recalled for a safety or mechanical defect. To

find out, call the the Department of Transportation's National Highway Traffic Safety Administration (NHTSA) toll-free safety hotline at (800) 424-9393. You can also call this

Total number of lives saved by seatbelt use





Opposite page: You can obtain crash test information from NHTSAs toll-free safety hot line.

Left: An air bag is packed into the hub of a steering wheel like a parachute and will inflate faster than you can blink your eye. When used in conjunction with a seat belt, air bags help reduce the risk of serious injury.

over the pelvis, one of the strongest bones in the body.

■ **Child car seats.** The safest way to transport young children is in a child safety seat in the rear seat of a

car. Every state has a child passenger protection law. Small children (usually under the age of 4) are required to ride in approved child safety seats or to use safety belts, regardless of whether or not they're in the front or back seat. Don't think that an adult can safely hold a child during a collision — a crash impact can pull a child from an adult's arms with a force of 300 pounds or more. □

Information provided by the National Highway Traffic Safety Administration.

number to report safety problems or request additional safety information. If you're looking for a used car, you can obtain a list of previously recalled vehicles from the hotline as well.

■ **Tires.** Maintain the proper pressure in your tires. Check them every week and before a long trip. Measure the pressure when the tires are cold. When you check tire pressure, make sure there is enough tread on the tire to operate safely and that the tires are wearing normally. To check for proper tread, insert the top of a penny into the tread, the tread should at least reach the top of Lincoln's head.

■ **Rear seat lap/shoulder belt retro-fit kits.** Many new cars are coming off the assembly line with rear seat lap/shoulder belts already installed. Some people may desire the added protection of three-point safety belts for their passengers and can now have them retrofitted to their cars. Kits for most automobiles are now available from manufacturers for \$30 to \$250. Contact your local dealer for more information.

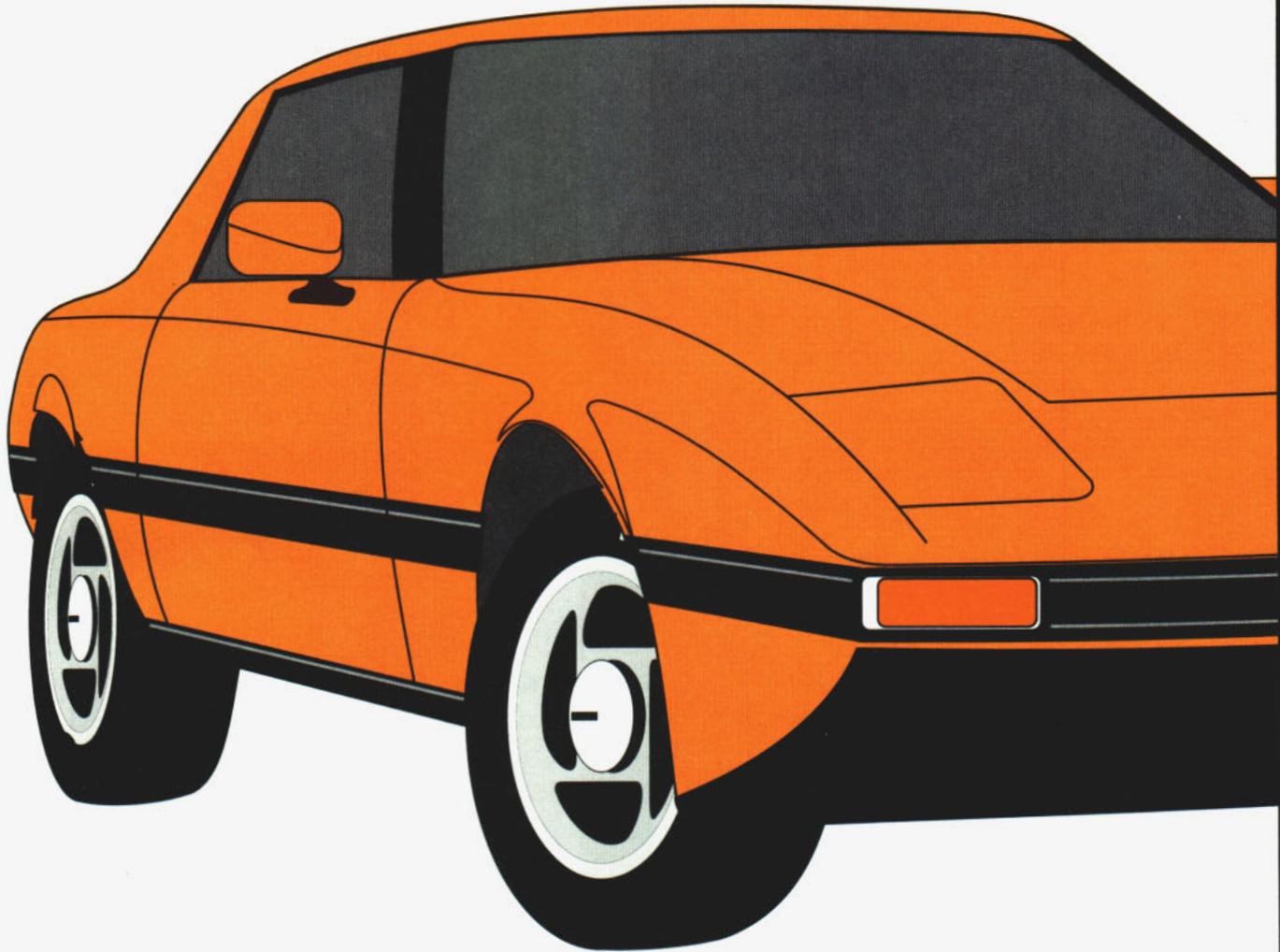
■ **Seat belts and pregnancy.** Many pregnant women refuse to wear a safety belt because they are afraid the belt may harm the baby. The truth is an unborn baby is a lot more likely to survive if the mother is wearing a seat belt in an accident. Lap belts as well as the lap portion of a lap-shoulder belt combination, should be placed low across the hips and over the upper thighs. To be most effective they should lie snugly

Test your driving safety knowledge

1. If you're about to broadside a vehicle in an intersection, your best bet is to swerve to the right.
2. Pregnant women should not wear safety belts.
3. Tires often need less air pressure during cold weather.
4. If a tire blows out on the freeway, the best thing to do is hit your brakes hard.
5. If the oil light comes on when you're driving, you should pull over and stop.
6. If one of your wheels goes off the edge of the road, you should continue down the shoulder until you can safely get back onto the pavement.
7. If your vehicle hydroplanes, you should slow down and keep steering where you want to go.

1. TRUE. This lets you hit the vehicle in a spot where there are no passengers and lowers the risk to yourself.
2. FALSE. An expectant mother should always wear a safety belt low on her abdomen, below the unborn child.
3. FALSE. Every time the temperature drops 10 degrees, tire pressure drops one pound. For this reason, it's a good idea to check tire pressure more often during cold weather and add enough air to keep them up to recommended levels.
4. FALSE. Get a firm grip on the steering wheel and gently brake to a stop far enough off the road to change the tire.
5. TRUE. Don't continue driving (even a short distance) if the oil is low. It's cheaper to get towed than ruin your engine by driving without proper lubrication.
6. TRUE. When the vehicle has slowed down enough for you to feel in control, make a sharp right hand turn, followed by an immediate left turn toward the pavement. Hitting the pavement at a sharper angle will reduce the chances the tire will catch and "rail."
7. TRUE. If you braked or turned suddenly, the lack of friction between your tires and the road would throw your vehicle in to a skid. Ease your foot off the gas until the vehicle slows and you can feel the road again.

Carjacking



Auto theft at its worst

Carjacking, the violent and sometimes deadly offspring of auto theft, has become the latest road hazard for motorists. In 1991, carjacking accounted for barely 1 percent of the 1.7 million auto thefts nationwide. According to FBI estimates, carjackings are on the rise. More than 40,000 were committed in the last two years at a rate of more than 60 a day.

Carjackings are occurring across the country, though they are much more prevalent in urban areas. Motorists are most frequently attacked at traffic lights, gas stations

and parking areas. In areas such as Miami, carjackers are employing the technique of "bumping" an intended victim's vehicle or drawing attention to a vehicle deficiency, which causes the driver to pull over, making them an easy mark.

Law enforcement officials offer the following tips to avoid becoming a victim:

- Be aware of who is around you in parking lots and while driving.
- Keep car doors and windows locked.
- If available, take freeways rather than streets



through high-crime areas.

- Leave enough space between you and other cars while stopped at red lights. This makes for an easy escape.

- If someone suspicious approaches your vehicle, drive away.

- If someone bumps your car or points out a vehicle defect which would cause you to pull over, wait for police to arrive or drive to an area where help is available.

- Park in well-lit areas.
- Drive in the center lane on city streets.
- Keep car keys separate from house keys.
- If confronted, do not resist. □

Portions of this story were obtained from the FBI and Aide Magazine, published by United Service Automobile Association.

What would you do?

How to react to an accident

Most people, when asked what they would do if they were first on the scene of an auto accident, would reply, "I'd get everybody out of the car." When asked why, the most popular response is, "in case the car explodes." However, cars rarely explode. In fact, often there is no good reason for moving the victim.

By moving a victim, well-meaning bystanders may actually cause more injuries than the victim received in the crash. Suppose a victim has a damaged vertebrae that is pressing on the spinal cord. If this victim is moved without proper support, he can suffer permanent spinal damage.

Victims with fractures should remain immobile so broken bones don't sever arteries or nerves, or cut through the skin. Before these victims are moved, their injuries should be splinted.

Don't move victims of heart attacks, stroke or other illnesses. They may lose consciousness or stop breathing. Keeping them still minimizes their need for oxygen and keeps their heart rate and blood pressure constant until they get professional help. Transporting such victims yourself is risky. They may begin the trip conscious and breathing normally, but what would you do if they lost consciousness or stopped breathing during the trip? You can't drive and give CPR at the same time.

According to the National Highway Traffic Safety Administration, if you're the first person on the scene of an accident, you should do the following:

- Beware! Don't get too close to dangers such as traffic or flames.
- Don't bring your car within 500 feet of the accident.
- Immediately call the police and an ambulance or, if there is no phone, send someone else to make the call.
- Be sure the police are given the *exact* location.
- Use hazard lights or flares to warn approaching motorists.
- Ask another passerby to direct traffic if necessary.
- Do not move the victim unless they are in imminent danger.
- Make the victim as comfortable as possible.

Information provided by the National Highway Traffic Safety Administration

Bringing it back home

It's gonna cost ya'

It's a fantasy shared by many Americans living abroad — buy a European car on the cheap, ship it home, and weeks later tool down main street USA in a Porsche or Mercedes.

But the fantasy, which can be a reality for many who import cars from overseas, is not without hassle and expense. That car must be shipped to America and converted to meet U.S. clean air and safety standards — a process which can be quite expensive. In fact, on late model cars, this can cost thousands of dollars.

The process of shipping a privately owned vehicle (POV) that doesn't meet U.S. specifications can not only be expensive, it's very involved — and you can't do it alone.

Service members must arrange shipment of POVs (autos or motorcycles) with the POV section of personal property or a commercial carrier. Once your POV arrives in the States, you must arrange pick up of the vehicle with an Independent Commercial Importer (ICI).

First ICIs will post a bond for the vehicle with U.S. Customs, a guarantee that you will have the car converted to U.S. specifications. This bond is usually a cashier's check for the full amount of the vehicle. Then, the ICI will pick the vehicle up from customs, modify it as necessary, test and handle the Environmental Protection Agency certification standards and return it to customs for you.

POVs must also meet U.S. Department of Transportation (DoT) standards. You must get a DoT-certified Registered Importer (RI) to handle this. Most ICIs are also RIs.

So if you're thinking about bringing back a car that does not meet U.S. safety and clean air specifications, get ready to shell out some cash. For more information, contact your personal property office or get a copy of *Shipping your POV*. □



What the car needs

The model and year of a car determine how much work has to be done, to bring it into compliance. Because U.S. safety and clean air standards have become more stringent, there's more work to be done on late model cars.

At a minimum, it may include putting on an air pump, a catalytic converter and installation of an exhaust recirculation system and computer. More sophisticated modifications may include three-way converters, an oxygen sensor in the exhaust system and a charcoal canister that traps poisonous fumes.

Modifying late-model diesels is more difficult and generally limited to engine modifications and the addition of an exhaust recirculation system.

Some cars may require changes to lights and glass. In most cases this means replacement of instrument panels, strengthening door panels, reinforcement or replacement of bumpers and upgrading or installing seat belts and buzzers to conform to U.S. standards. All cars must be equipped with tires that meet U.S. standards. □

This article reprinted in part from the Stars and Stripes article, "The Gray Market," by Bill Hoyer.

The Auto Market

In the coming months auto makers will begin selling their 1994 cars and there will be a push by car dealers to rid themselves of their stock of 1993 cars. This may be a perfect opportunity for sailors to find a good deal on a '93 car.

The following charts show basic information about most base model 1993 cars, less than \$40,000, including gas mileage (MPG) for city and highway, base drive train — base engine size in liters, number of cylinders, horsepower and number of gears/automatic or manual transmission — whether anti-lock brakes (ABS) are standard, optional or not available, whether air bags are standard optional or not available, and the manufacturers suggested retail price (MSRP). The MSRPs shown are for the base model, so once you start adding larger engines, doors, four-wheel drive, radios, etc., the cost will go up.

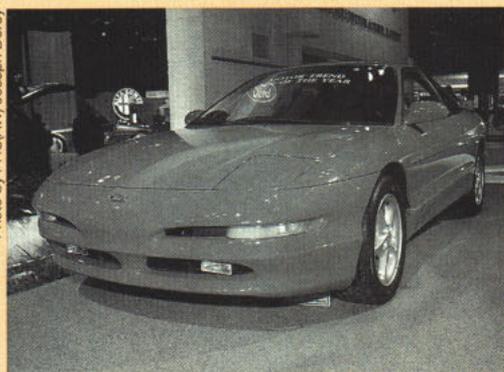
In the preceding pages you have read about how to deal, the hidden costs of owning an automobile — interest, insurance and maintenance — and, perhaps most importantly, the safety features to look for in a car. The information provided here should give you a starting point to determine which car is right for you. □

Under \$10,000

MAKE/MODEL	MPG	DRIVE TRAIN	ABS	AIR BAG	MSRP
Chevrolet Cavalier	23/31	2.2L,4,110,5M	STD	n/a	8,995
Dodge Shadow	23/29	2.2L,4,93,5M	OPT	driver	8,447
Dodge Colt	29/33	1.5L,4,92,5M	n/a	n/a	8,039
Eagle Summit	32/40	1.5L,4,92,5M	OPT	driver	8,500
Ford Escort	31/39	1.9L,4,88,5M	n/a	n/a	8,730
Ford Festiva	35/42	1.3L,4,63,5M	n/a	n/a	7,286
Geo Metro	36/40	1.0L,3,55,5M	n/a	n/a	7,005
Honda Civic	40/46	1.5L,4,70,5M	OPT	driver	9,200
Hyundai Excel	29/36	1.5L,4,81,4M	n/a	n/a	7,179
Hyundai Scoupe	27/35	1.5L,4,92,5M	n/a	n/a	9,449
Mazda 323	29/37	1.6L,4,82,5M	n/a	n/a	7,799
Mitsubishi Mirage	29/33	1.5L,4,92,5M	n/a	n/a	8,079
Nissan Sentra	29/38	1.6L,4,110,5M	n/a	OPT	8,995
Plymouth Sundance	23/29	2.2L,4,93,5M	OPT	driver	8,902
Pontiac Sunbird	23/31	2.0L,4,110,5M	STD	n/a	9,382
Pontiac LeMans	26/32	1.6L,4,74,4M	n/a	n/a	8,154
Saturn SL	28/37	1.9L,4,85,5M	OPT	driver	9,395
Suzuki Swift	39/43	1.3L,4,70,5M	n/a	n/a	7,299
Toyota Tercel	28/34	1.5L,4,82,5M	OPT	driver	8,323
Volkswagen Fox	25/33	1.8L,4,81,5M	n/a	OPT	9,410

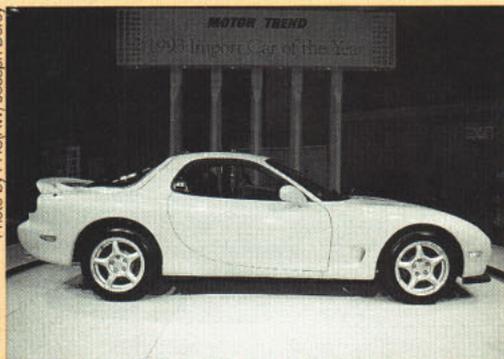
Probe GT the affordable, sporty offering from Ford was selected as *Motor Trend's* 1993 Car of the Year. Although the 2.5 liter, V-6-powered Probe GT was not in the top spot of any of the Car of the Year rating categories, *Motor Trend's* judges were impressed with its consistently superior performance. The competition rates a car's styling/design, quality control, occupant comfort/convenience, ride/drive, chassis dynamics, dollar value/market significance, performance and handling.

Photo by PHC(AW) Joseph Dorey



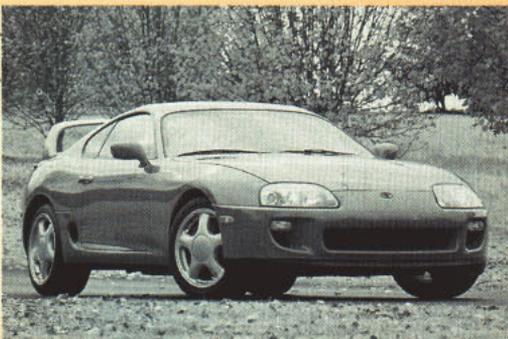
RX-7 was redesigned by Mazda for 1993, obviously for the better — it was selected as *Motor Trend's* Import Car of the Year for 1993. The Import Car of the Year competition rates cars on the same basis as its domestic counterpart and the RX-7 was consistently at the top of each category, especially styling and design. The RX-7's twin turbo, 1.3 liter, rotary engine accelerates from zero to 60 in 5.3 seconds (a full two seconds faster than its closest competitor, the BMW 325i) and does a quarter mile in 14 seconds at 99.1 mph.

Photo by PHC(AW) Joseph Dorey



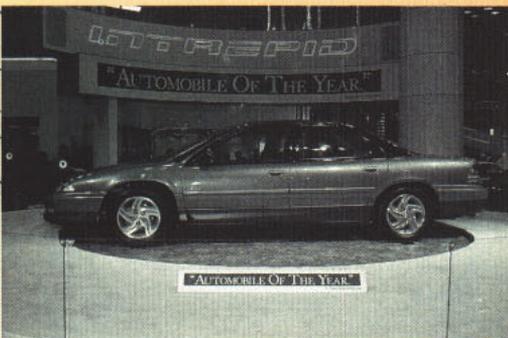
Supra Turbo is the sports variation of Toyota's Celica line, but with each passing year the Supra seems to move further and further away from its Celica roots. The base Celica comes with a 1.6 liter, 4-cylinder that maxes at 103 horses. For comparison, the Supra Turbo's liquid-cooled, turbo-charged, 3.0 liter, inline six pumps out a hefty 320 horsepower. Supra Turbo will take you from zero to 60 in 5.4 seconds, burns through a quarter mile in 13.5 seconds at 106.6 mph and can be yours for (at least) \$37,000.

Photo courtesy of Toyota



Intrepid by Dodge is one of three Chrysler Corporation cars built on its new LH platform. The others are the Eagle Vision and the Chrysler Concorde, all of which will be joined in '94 by a Plymouth version. The Intrepid's styling has been lauded by *Motor Trend*, *Consumer Reports* and the American Automobile Association (AAA), to name a few. In fact, the Intrepid ES was one of the 10 finalists in *Motor Trend's* Car of the Year competition.

Photo by PHC(AW), Joseph Dorey



\$10,000 - \$15,000

MAKE/MODEL	MPG	DRIVE TRAIN	ABS	AIR BAG	MSRP
Acura Integra	25/31	1.8L,4,140,5M	n/a	n/a	13,555
Buick Skylark	23/31	2.3L,4,115,3A	STD	n/a	13,430
Chevrolet Camaro	19/28	3.4L,6,160,5M	STD	dual	13,889
Chevrolet Beretta	23/31	2.2L,4,110,5M	STD	driver	11,880
Chevrolet Corsica	23/31	2.2L,4,110,5M	STD	driver	11,880
Chevrolet Lumina	21/29	2.2L,4,110,3A	OPT	n/a	14,515
Chrysler LeBaron	23/28	2.5L,4,100,3A	OPT	driver	14,509
Dodge Daytona	19/27	2.5L,4,100,5M	OPT	driver	10,874
Dodge Spirit	23/28	2.5L,4,100,5M	OPT	driver	11,941
Dodge Dynasty	21/27	2.5L,4,100,3A	OPT	driver	14,796
Eagle Talon	23/32	1.8L,4,113,5M	OPT	n/a	12,200
Ford Tempo	22/27	2.3L,4,96,5M	n/a	OPT	10,895
Ford Probe	26/33	2.0L,4,115,5M	OPT	driver	13,245
Ford Mustang	22/30	2.3L,4,105,4A	n/a	driver	11,335
Geo Prizm	26/29	1.6L,4,108,5M	OPT	driver	10,360
Geo Storm	25/31	1.6L,3,95,5M	n/a	driver	11,880
Honda Accord	24/31	2.2L,4,125,5M	OPT	driver	14,480
Hyundai Elantra	22/29	1.6L,4,113,5M	n/a	n/a	10,679
Hyundai Sonata	20/27	2.0L,4,128,5M	OPT	n/a	12,779
Nissan NX	28/38	1.6L,4,110,5M	n/a	driver	11,820
Olds Achieva	22/32	2.3L,4,115,5M	STD	n/a	13,524
Olds Cutlass Ciera	23/31	2.2L,4,110,3A	n/a	n/a	14,699
Plymouth Acclaim	23/28	2.5L,4,100,5M	OPT	driver	12,446
Plymouth Laser	23/30	1.8L,4,92,5M	n/a	n/a	11,836
Pontiac Grand Am	23/31	2.3L,4,115,5M	STD	n/a	12,624
Pontiac Grand Prix	19/27	3.1L,6,140,3A	OPT	n/a	14,890
Pontiac Firebird	19/28	3.4L,6,160,5M	STD	dual	13,995
Saturn SC	28/37	1.9L,4,85,5M	OPT	driver	11,195
Saturn SW	28/37	1.9L,4,85,5M	OPT	driver	11,095
Subaru Impreza	25/31	1.8L,4,110,5M	OPT	driver	10,999
Subaru Loyale	25/30	1.8L,4,90,5M	n/a	n/a	10,903
Toyota Corolla	27/34	1.6L,4,105,5M	OPT	driver	11,523
Toyota Paseo	28/34	1.5L,4,100,5M	OPT	driver	11,063
Toyota Celica	24/31	1.6L,4,103,5M	n/a	driver	14,673
Volkswagen Jetta III	21/28	2.0L,4,115,5M	STD	OPT	12,800
Volkswagen Golf III	21/28	2.0L,4,115,5M	STD	OPT	11,600

\$15,000 - \$20,000

MAKE/MODEL	MPG	DRIVE TRAIN	ABS	AIR BAG	MSRP
Buick Regal	19/29	3.1L,6,170,3A	OPT	n/a	17,115
Buick Century	22/31	2.2L,4,110,3A	n/a	STD	15,415
Chevrolet Caprice	18/26	5.0L,8,170,4A	STD	driver	18,570
Chrysler Concorde	20/28	3.3L,6,153,4A	STD	dual	18,996
Dodge Intrepid	20/28	3.3L,6,153,4A	OPT	dual	16,775
Dodge Stealth	18/24	3.0L,6,164,5M	OPT	driver	18,506
Eagle Vision	20/28	3.5L,6,153,4A	OPT	dual	18,200
Ford Taurus	21/30	3.0L,6,140,4A	OPT	driver	16,225
Ford Thunderbird	19/27	3.8L,6,140,4A	OPT	n/a	16,392
Honda Prelude	24/31	2.2L,4,135,5M	OPT	driver	17,750
Infinity G20	24/32	2.0L,4,140,5M	STD	n/a	19,950
Mazda MX-6	26/34	2.0L,4,118,5M	OPT	driver	16,650
Mazda MX-5 Miata	25/30	1.6L,4,116,5M	OPT	driver	15,650
Olds Cutlass Cruiser	21/29	3.3L,6,160,3A	n/a	OPT	15,399

Cutlass Supreme	19/27	3.1L,6,140,3A	OPT	n/a	16,200
Pontiac Bonneville	19/28	3.8L,6,170,4A	STD	driver	19,444
Subaru Legacy	23/30	2.2L,4,130,5M	OPT	driver	16,250
Toyota Camry	22/30	2.2,4,130,5M	OPT	driver	15,633
Toyota MR2	20/27	2.2L,4,135,5M	OPT	driver	19,273
VW Cabriolet	24/30	1.8L,4,94,5M	n/a	driver	18,770
Volkswagen Passat	21/30	2.0L,4,134,5M	STD	OPT	17,860

\$20,000 - \$30,000

MAKE/MODEL	MPG	DRIVE TRAIN	ABS	AIR BAG	MSRP
Acura Vigor	20/27	2.5L,5,176,5M	STD	driver	25,130
Audi 90	20/26	2.8L,6,172,5M	STD	driver	25,850
BMW 318i	22/30	1.8L,4,138,5M	STD	driver	24,355
BMW 325i	20/28	2.5L,6,189,5M	STD	driver	29,950
Buick Park Avenue	19/27	3.8L,6,170,4A	STD	driver	26,665
Buick Riviera	19/27	3.8L,6,170,4A	STD	driver	26,830
Buick LeSabre	19/28	3.8L,6,170,4A	STD	driver	20,490
Buick Roadmaster	16/25	5.7L,8,180,4A	STD	driver	23,130
Chrysler Town/Country	18/23	3.3L,6,150,4A	STD	driver	26,173
Chrysler New Yorker	18/26	3.5L,6,214,4A	STD	dual	24,879
Ford Crown Victoria	18/26	4.6L,8,190,4A	OPT	driver	20,690
Lexus LS300	18/23	3.0L,6,185,5M	STD	driver	27,900
Mazda 929	19/24	3.0L,6,195,4A	STD	dual	29,550
Mitsubishi Diamante	18/24	3.0L,6,175,4A	OPT	driver	22,950
Mitsubishi 3000GT	18/24	3.0L,6,222,5M	n/a	driver	24,189
Nissan Maxima	19/26	3.0L,6,160,4A	OPT	driver	21,160
Olds 88 Royale	19/28	3.8L,6,170,4A	STD	driver	20,104
Olds 98	19/27	3.8L,6,170,4A	STD	driver	25,599
Plymouth LHS	18/26	3.5L,6,214,4A	STD	dual	29,631
Saab 9000	21/29	2.3L,4,150,5M	STD	driver	26,275
Saab 900	17/25	2.1L,4,140,5M	STD	driver	21,945
VW Corrado SLC	18/25	2.8L,6,178,5M	STD	n/a	23,260
Volvo 240	21/28	2.3L,4,114,5M	STD	driver	23,395
Volvo 850	24/28	4.4L,5,168,5M	STD	dual	25,710
Volvo 940	24/28	2.3L,4,114,4A	STD	driver	25,420

\$30,000 - \$40,000

MAKE/MODEL	MPG	DRIVE TRAIN	ABS	AIR BAG	MSRP
Acura Legend	18/25	3.2L,6,200,5M	STD	dual	30,285
Audi 100	19/26	2.8L,6,172,5M	STD	dual	30,400
BMW 525i	18/25	2.5L,6,189,5M	STD	driver	37,300
Cadillac Seville	16/25	4.9L,8,200,4A	STD	dual	37,490
Cadillac Eldorado	16/25	4.9L,8,200,4A	STD	dual	34,490
Cadillac Fleetwood	16/25	5.7L,8,185,4A	STD	dual	33,990
Cadillac De Ville	16/25	4.9L,8,200,4A	STD	driver	32,990
Chevrolet Corvette	17/24	5.7L,8,300,4A	STD	driver	35,145
Chrysler Imperial	20/26	3.8L,6,150,4A	STD	driver	30,111
Infiniti J30	18/23	3.0L,6,210,4A	STD	dual	34,450
Lexus SC300	18/23	3.0L,6,225,5M	STD	dual	35,200
Mazda RX-7	16/25	1.3L,2,255,5M	STD	driver	32,500
Mercedes 190	22/28	2.3L,4,130,5M	STD	driver	30,800
Nissan 300ZX	18/24	3.0L,6,222,5M	STD	driver	30,555
Porsche 968	17/26	3.0L,4,236,6M	STD	dual	39,950
Subaru SVX	18/26	3.3L,6,230,4A	STD	driver	34,000
Volvo 960	21/24	2.9L,6,201,4A	STD	dual	36,720

Cabriolet is about to join the Beetle on Volkswagen's retired list. With VW announcing plans to unveil an all-new Karmann-built convertible in '94, it looks as though '93 will be Cabriolet's swan song. Cabriolet's 1993 production run will only be for 4,400 cars and includes special collectors editions which will offer a number of extras such as heated seat. Volkswagen says 1993's Cabriolet could potentially have the same collecting appeal as the Beetle convertible last built in 1979.

Photo courtesy of Volkswagen



Corvette Chevrolet's venerable muscle machine celebrated its 40th anniversary in 1993 with a special anniversary edition of the car. Actually, it's an anniversary style which is available across the entire Corvette line. The anniversary package includes a ruby-red paint job and interior, color keyed wheel centers, chrome emblems on the hood, deck and side grills, and special headrest embroidery. FYI: The '93 Corvette LT1 lists for around \$35,000, the '93 Corvette ZR-1 for around \$65,000 — the 1953 'vette could have been your dad's for a (at that time) whopping \$3,500. . . "Oh, the times they are a changin'."

Photo by PHC(AW), Joseph Dorey



Bravada is Oldsmobile's offering in the sport utility vehicle category. Although the Bravada has been on the market for two years, the '93 sports a significant improvement over previous models. The full-time, all-wheel drive Bravada is equipped with an electronic drive system which senses when a wheel is beginning to slip. When slippage is detected, the system redistributes torque to maintain traction control. The system offers adaptability to all driving and weather conditions and is standard equipment on all '93 Bravadas.

Photo courtesy of Oldsmobile



T100 marks Toyota's entry into the full-size pickup business. The T100 is a little shorter than the full-size pickups offered by American car companies, but the bed of the truck can still hold a 4'x8' sheet of plywood between the wheel wells. One of the drawbacks of the T100 — it is only available with a V-6, essentially the same engine offered in its smaller pickup.

Photo courtesy of Toyota



Pickups, Sport Utility Vehicles and Vans

MAKE/MODEL	MPG	DRIVE TRAIN	ABS	AIR BAG	MSRP
Chevy S-10 Pickup	20/26	2.5L,4,105,5M	rear	n/a	9,215
Chevy Full-Size Pickup	17/21	4.3L,6,140,5M	rear	n/a	11,850
Chevy S-10 Blazer	17/23	4.3L,6,165,5M	STD	n/a	15,298
Chevy Blazer 4x4	13/16	5.7L,8,210,5M	STD	n/a	20,600
Chevy Suburban	13/17	5.7L,8,210,4A	STD	n/a	19,720
Chevy Astro Van	17/21	4.3L,6,165,4A	STD	OPT	16,150
Chevy Lumina APV	18/23	3.1L,6,120,3A	STD	n/a	16,425
Chevy Sportvan	15/19	4.3L,6,145,4A	STD	n/a	15,180
Dodge Caravan	20/26	2.5L,4,100,5M	OPT	driver	14,248
Dodge Ram Pickup	15/17	3.9L,6,160,5M	rear	n/a	16,984
Dodge Dakota	22/27	2.5L,4,99,5M	rear	n/a	9,649
Dodge Ram 50	19/23	2.4L,4,116,5M	rear	n/a	9,295
Dodge Ramcharger	13/17	5.2L,8,230,4A	rear	n/a	18,231
Dodge Ram Van	14/17	5.2L,8,180,5A	rear	n/a	16,486
Ford Explorer	16/22	4.0L,6,160,5M	STD	n/a	17,275
Ford Aerostar	18/24	3.0L,6,140,5M	rear	driver	14,995
Ford F-Series Pickup	15/20	4.9L,6,145,5M	rear	n/a	11,972
Ford Bronco	14/18	5.0L,8,185,5M	rear	n/a	20,850
Ford Ranger	23/28	2.3L,4,98,5M	rear	n/a	9,291
Ford Econoline Van	13/15	4.9L,6,165,3A	rear	OPT	16,125
Geo Tracker	23/24	1.6L,4,80,5M	n/a	n/a	10,630
GMC Jimmy	17/23	4.3L,6,165,5M	STD	n/a	15,022
GMC Rally	15/19	4.3L,6,145,4A	rear	n/a	16,569
GMC Safari	16/21	4.3L,6,150,4A	STD	n/a	15,824
GMC Sierra	17/21	4.3L,6,140,5M	rear	n/a	11,852
GMC Sonoma	20/26	2.5L,4,105,5M	STD	n/a	9,283
GMC Suburban	13/17	5.7L,8,190,4A	STD	n/a	19,318
GMC Yukon	13/16	5.7L,8,210,5M	STD	n/a	20,743
Isuzu Trooper	16/18	3.2L,6,175,5M	rear	n/a	18,800
Isuzu Rodeo	18/21	2.6L,4,120,5M	rear	n/a	14,249
Isuzu Amigo	18/21	2.3L,4,96,5M	rear	n/a	12,249
Isuzu Pickups	22/24	2.3L,4,96,5M	rear	n/a	9,199
Jeep Wrangler	16/21	2.5L,4,123,5M	OPT	n/a	11,400
Jeep Cherokee	16/21	2.5L,4,123,5M	OPT	n/a	12,700
Jeep Grand Cherokee	15/20	4.0L,6,190,5M	STD	STD	19,500
Mazda MPV	17/22	3.0L,6,155,4A	rear	driver	19,770
Mazda Navajo	17/21	4.0L,6,160,5M	rear	n/a	17,730
Mazda Trucks	21/26	2.2L,4,85,5M	rear	n/a	8,775
Mitsubishi Expo	20/26	1.8L,4,113,5M	OPT	n/a	11,709
Mitsubishi Montero	13/18	3.0L,6,151,5M	OPT	n/a	19,389
Mitsubishi Mighty Max	15/18	2.4L,4,116,5M	OPT	n/a	8,749
Nissan Quest	17/23	3.0L,6,151,4A	OPT	n/a	17,195
Nissan Pathfinder	15/19	3.0L,6,153,5M	rear	n/a	18,300
Nissan Trucks	23/27	2.4L,4,134,5M	n/a	n/a	9,160
Olds Silhouette	18/23	3.1L,6,120,3A	STD	n/a	20,029
Olds Bravada	16/21	4.3L,6,200,4A	STD	n/a	25,824
Plymouth Voyager	20/26	2.5L,4,100,5M	OPT	driver	14,708
Pontiac Trans Sport	18/23	3.1L,3,120,3A	STD	n/a	16,689
Subaru Justy	33/37	1.2L,3,73,5M	n/a	n/a	7,463
Suzuki Samurai	28/29	1.3L,4,66,5M	n/a	n/a	6,699
Suzuki Sidekick	25/27	1.6L,4,80,5M	STD	n/a	10,999
Toyota Previa	17/22	2.4L,4,138,5M	OPT	driver	19,223
Toyota 4Runner	17/21	2.4L,4,116,5M	OPT	n/a	19,663
Toyota Land Cruiser	12/15	4.0L,6,212,4A	OPT	n/a	31,453
Toyota T100	16/21	3.0L,6,150,5M	STD	n/a	14,323
Toyota Compact Trucks	22/25	2.4L,4,116,5M	OPT	n/a	9,693
VW Euro Van	17/21	2.5L,5,109,5M	OPT	OPT	17,130

Figures provided by automobile manufacturers.



Buy or lease?

Which is right for you when choosing a car?

If you're in the market for a new car, you have two options . . . buy or lease. Determining which is right for you depends on several factors: how much you can afford, how long you plan to keep the car, how much wear and tear you put on the car, and how many miles you drive per year.

You'll probably want to buy if:

- You drive more than 15,000 miles a year;
- You want to own the vehicle;
- You plan to modify the vehicle in some way.
- You're going overseas and want to take the car with you.

You'll probably want to lease if:

- You prefer lower monthly payments;
- You desire flexibility in designing a payment schedule;
- You want to put little or no money down;
- You want to drive a new car after two, three or four years of operation.

One advantage to leasing a car is monthly payments are generally 20 to 30 percent lower than purchase payments on the same car. With leasing you pay for the depreciation — the value of the car you "use up" during the lease.

Consider this when leasing a car:

- Are there early lease termination costs?
- Will the lessee be charged for excess mileage under

the terms of the lease agreement?

- Will the lessee be responsible for normal wear and tear?
- Must the car be returned to a designated drop-off point?

Leasing is most attractive to those who change cars often and don't want the hassle of selling a used car and buying a new car every three years.

Buying a car also has advantages. When buying a car you build equity in the car and may be able to recoup part of your costs by selling or trading. Also, once you make the last payment, you own the car and can use it without making further payments. Lessees must also meet stricter financial requirement than a buyer. In addition, buyers may find it easier to change cars after a year or two if they choose. Simply sell the car, pay off the loan and buy a new one.

It's much harder to get out of a lease. Companies use different methods of calculating penalties for breaking a lease, but the cost is usually substantial.

Below is a comparison of the approximate cost of leasing versus buying a typical new car. At the end of the lease, the resale value for this car is projected at 35 percent. The factors in the computation can vary considerably depending on the car you choose. □

Information provided by United Services Automobile Association.

Four-year Cost of a \$15,000 Car			
<u>If you lease...</u>		<u>...or if you buy</u>	
Security Deposit*	\$ 300	Downpayment	\$ 1,500
Interest Foregone	96	Interest Foregone	480
Payments (\$285 per month)	13,680	Payments (\$347 per month)	16,656***
Tax Savings	none	Tax Savings	none
Projected Resale Proceeds	none	Projected Resale Proceeds	5,250
Net Cost	13,776	Net cost	\$13,386

**Refundable at the end of lease provided there is not excessive wear and tear
 ** Interest earned if security deposit or downpayment were invested at 8% tax-free
 *** Assuming 10.75% loan rate*

NOTE: In this example, the interest forgone is not included for the \$62 a month saved with a lower lease payment.

Dunes day

Bridging troubled youths

Story by Charlene Cason, photos by Carl Cason



CECN Anthony Anderson (left) and UT2 Ismael Macario build a wooden walkway across sand dunes at Seashore State Park.

By constructing more than 700 feet of wooden walkway across the dunes at Seashore State Park, Oceana, Va., Seabees from Construction Battalion Unit 415 are bridging more than sand. They're building strong com-

SW3 Frank Luevanos, (standing) and Park Ranger Ed Sellers are few of the many volunteers who helped with the dunes project.

munity relations with park rangers and visitors.

In addition, Seabees are hammering home a positive role model for juvenile offenders also assigned to work on the walkway.

Approximately six boys and girls, ages 12 to 17, were ordered by the court to work at the park, plus other area sites, as punishment for minor offenses such as petty larceny and shoplifting according to Lawrence

Ervin, Virginia Beach court's youth community services coordinator.

The youngsters worked nearly 120 hours planting four-by-fours deep into the sand in preparation for the 45 Seabees to start their part of the project. The park supplied more than \$20,000 worth of salt treated lumber and galvanized hardware.

On a recent misty, overcast morning, 12 Seabees turned out to pick up the project where the teenagers had left off the weekend before. Using a portable generator, power tools and plenty of muscle, the service men and women quietly worked in teams of two or three.

"It'll be exciting to see how they all get along," said LT Van Nguyen, project officer. "My guys can show the kids what's out there for them, in the way of training." □

This article appeared in the Virginia Beach Beacon, a community news section of the Virginia-Pilot-Ledger-Star. Charlene Cason is assigned to the Beacon, Carl Cason is a retired Navy chief petty officer.



Be true to your school

Story and photo by JO1 Bob Kiser

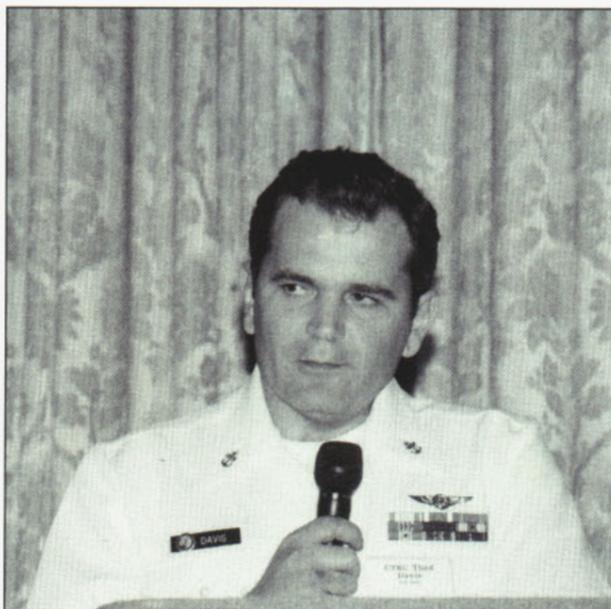
Chief Cryptologic Technician (Collection) Tad Davis was troubled.

The seventh grade students he tutored were having difficulty understanding what they read. It wasn't that his students weren't bright — they were never taught how to study.

As a military man, Davis realized the problem was discipline. But, as a tutor, he knew these were just kids, not sailors. And how could he instill discipline in kids?

Training was the answer — reaching kids at the elementary level before they have a chance to become an educational risk. Under the Naval Technical Training Command's School Partnership Program, Davis coordinated a program between students and teachers called "Time to Study."

Davis plans to implement Navy educational training strategies into the students' current curriculum at seven Millington, Tenn., elementary and high schools. Recently, Davis



CTRC Tad Davis discusses what to do if a tutoring program does not adequately meet the needs of students. He applies the Total Quality Leadership concept to address more accurately those needs.

presented his plan during a seminar at the first Association of Partners in Education Conference, Memphis, Tenn. Educators and business leaders think the proposed program is right on target.

"Frankly, I was overwhelmed by the response," Davis said. More than 60 educators and sponsors from

across Tennessee requested a copy of the program.

Davis based his seminar on a Navy manual that teaches adults fundamental skills. The plan has four objectives:

- Describing the factors that affect a student's ability to learn,
- Showing effective note-taking skills,
- Designing an effective study program and
- Teaching test-taking strategies.

"It's frightening that a concept this basic has been overlooked for so long," Davis observed.

He also offered a challenge for teachers and parents to implement these ideas for the sake of their children's education.

Davis believes fourth through sixth grades are the perfect setting to build strong self-esteem, practice time management and study to learn, rather than using valuable time later learning to study. □

Kiser is assigned to the public affairs office, Chief of Naval Technical Training, Millington, Tenn.

Indy remembers her past



In February 1965, President Lyndon B. Johnson ordered the continuous bombing of North Vietnam below the 20th parallel. USS *Independence* (CV 62) responded to the call, paying a heavy price — nine crew members killed in action, one presumed killed in action and eight POWs who were later repatriated.

In 1993, those lost during the Southeast Asia deployment are still on the minds of the ship's crew, as *Independence* recently unveiled a plaque in their honor. The bronze plaque, donated by family members of two of the lost servicemen, lists the names of all the crewmen who were killed in action or taken prisoner of war.

"We're going to mount the plaque on the quarterdeck in a place of honor so those sailors and airmen who follow us can remember what happened almost

"In Memory of Those Who Died. In Honor of POWs who Served" is carved into the bronze plaque displayed at the quarterdeck of the *Independence*.

30 years ago," said CAPT Carter B. Refo, *Independence's* commanding officer. "Things have not really changed much in those 30 years. We had dedicated people in 1965 and we have dedicated people in 1993."

"In Memory of Those Who Died. In Honor of POWs who Served" is boldly carved into the plaque ensuring that no one who passes the quarterdeck will ever forget the sacrifices and accomplishments of those sailors who paid the greatest price for their country. ■

Story by JO3 C. Hopkins, photo by PHAN Maurice Dayao, both assigned to USS *Independence* (CV 62).

Tae kwon do takes to the sea

LCDR Bill Wacholz's dojang, or training hall, is the steel deck of a carrier's forecandle. Wacholz, a fourth-degree black belt *tae kwon do* instructor, is also the damage control assistant aboard USS *Kitty Hawk* (CV 63).



LCDR Bill Wacholz leads a tae kwon do class on *Kitty Hawk's* fo'c'sle. Along with the physical aspect of the sport, tae kwon do teaches a set of 15 personal values, such as discipline, honor, integrity, self-control and pride.

The Milwaukee native has practiced tae kwon do for almost 19 years, and been passing on what he's learned to others for 16 years.

"I like the physical exercise, and I like the goal setting," he said. "It's really gratifying to watch someone go through the different ranks and see how happy they are with their achievements in tae kwon do, and their everyday life."

So, nightly on *Kitty Hawk*, Wacholz indulges himself in a tae kwon do workout, doing what he loves best. "Many people start martial arts for physical fitness or self-defense," said Wacholz. "But if you stick to it a while, it gives you a lot of tenets like courtesy, perseverance, self respect and goal setting — these are the important things." ■

Story by JO2 W. Scott Permer, photo by JO3 Lee Zion; both assigned to USS *Kitty Hawk* (CV 63).

ALL HANDS

Short Circuit

Chief Electronics Technician (SS) Dan Miller and his shipmates at Naval Submarine School, Groton, Conn., are rewriting the book when it comes to circuit card module testing and repair (MT&R).

With the new MT&R site established at the school's engineering advanced training department, circuit card repairs and swap-outs are done locally, saving the command both time and money.

Since coming on line last summer, Miller's work center has received 280 circuit cards and repaired 126 of them. "The actual savings with the 126 cards repaired was about \$65,000," he said. "And the projected savings on 280 cards is in excess of \$100,000."

According to Miller, MT&R has long been a booming business — but it was contracted outside the Navy.

"When a circuit card broke, you ordered a new one," said Miller. "The new one came in, you swapped out the whole card. ■

With Navy members doing the work, circuit cards repairs done at Groton are projected to save the Navy more than \$100,000.



Story and photo by William Kenny, with the Naval Submarine School Public Affairs Office, Groton, Conn.

SEPTEMBER 1993

Recruiters tackle a hot job



The alarm snaps Chief Damage Controlman (SW) Charles J. Ballard awake. In an instant, the recruiter-in-charge (RinC) at Navy Recruiting Station (NRS) Louisville (North), Ky., is dressed and headed for work. But instead of rushing to sign up a hot, new recruit, Ballard faces a different hot prospect — a blazing house fire.

Ballard, a volunteer fire fighter with south Louisville's Black Mudd Fire Protection District, is serving his second stint with the fire-fighting team — "giving something back to the community" where he grew up.

As a professional recruiter, the force looked to Ballard to help recruit new fire fighters. The chief promptly recruited his friend, Senior Chief Aviation Structural Mechanic (AW) Michael A. Foreman, RinC at NRS Louisville (South).

Foreman says the volunteer duty has met his every expectation. "When you get a call, you never

DCC(SW) Charles J. Ballard (left) and AMCS(AW) Michael A. Foreman sailed through their rookie fire-fighting training and quals, finishing weeks ahead of their civilian counterparts.

know what you're going up against. One time, we got a call on an apartment fire. Prepared for the worst, we arrived on the scene to find it was just the dumpster on fire," he said with a wry grin.

According to District Fire Chief Ronnie Bishop, the two recruiters are top members of his team. "They brought a working knowledge of fire suppression, smoke containment, first aid and other skills with them," he said. "But all that aside, it's fire that separates the men from the boys around here. And these guys are definitely in the 'men' category." ■

Story and photo by JO1 Gary Henry, assigned to Navy Recruiting District Nashville, Tenn.

Money in the trash

I was extremely impressed with the April 1993 issue of *All Hands*. I enjoyed the many articles on ways to help our slowly disappearing environment.

I am an active recycler on Naval Station Roosevelt Roads, Puerto Rico, but rumor has it that the recyclable materials, which people make the effort to turn in, are not actually recycled. This is very heart-breaking to me as I am very concerned with helping our environment in any way possible.

I recycle all my aluminum cans, bottles, jars, plastic bottles, plastic bags, and paper bags. To save room in the garbage, I cut the bottoms of tin cans out and squish them so that they lay flat and only take a minimal amount of room in the waste can.

I just want to thank you for your great magazine!!! I really enjoyed reading the entire magazine. Keep up the good work. If more issues like this came out, I would definitely be a subscriber, however, I am leaving this duty station in about 6 months. Maybe next tour!

—Christine James

• *Roosevelt Roads does currently have a very limited recycling program. At the present time, aluminum cans, glass and some plastics are collected from bins strategically placed around the base, and then sold to local recycling distributors. Unfortunately, Puerto Rico's recycling program is just in its infancy. The alternative to using local distributors is shipping the materials to CONUS, which is cost prohibitive (costs more to ship than return on investment). Roosevelt Roads is currently negotiating with a local contractor to actively collect recyclable materials (aluminum cans, glass, plastic and paper) from all areas of the base (housing, barracks, tenant activities, etc.) Base residents will be informed when that contract goes into effect. — ed.*

Setting the record straight

I read with interest your article in the January 1993 issue of *All Hands* regarding the Coast Guard's efforts to protect the environment. I encourage

the various branches of the military to work with all diligence to protect the environment and I applaud their accomplishments thus far.

However, I would like to offer a correction concerning one statement in the article. You mentioned "One of the earliest official acts of conservationism was the creation of Yellowstone National Park by the National Park Service in 1916." To set the record straight, only an act of Congress can create a national park. Yellowstone National Park was created by just such an act on March 1, 1872.

Because there was no specialized agency at that time able to administer the new park, the United States Army was charged with overseeing the 2.2 million acres of wilderness area. From the late 1870s until just before World War I, the Army was successful in many efforts, including the apprehension of wildlife poachers and the construction of roads in the park. In fact, the roads being used today in the park are essentially the same routes laid out and engineered by the Army more than 100 years ago.

By 1916 a need had become clear for a new governmental agency that could be dedicated to the specific purpose of administering the growing list of national parks and monuments. On August 25, 1916, Congress created the National Park Service so that America's park lands would be protected and left "unimpaired for future generations."

Thank you for an otherwise fine issue — especially the quality color photography.

—LTJG Jeffrey N. Saville
NMCB 1

• *We at All Hands pride ourselves on having a knowledgeable audience, thanks for the history lesson, you're correct. — ed.*

Take Note

The "Navy as a Good Neighbor" theme ends with this issue. However, we will continue to run these stories in "Bearings" as we receive them.

The theme for October through December is "From the Sea." If you have a story idea that fits the theme, call us at DSN 288-4171/4182 or 202-433-4171/4182.

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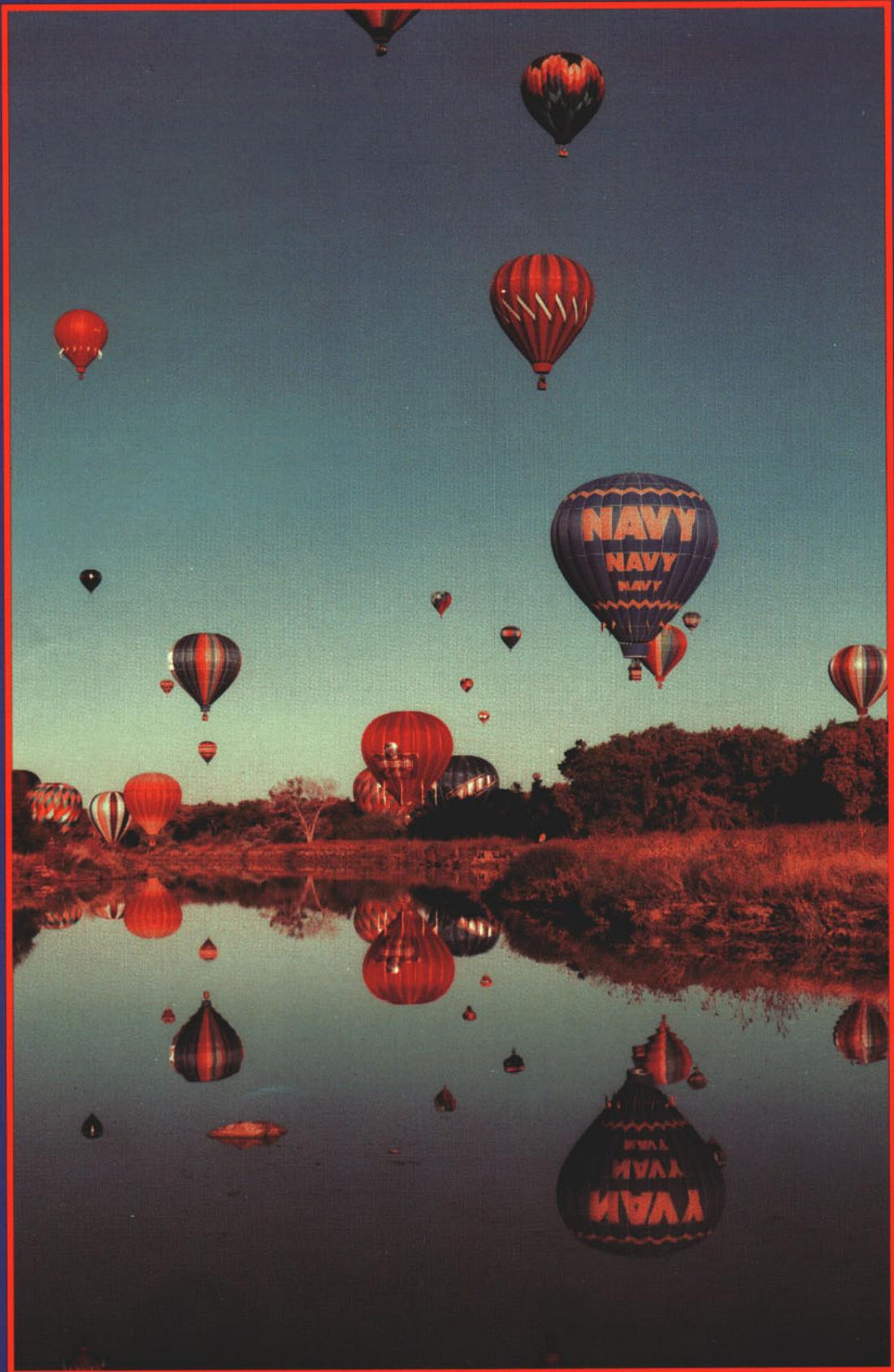
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Workers position supports under the bow of the 195-year-old USS Constitution before draining the water from the Charleston Memorial Shipyard dry dock. The ship is being prepared for her bicentennial celebration in 1997-1998. She is the oldest ship remaining on the Navy list. (Photo by CDR John Charles Roach)



Up, Up and Away ■ Page 21