

# The NCO Journal

Vol. 12, No. 2 April 2003

A Quarterly Forum for Professional Development

## *Fiscal fitness*

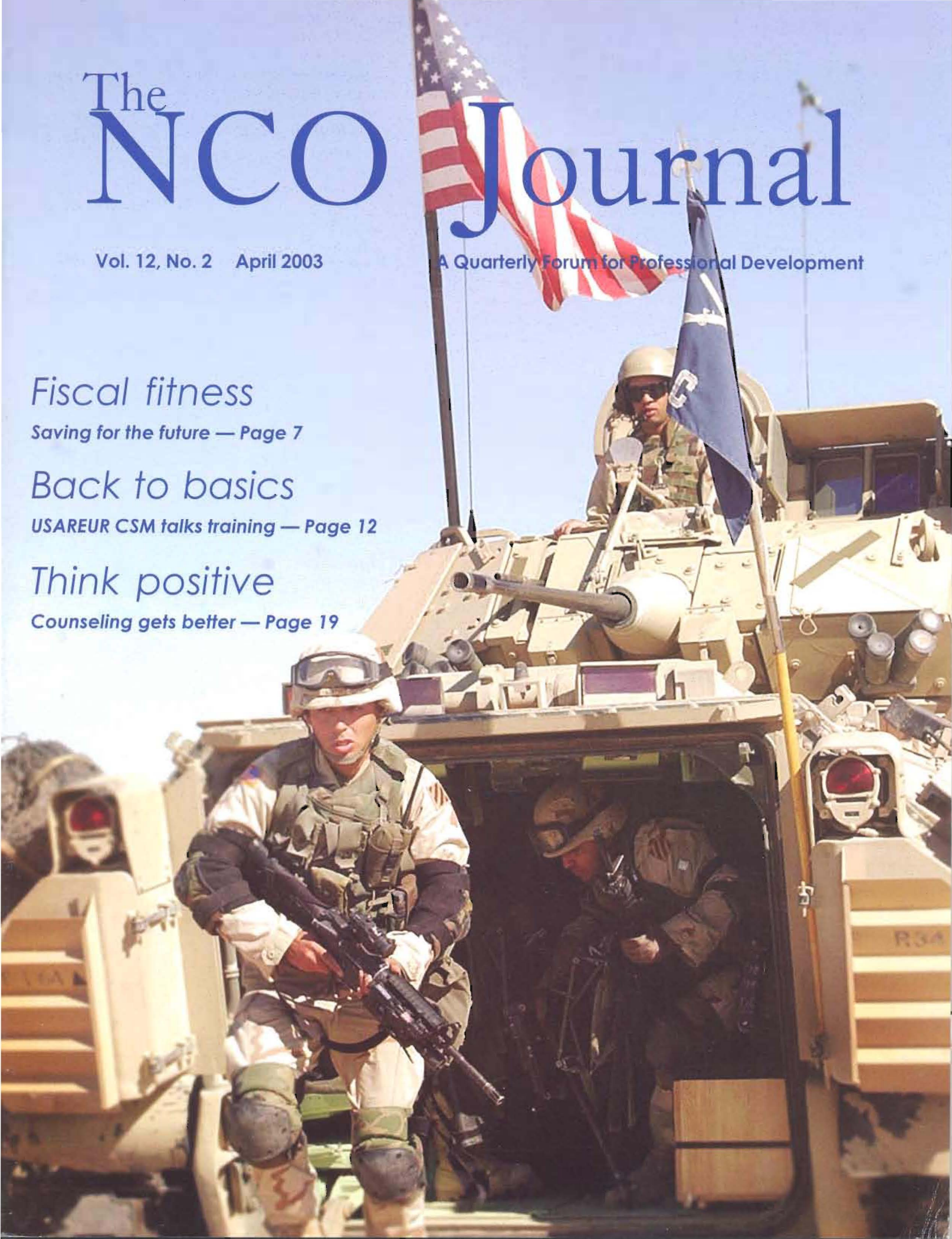
*Saving for the future — Page 7*

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*Sgt. Maj. of the Army Jack L. Tilley:*

## 'NCO Guide,' 'Sergeant's Time' show promote professional development

Everywhere I go I talk to soldiers, NCOs and officers about one thing — focusing on the basics. These include customs and courtesies, PT, NBC, marksmanship, first aid, field skills and counseling. If leaders do these well and enforce standards, our Army will continue to be the best in the world.

Enforcing standards and training soldiers is the core of what the NCO Corps is all about. It is our inherent responsibility to ensure soldiers are armed with these "basics." These are the skills that keep soldiers alive.

We are a busy Army. We have troops deployed to all corners of the world. The Global War on Terrorism requires all of our efforts to be successful. You see this at every location — Guard, Reserve and active soldiers working together to achieve victory. We are learning from each other and proving that we are indeed "An Army of One."

The *NCO Guide* is now available online. I encourage everyone to get a copy. It's an incredible tool to have in your kitbag to assist you in not only learning our craft, but also honing your skills. You can download it at the U.S. Army Publishing Agency's website — <http://www.adtdl.army.mil/cgi-bin/atdl.dll/fm/7-22.7/toc.htm>.

In January we started a new show at <http://www.SoldiersRadio.com> called "Sergeant's Time." It's a 30-minute program that features senior NCOs talking about topical issues, answering e-mail and providing an enlisted perspective. It airs every Tuesday and needs your support to be successful. I am appearing on the show once a month and look forward to your questions and comments. E-mail me at [smaweb@hqda.army.mil](mailto:smaweb@hqda.army.mil).

This issue of the *NCO Journal* touches on a

number of topics that all soldiers can learn from. Financial planning, new approaches to counseling and battle staff training are just a few of the articles that I ask you to share with your soldiers.

As I touch on learning, I ask each of you to educate your communities. We need to get out and tell the Army story. Our soldiers represent all that is great about America. This nation needs to hear about the incredible things they are doing. The media is just one avenue to tell our fellow citizens about their Army. Talk to your neighbors, your families and friends about the hard work, skill and professionalism that surround us every day.

Be proud of being a soldier. Your sacrifices keep our nation free and our Constitution intact.

HOOAH!

*Sgt. Maj. of the Army Jack L. Tilley*  
*12th Sergeant Major of the Army*



*Sgt. Maj. of the Army Jack L. Tilley ground guides a Bradley Infantry Fighting Vehicle driven by World Wrestling Entertainment star "Bradshaw" during a tour of the U.S. Central Command area of operation Dec. 18-24.*

Photo by Sgt. 1st Class David Dismukes, CFLCC PAO

# Centralized promotions

*Re-sequencing shakes up promotion boards; staff sergeants face last chance for promotion until May '05*

This year's Department of the Army sergeant first class/Advanced NCO Course (ANCOC) board will select 19 months worth of staff sergeants for promotion to sergeant first class to carry promotions through May 2005.

The change from the standard 12 months of selections comes as part of a re-sequencing of all centralized selection boards approved by the deputy chief of staff/G-1, Lt. Gen. John LeMoynes.

According to a Military Personnel Center message released to the field, the current sequence presents personnel officials with challenges in filling training seats and results in many short-notice reassignment orders that create hardships for Army families.

"This is a good Army, filled with good people, doing good things for good reasons," Le Moynes said. His philosophy, expressed shortly after coming on board as the Army's chief personnel official, is one of continuing the ethos of service and caring for the Army and the people in it that he learned when he enlisted as an Army Reserve Special Forces soldier in 1964.

Currently, the master sergeant board takes place in February, the sergeant first class board in June and the command sergeant major/sergeant major board convenes in October. After it meets in October 2003, the sergeant major promotion board will meet again in June 2004, instead of October 2004. The master sergeant board will convene in both February and October 2004 and meet in October thereafter. The next sergeant first class board will convene in February 2005, rather than June 2004.

This year's sergeant first class selection board will convene May 29 to consider soldiers for promotion to sergeant first class and automatic selection for ANCOC attendance, according to officials at the Enlisted Records and Evaluation Center, Indianapolis. The board, which will also review records for possible

separation of some soldiers under the Qualitative Management Program, features a number of adjustments other than the timeframe it covers.

All staff sergeants with a date of rank (DOR) of Oct. 1, 2001 and earlier with a basic active service date (BASD) between May 30, 1984 and May 29, 1997 (dates inclusive) will be considered. The primary zone includes soldiers whose DOR is June 30, 2000 and earlier. The secondary zone includes soldiers with a DOR of July 1, 2000 through Oct. 1, 2001.

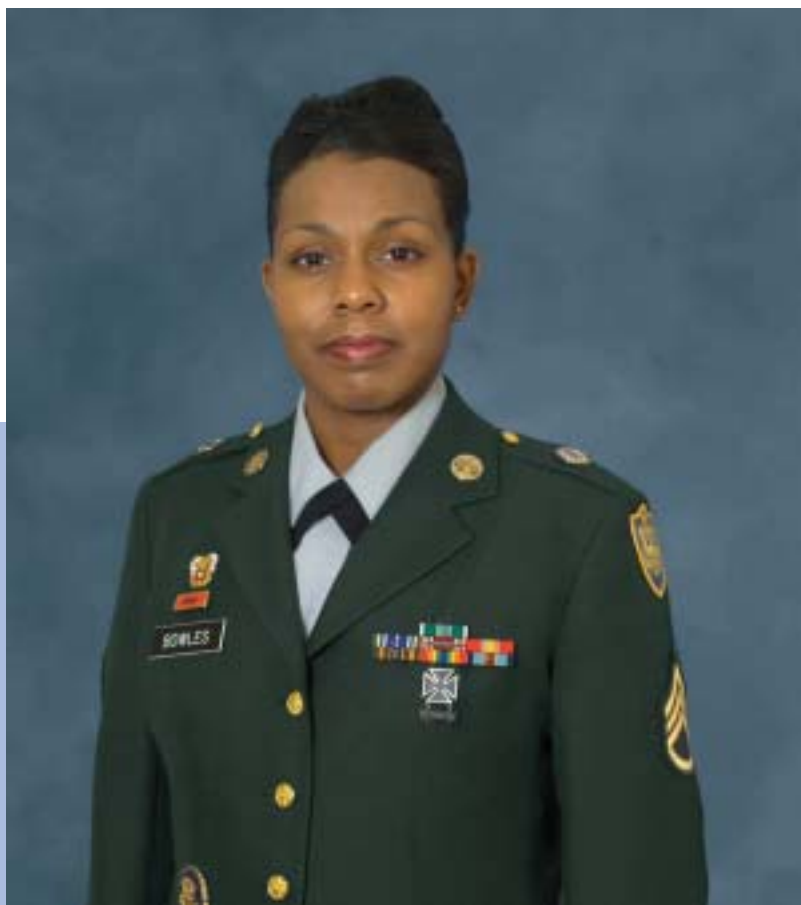
Due to the implementation of Stop Loss, staff sergeants normally ineligible due to having passed a retention control point (BASD earlier than May 30, 1984) in a primary military occupational specialty affected by Stop Loss will be considered for promotion.

Also, as a result of Stop Loss procedures, the board will consider for promotion those soldiers with previously approved retirements who have been retained on duty. No action is required by the soldier. Others with approved retirements, regardless of the approval date and reason for submission, will not regain eligibility by withdrawing their retirement after the date the board convenes.

"This will obviously be tumultuous for some, but it is about correcting some unfavorable situations out there that have been created by the timeframe the results of these boards traditionally come out," said Sgt. Maj. Gerald Purcell, a personnel policy integrator at ODCS/G-1, when the re-sequencing was announced last year. "This is about what is best for soldiers and the Army."

According to a July 2002 Army News Service release, the short-notice orders came about because of the board timing.

With sergeant major promotion boards historically meeting in October and a command sergeant major review board the



following December, the sergeant major promotion list is usually released in mid January. Personnel managers at the Total Army Personnel Command then need several months to determine who goes where, often giving Sergeants Major Course (SMC) graduates a 60-day or less notification of where they are going after their May graduation, Purcell said. Likewise, those master sergeants selected to attend the SMC often get short notification. Both situations place undue stress and turbulence on the soldiers and their families, he said.

Moving the sergeant major promotion board to June allows for SMC graduates to receive their Permanent Change of Station notification six months out, Purcell explained. Likewise, it will give those selected to attend the course a nine-month notice.

Another unfavorable situation the board date changes are designed to fix is low ANCOC attendance during the first quarter of each fiscal year, Purcell said. With sergeant first class boards meeting in June and the selection list released in late August, Personnel Command has had little reaction time to best use existing first-

quarter training seats.

Moving the sergeant first class promotion board to February will allow PERSCOM more time than the current system allows to fill available ANCOC training slots throughout the year, Purcell said.

“About 2,800 staff sergeants will be considered earlier than they normally would have — June 2003 instead of June 2004, and about 8,000 will be delayed — February 2005 instead of June 2004,” Purcell said. “These are tough calls, but we simply just can’t move everyone up to the earlier board. We have to ensure that when we provide an opportunity for a soldier to be considered, that we are providing them a realistic chance for selection.”

One key point to remember, Purcell said, is that the total number of soldiers that will be promoted during this transition will not be any less than if the boards had not been re-sequenced. Some soldiers will be considered a little earlier and some a little later, he continued, but the end result truly benefits soldiers, their families and the Army.

*(Compiled from ARNEWS releases and MILPERCEN messages.)*

## Soldiers may use ERB as source for promotion points while deployed

Soldiers in a deployed status seeking promotion to sergeant or staff sergeant may appear before boards using the Enlisted Record Brief as the official source document for awarding promotion points, according to a Military Personnel Message issued in October.

According to the procedures outlined in the message, soldiers will have 60 days upon redeployment to submit a request for retroactive promotion adjustment for any source document dated prior to the board appearance that was not available while deployed.

Soldiers who fail to submit the retroactive promotion point adjustment within 60 days of redeployment waive the opportunity and then can add additional points only during a re-evaluation.

The procedures will remain in effect until superseded, rescinded or incorporated into a future revision of Army Regulation 600-8-19, *Enlisted Promotions and Reductions*.

## Company introduces training aid that comes in shape of key holder

A private firm has introduced a training aid that combines a key chain with an electronic database designed to help NCOs study for board appearances.

The Don-Key sells for less than \$30 and, according to the company, contains more than 1,200 questions and answers that appear on a small liquid crystal display embedded in a plastic key fob resembling a car security alarm box.

Some of the 47 subjects covered include military history, customs and courtesies and uniform wear and appearance.

The product derives its name from “don,” meaning teacher, and “key,” as in answers to a test.

For more information, visit the Web site [www.don-key.com](http://www.don-key.com).

# Nominative CSMs conference

## NCO leadership discusses challenges facing Corps, makes recommendations for program refinements

By Sgt. 1st Class (Ret.) Phil Tegtmeier

More than 250 sergeants major gathered in January at Fort Bliss, Texas, taking part in the third annual Sergeant Major of the Army's Nominative Command Sergeants Major Conference.

The forum, hosted by Sgt. Maj. of the Army Jack L. Tilley, brings the Army's most influential noncommissioned officers together to meet with members of the Army staff and to develop solutions to challenges facing the NCO Corps. The U.S. Army Sergeants Major Academy and the U.S. Army Training and Doctrine Command supported the event. The attendees all serve in leadership positions in commands led by general officers.

"This conference continues to provide our [NCO] Corps with a dynamic forum to discuss and design initiatives to enhance our craft," Tilley said. He singled out areas for the group to address during the conference, including a new skills development test, E-5 drill sergeants, developmental counseling and other personnel issues. "It is my vision that these areas will enhance the awareness, capabilities and opportunities for our soldiers and the Army," Tilley said.

The keynote speaker, Secretary of the Army Thomas E. White, challenged the attendees to focus on four areas to ensure the Army's continuing success.

The four areas — mental and physical toughness, marksmanship, combat lifesaver skills and small-unit drills — will provide soldiers the fundamentals they need.

"NCOs must know the standards their soldiers must train to, they must be able to perform...to those standards and they need to train their soldiers to those standards," White said. He said that by focusing on the four areas, and maintaining their units to the standards those areas require, the NCO Corps will have done its job.

Army Chief of Staff Gen. Eric K. Shinseki also addressed the conference attendees during the opening session. He spoke of the transformation the Army is undergoing and charged the attendees with taking care of the NCOs' main job of preparing the Army's future leaders.

"The Sergeant Major of the Army of the year 2025 is in the Army today," Shinseki said. "People are everything, and it doesn't matter how we're equipped

or manned in the future. We have to remember our NCO Corps needs to focus on developing tomorrow's leaders. Our job is to grow the SMA of 2025 today."

After the opening session, other senior Army officials briefed the attendees. During the week, they applied their experience and knowledge to a variety of issues facing the Army today, with breakout groups of 10-20 sergeants major focusing on specific topics.

"Everything we worked on in the conference was to make the Army a better place for soldiers and make [the Army] more effective," said Command Sgt. Maj. Vincent Myers. Myers was the senior NCO in the Coalition Forces Land Component Command, Third Army, U.S. Central Command when he traveled to the conference from Kuwait.

In the breakout groups, attendees prepared concrete recommendations to give to the Army's senior leadership. The issues came from the Army Training and Leader Development Panel's Phase II (NCO Study) report. The study, conducted last year, is the largest self-assessment study ever done by the Army. It focused on training and leader development requirements for NCOs. Subjects the attendees are forwarding recommendations



*Sgt. Maj. of the Army Jack L. Tilley makes a point about Army values.*

Photo by Sgt. 1st Class (Ret.) Phil Tegtmeier

Photo by Sgt. 1st Class (Ret.) Phil Tegtmeyer



*The attendees gathered for a group photo in front of the Centennial Club, site of many of the conference sessions.*

on include ways to ensure NCOs have clearly defined career paths and can measure their own performance toward meeting promotion and retention requirements, as well as thoughts on how to improve the NCO Education System (NCOES).

Myers said his group, for example, tackled a congressionally mandated re-schooling for soldiers who have newly acquired military occupational specialties (MOS). The program would affect mostly reserve component soldiers.

When units are mobilized and soldiers are re-assigned to new sections, some soldiers may not be specialty-qualified in the new MOS. However, those soldiers may also be on the brink of a mission, Myers said. The transition can result in lost training time for soldiers.

“You never get time back,” Myers said. “You never want to say you wish you had three more days.”

**Topics covered included:**

- E-5 Drill Sergeants – The Army will launch a pilot program to determine if sergeants should be assigned as drill sergeants in basic training and advanced individual training.
- Skills Development Assessment – The ATLDLP (NCO Study) report indicates NCOs in the field want a test that would measure

their competencies and provide them with a clear view of their chances for promotion. The Army is studying how to introduce a test to the field while avoiding some of the pitfalls that have harmed acceptance of past military occupational specialty tests and skills qualification tests. Those pitfalls included making study time available to those taking the tests, inconsistency in how NCOs used the scores to identify soldiers with promotion potential and high administrative costs.

- NCOES – The Army leadership is studying ways to consolidate and further improve the network of NCO academies around the United States and overseas. The attendees also focused on expanding the use of distance-learning methods.
- Developmental Counseling – NCOs in the field indicated in the ATDLDP (NCO Study) that they were concerned NCOs did not receive developmental counseling training that resulted in measurable performance ratings on the NCO Evaluation Report. The attendees looked at providing the training to NCOs as well as civilian and officer supervisors who may be less familiar with the NCOER process. (See related article on page 19.)

In all, the attendees covered nearly 20 topics. At press time, the Sergeant Major of the Army’s office was finalizing recommendations to send forward to the Chief of Staff of the Army.

The attendees also tapped into the experience of six former Sergeants Major of the Army. They held a panel, answering questions from the attendees, and met one-on-one with participants throughout the week.

“This conference truly leverages the experience of our NCO Corps,” Tilley said. “We’re using that experience to tackle complex issues and work them for the Chief of Staff. These are issues that will not only make our Army stronger, but will help ensure our soldiers remain the best trained, best equipped and best led in the world.” (Editor’s note: Sgt. Erika Gladhill, CFLCC Public Affairs, contributed to this article.)

*Sgt. Maj. of the Army Jack L. Tilley presents a copy of FM 7-22.7, The NCO Guide, to Army Chief of Staff Gen. Eric K. Shinseki.*



Photo by Master Sgt. Richard Puckett

# NCOES to undergo scrutiny at April workshop

By Spc. Jimmy Norris

More than 170 key staff members from NCO academies worldwide will discuss changes to the NCO Education System (NCOES) at the 2003 Commandants Workshop at the U.S. Army Sergeants Major Academy, Fort Bliss, Texas, April 8-10.

The workshop will be an opportunity for commandants, assistant commandants and training specialists from NCO academies throughout the Army to discuss important issues pertaining to NCOES and make a difference in policy and doctrine.

"If NCOs are the backbone of the Army, then the NCO academies are the backbone of the NCO Corps," said Col. Michael Enneking, USASMA commandant. "We are concerned with keeping doctrine current and keeping in touch with the soldiers in the field. The doctrine developers at the Sergeants Major Academy are constantly in touch with leaders from all components. This workshop is designed to help us develop training that's viable in the Army's contemporary operating environment," he added.

The event's coordinator, Sgt. Maj. Brian Lawson, who works in USASMA's Directorate of Training and Doctrine (DOTD), said there are a number of reasons for holding the workshop.

"The purpose of this event is to increase our customers' voice and input to better understand their needs and expectations. [We will] respond with value-added solutions and present current and relevant information that [will] aid them in their job performance," said Lawson, who serves as the chief of the Course Management Division.

Lawson said while USASMA's commandant has

previously hosted similar events, the events were conferences, not workshops.

"As opposed to having a conference and directing information, we're going to make use of the assets we have. There's a huge knowledge base out there at the academies. We have some really smart people who've been doing this a really long time," he said.

Attendees will be broken into 11 groups of 12 people. Each group will discuss a single topic. The topics range from "military history as a common-core subject in NCOES" to "developmental counseling." Each group will generate a list of recommendations they will present to the workshop's panel.

Among the panel members are the command sergeants major for the Army National Guard, Training and Doctrine Command and the Combined Arms Center.

According to Lawson, the previous conferences have been fairly effective. "We are hoping for even better results from the workshop format," he said.

"Last year about half of the suggestions made by conference attendees were implemented," he said. As an example, he cited the excerpts from Army field manuals now found in NCOES study materials. The attendees also recommended allowing more time for instructors to counsel and mentor students. The revised NCOES will allow for that, according to Lawson.

"This is a chance for those who train our noncommissioned officers, whether they're active duty, reserve component or National Guard, to help make decisions that will affect the training for the whole Army," said Lawson.



Photo by Sgt. 1st Class (Ret.) Phil Tegtmeler

*The U.S. Army Sergeants Major Academy will host the 2003 Commandants Workshop slated for April 8-10.*

*Saving money isn't easy, especially when you don't know which plan to use. Here's a basic guide to help you achieve...*

# FISCAL FITNESS

By Sgt. 1<sup>st</sup> Class (Ret.) Phil Tegmeier

You hit the gym four times a week to work your body into a lean fighting machine. You break open the books to keep up with changes in your career field. And, of course, you save 10 percent of your salary each month to build up your retirement nest egg. Well, maybe that last one is something you haven't tackled yet.

Putting money aside can be tough. Figuring out where to put that money to keep it safe and make it grow can be challenging. Stocks, mutual funds, U.S. Savings Bonds — the options are many. Fortunately, much more information is out there for investors today than ever before, thanks to radio and newspapers, the Internet, non-profit organizations and companies dedicated to helping investors make sound decisions about their futures.

We've gone to some of those experts to compile a basic guide to investing that NCOs can use to work toward their own goals and to help their soldiers better understand the investment options out there. We'll start with a short introduction to the world of investing, cover the various options available out there and offer some tips and advice on how to find experts to help you meet your fiscal fitness goals.

## WHY SAVE?

A short-term cash reserve put aside somewhere comes in handy when the car breaks down or it needs new tires. Medium-term savings

provide for that vacation you wanted to take next summer or the down payment you want to put on a house someday. Long-term retirement savings round out the fiscally fit household, providing for a comfortable future when the children are grown and gone and it's time to lay back and enjoy life.



The Securities and Exchange Commission is the government agency that regulates the world of money in the United States. The SEC also includes the Office of Investor Education and Assistance. It maintains a Web site ([www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)) investors can use to understand why all three types of savings are important and how these considerations affect your savings strategies. It's important to match the types of investing you make with specific savings goals. Not all



types of savings and investing are made to satisfy the needs for short-, medium- and long-term goals. The site explains how setting goals for a strong financial future can help investors sort out their savings and investing needs. Here are some tips from the site.



our goals will determine your tolerance for risk. For example, leaving an emergency fund in an interest-bearing checking account has the added benefit of making the cash readily available in a safe place and eliminates service charges most banks and credit unions charge for accounts with low balances. Keeping long-term savings in that account may be safe, but the interest rates are so low you could find yourself falling behind inflation.

If you'll need your money in the short-term, more conservative investments are appropriate. If you're saving for the long haul, you might decide to take more risks. Your personal risk tolerance depends on how old you are right now and how long you have until you plan to retire. Younger people can take more risks because they have more years available for their nest egg to grow again if a certain investment goes sour. People closer to retirement age shouldn't have all their money tied up in a risky investment because a catastrophic loss on their investment could wipe out their savings.

The SEC site advises investors to save for themselves first. Keeping food on the table and a roof over your head is important, and paying off high-interest credit card debt should be the first step toward getting serious about saving. Once you're sure you can cover basic needs, you can begin to get an idea about how much you'll have available to save. Then you can build a rough idea of where you want to go.

Spreading your savings in a variety of low-, medium- and high-risk investment options offers the greatest hedge against disaster while offering a chance to get your money to do some real workouts on your behalf. Diversification may not bring you pie-in-the-sky fantastic earnings in a market that's moving up, but it will certainly help you through a market like investors have been experiencing in the last year and a half. And knowing the basics of the types of investments available, along with their

# The WEB Li\$t

A few of the many organizations for financial wisdom

1. **[www.investoreducation.org](http://www.investoreducation.org)** The Securities Industry Association (SIA) brings together the shared interests of more than 600 securities firms to accomplish common goals. SIA member-firms (including investment banks, broker-dealers, and mutual fund companies) are active in all U.S. and foreign markets and in all phases of corporate and public finance.

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2. **[www.afsaef.org](http://www.afsaef.org)** The American Financial Services Association Education Foundation was established in February 1990 as a nonprofit 501(c) 3 organization to heighten consumers' awareness of personal financial responsibility. AFSAEF's mission is to help consumers realize the benefits of responsible money management, understand the credit process, and seek help if credit problems occur.

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3. **[www.investinginbonds.com](http://www.investinginbonds.com)** The materials and data provided through the Bond Market Association Web site are intended for general informational purposes only, and are not intended to provide specific investing, tax, business or legal advice to any individual or entity.

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4. **[www.fpanet.org](http://www.fpanet.org)** The Financial Planning Association is the membership organization for the financial planning community. FPA's primary aim is to be the community that fosters the value of financial planning and advances the financial planning profession.

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5. **[www.nefe.org](http://www.nefe.org)** The National Endowment for Financial Education® is a non-profit 501(c) 3 foundation dedicated to helping all Americans acquire the information and gain the skills necessary to take control of their personal finances.

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6. **[www.siainvestor.org](http://www.siainvestor.org)** At SIA Investor, the Security Industry Association's investor education Web site, you'll find investing basics, financial tools and insights from industry experts.

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7. **[www.nice.emich.edu](http://www.nice.emich.edu)** Established in 1973, NICE is part of the Division of Extended Programs at Eastern Michigan University. NICE is an institute for professional development, training and research. It is also a resource clearinghouse in personal finance that provides economic and consumer education. NICE provides professional development, training and consultation for K-12, corporate, military and community personnel.

associated risks, can help you build your own fiscal fitness strategy.



The editors of *CNN* and *Money* magazine offer a basic course for would-be investors called *Money 101* (<http://money.cnn.com/pf/101/>). This interactive learning tool teaches the basics on stocks, mutual funds and bonds. It also offers much of the same fiscal fitness advice from the SEC Web site; we'll use it to focus on the big three investment options available.



hen you buy stock in a company, you are a part owner of that firm and have some say, though maybe small, in how the company operates. Owning stock in a company entitles you to a portion of the buildings, cars and trucks, earnings and losses the issuing company has as holdings. Not only can the value of the company go up and down,



## Financial planning enters academies

Sgt. Maj. of the Army Jack L. Tilley wants to ensure that NCOs get the best possible financial planning and retirement investments available. Plans are underway to add this subject to the NCO Education System (NCOES).



Soldiers attending the Primary Leadership Development Course have been taking a 1.7-hour session on the basics of financial planning since last summer. More in-depth blocks of instruction are being developed for integration into basic and advanced NCO courses and the Sergeants Major Course. Each level of financial planning will increase with the levels of NCOES because the financial needs of most soldiers also increase with promotion.

"We want to make the training progressive and sequential," said Master Sgt. Guy A. Eichman, U.S. Army Sergeants Major Academy's Directorate of Training and Doctrine. Eichman is on the team responsible for developing and proposing lesson objectives for the financial planning lessons. He said training developers will use the "crawl-walk-run" principle in designing tasks to be mastered at all levels within NCOES. "The classes will not make anyone an expert on the subject," said Sgt. Maj. Brian H. Lawson, chief of the Course Management Division at the Academy. "Instead, we want the instruction to be the catalyst for soldiers to get interested in their roles as financial providers; furthermore, we want leaders at all levels to talk with subordinates about money matters." Though adding the new blocks of instruction comes in the midst of a major review of NCOES and the Critical Task Review Board (see story on this year's Commandants Workshop on page 6), the additions have priority.

"Teaching the basics of saving, investing and using money wisely is something we owe to our young soldiers," Tilley said. "We're not telling soldiers they have to invest, but we are giving them the basics in understanding the need to plan for the future." The *NCO Journal* will track course changes and make announcements as training support plans become finalized within NCOES.

that will be around for the long haul. Bill Gates of Microsoft made his fortune by developing software, and anyone who bought his company's stock 20 years ago is probably off in Tahiti enjoying life in the sun. But for every successful company there are other companies that never make it to the big time.

Investment advisors group stocks by company size, by the economic sectors they operate in (automobiles or medicines, for example) and by earnings patterns. Making the right decision on which stocks to buy depends in part on your personal risk tolerance. But an even bigger factor in how you choose to invest in stocks depends on how much money you have available to invest. Some stocks sell for more than \$100 a share, making it tough for a sergeant to buy if he has only \$40 a month to invest.

Mutual funds offer one alternative to stocks. When you buy into a mutual fund, you are pooling your money with other investors. Think of it as your money buying 40 percent of a share of a \$100-a-share company. The mutual fund managers take your money, buy and sell stocks and share out the dividends those stocks pay among all of the mutual fund investors. Buying into a mutual fund offers small investors an easy way to diversify their holdings because the fund buys stocks in a number of companies. Mutual funds are available in types, giving investors a choice of buying stable funds, funds specializing in different sectors of the economy or funds specializing in earning quick income. Mutual fund managers take commissions. They do this either by charging you up front, paying a "load," or by taking their operating expenses out of the profits or before losses, "no-load." The SEC requires mutual fund managers to provide complete and accurate information to investors on the funds strategies and overhead costs and make that information available to consumers. Not all mutual funds deal in stocks, however. Some deal in the more stable bond market, which also deserves a look.



Bonds come in a variety of flavors, but they are all basically in the form of a loan. If a company needs to raise money to pay for a new factory or a town needs to build a new school, the company or township issues a bond. If you buy a bond, you are lending the issuer money. The issuer promises to pay you interest as long as the bond is active and give you back your money when the bond matures (reaches its end).

but the company can also spread out its profits for the year among investors by paying dividends on every share. You make money from stocks in two basic ways, either by selling the stock at a price higher than what you paid or from the dividends the company sends you.

Some stocks are riskier than others because some companies are less stable than others. People who buy stock in the largest companies in the world can be fairly assured of buying into a company

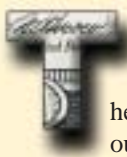
*Investing in your future is a long-term project. It can be frustrating when you first start out if your returns don't seem worth all of the work.*

Bonds have maturity lengths from 13 weeks to 10 years, depending on the type of bond.

Generally, stocks have outperformed bonds over the last 40 years. But some investors with low risk tolerance prefer the stability bonds offer, especially in government, state and municipal bonds. Although bonds pay lower interest rates than some stock dividends or mutual fund earnings pay, they are much more stable. The earnings from bonds are also tax-deductible in many cases. With a tax-free bond, not only do you make the interest the bond promises to pay, but the possibility also exists to wind up with a lower tax bill each year — which also saves you money. And bond funds, like mutual funds, offer investors a way to reap the benefits of diversification.

### RETIREMENT PLANS

Another popular way of diversifying your investments is by taking part in a retirement plan where you work. The government recently opened participation in the Thrift Savings Plan to soldiers, as well as civilians. The TSP can serve as an example of how retirement programs can help you achieve fiscal fitness.



The TSP Web site ([www.tsp.gov](http://www.tsp.gov)) outlines how the program works.

Information is available that applies to civilians and soldiers alike, with separate areas for civilian- and soldier-specific information. Program participants may choose to direct their savings into any combination of one to five funds. Two of the funds are more-stable bond funds and three are stock funds. A private company manages the program on behalf of the government, acting as your investment advisor on your behalf. You sign up to have pay withheld from your monthly income, and experts take it from there.

Unlike a mutual or bond fund, though, money placed into a retirement account cannot be withdrawn whenever you like. The Federal government offers tax incentives to retirement fund participants as a way of getting people to invest in the future. Your money goes into the account, as well as any earnings you get from changes in the stock market or earnings from bond dividends. Stocks can also lose money, reducing the value of your retirement plan. But taking part

*\$100 invested  
in an account  
earning  
10.7 percent  
earnings  
annually  
becomes \$200  
after just six  
years. In  
another six, it  
becomes \$400.*

in a retirement plan gives you access to the marvels of compounding, or having your money make money for you.

For example, \$100 invested in an account earning 10.7 percent earnings annually becomes \$200 after just six years. In another six, it becomes \$400. If you were 24 when that first \$100 went in, it alone would become \$6,400 by the time you reach age 60. By the time you have to begin withdrawing from the retirement account, you've probably stopped working and will pay taxes only on what you withdraw, just as if it were income. But the withdrawals most likely will come when you're in a lower tax bracket anyway, and the tax rate won't be as high.

The TSP is the government's form of a retirement contribution program. Private companies offer their employees another type of retirement plan, called 401(k) plans after the law that authorizes them. By participating in a 401(k), an investor usually gains from the contributions the company makes to partially match the savings. When you change companies, you can bring any funds you've placed into the 401(k) plan with your old employer and "roll" them over into the new company's plan. Soldiers participating in TSP can also roll over their account to a civilian 401(k) plan when they leave service. They can also be rolled over into an individual retirement account as well.

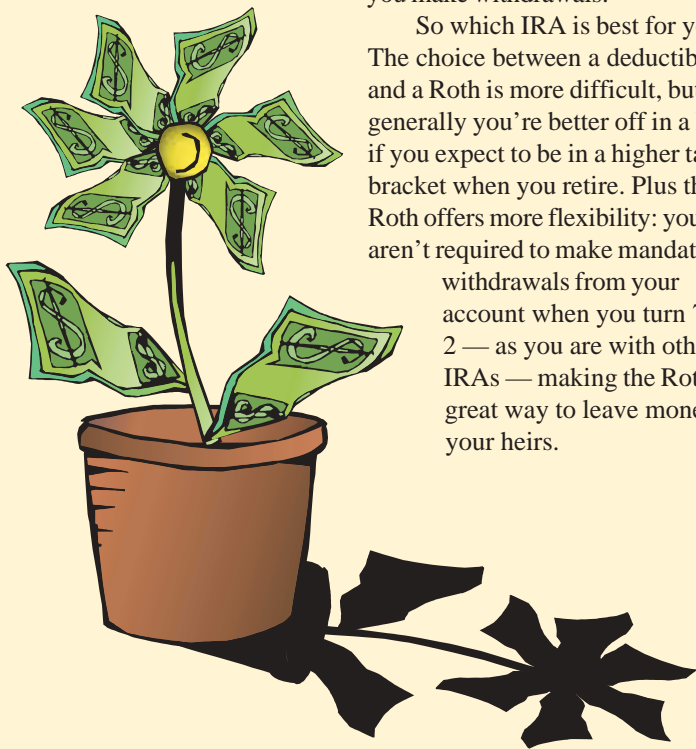


Two types of IRAs exist, traditional and Roth, as explained at the *CNN* and *Money* magazine Web site. A traditional IRA offers tax-deferred growth.



You deduct the contributions from your gross income when figuring your income taxes, and pay taxes on your investment gains only when you make withdrawals. A Roth IRA, by contrast, offers tax-free growth. You don't deduct the contributions from your income tax calculations, but you owe no tax on the earnings of those savings when you make withdrawals.

So which IRA is best for you? The choice between a deductible and a Roth is more difficult, but generally you're better off in a Roth if you expect to be in a higher tax bracket when you retire. Plus the Roth offers more flexibility: you aren't required to make mandatory withdrawals from your account when you turn 70 1/2 — as you are with other IRAs — making the Roth a great way to leave money to your heirs.



## GETTING GOOD HELP

This guide gives some general information to put things into perspective. For a personal fiscal fitness plan, though, you may want to gain the help of an expert. These experts are available from the civilian world, but there are also assets available at your installation's Consumer Affairs Office. Finally, the Web offers access to consumer groups, professional organizations and other reliable sources for educational materials on how to ensure your fiscal fitness. Let's examine a few.



The editors of *CNN* and *Money* magazine advise investors looking for a financial planner to shop around before hiring someone to help them map out their fiscal fitness plans. Anyone can call himself a planner, but a good one will be someone who has helped a friend or family member, or someone else you trust who can give you a referral. Generally, if you're looking for a planner to help you decide where to set aside \$50 a month, you wouldn't ask your rich uncle for a referral to a planner who handles million-dollar accounts. If you have no idea how to find a planner, or you need a few more candidates to interview, start with the Financial Planning Association ([www.fpanet.org](http://www.fpanet.org)), which lets you search for planners by state,

city or zip code. Look at your search results and seek out financial planners who have a C.F.P. (Certified Financial Planner) credential from the Certified Financial Planner Board of Standards.



These folks have come a long way from when they did little more than track down bad-check writers. Your Consumer Affairs Officer can help you plan a budget, avoid being taken by crooks and make decisions about your financial future. Usually a part of Army Community Services, CAOs provide access to other resources in the military community and can steer you in the right direction if nothing else.



Much of the information for this article came straight from the World Wide Web. In the past 10 years or so, Web access to financial accounts, online trading and investor advice has grown astronomically. Professional organizations, like stock brokers, mutual fund managers and financial planners maintain Web sites that provide neutral information without pushing the investor to any specific person or savings plan. We've selected a number of sites that we found useful in preparing this article so you can take the same lessons we did.



Almost everyone we talked to stressed the need for planning, commitment to a plan and keeping a cool head when markets tumble as being key to maintaining a healthy fiscal fitness plan. Investing in your future is a long-term project. It can be frustrating when you first start out if your returns don't seem worth all of the work. By letting the magic of compounding exercise your dollars, eventually you'll marvel at how fiscally fit you can become.






# Back to the basics

**USAREUR's highest-ranking NCO puts  
out the call to refocus training**

**An interview with Command Sgt. Maj. David Lady  
By Master Sgt. Lisa Hunter**



Soldiers in U.S. Army, Europe are known for “being on point for the nation.” For three of the past four years, USAREUR-based soldiers have been the backbone of Task Force Falcon, the Kosovo peacekeeping mission. In addition to the KFOR mission, battalions from the two USAREUR-based divisions – 1st Infantry Division and 1st Armored Division – have rotated through serving as USAREUR’s Immediate Ready Force, a rapid-readiness unit that can deploy anywhere in USAREUR’s theater of operations within 36 hours.

Of course, the soldiers’ operations tempo picked up another notch with the heightened threat following the Sept. 11, 2001, terrorist attacks, and it’s hiked up even more with the war with Iraq on everyone’s minds.

At this pivotal point, USAREUR’s highest-ranking enlisted soldier, Command Sgt. Maj. David Lady, has put the call out to all USAREUR NCOs that it’s time to get back to the training basics. While his message is geared toward USAREUR soldiers, it’s valuable guidance that NCOs throughout the Army can use in preparing their soldiers for combat deployments.

For soldiers who think of field training as a necessary evil they must endure only for the length of the exercise, as well as for those who think they are merely “support soldiers,” Lady’s message may serve as something of a reality check, as he dispels some of the myths and busts open some of the excuses.

“Every soldier is a warfighter. Every soldier must be trained to win his or her piece of the war,” said Lady, going straight to the bottom line. “It upsets me when I hear a soldier say, ‘I’m not a warfighter,’ or ‘My job is to support the warfighters.’ We are all warfighters. For example, all signal specialists must accomplish their missions or the maneuvering unit will fail in combat. Every soldier’s mission is important.”

Lady began his career in 1974 as an armored crew member. In 1981, while serving as an instructor at the Armor Center, Fort Knox, Ky., Lady earned the prestigious Joseph H. Hibbs Distinguished Instructor Award. He employs that same no-nonsense tactic to coaching, teaching and mentoring USAREUR soldiers today. Lady’s approach is simple: target the basics skills needed for a combat deployment and charge the NCO leadership with making it happen.

“We [NCOs] exist to demonstrate and enforce standards,” the Washington, D.C., native said. “We are training certain wartime tasks, both individual and team. We’re training with a greater seriousness, because it is not just another [Combined Arms Maneuver Training Center] rotation that we’re ramping up for,” Lady explained.

Lady is adamant that USAREUR NCOs must take advantage of every opportunity, focus every training event and take advantage of times offered.

“It’s not giving excuses. It’s not pretending that we are too busy or too overworked to master the core soldier skills. If we are, we need to prioritize things and go for what’s most important,” he said. Lady’s top priorities for training include field craft, mission-essential crew drills, physical fitness, combat lifesaving skills and marksmanship.

“We must train our soldiers to perform all missions in a field environment under all conditions,” Lady explained. He emphasized that leaders must know the key factors of field craft. NCOs must be capable of demonstrating and enforcing those standards so their soldiers “will be as effective at the end of the operation as they are at the beginning, no matter what conditions they work through.”

“Working in a concrete motorpool with overhead cover, working in a temporary office, even working in the dustbowl of a combat training center for four to 10 days – by themselves – is insufficient training in field craft,” Lady said. “We must be able to be much more than miserable in the field.”

Lady relies on his extensive experience when guiding soldiers. During his 28-year career, he has held every key leadership position from tank commander to acting platoon leader. He has also served as first sergeant for four companies. He has served in his current position since February 2000, marking his fourth tour in USAREUR. In 1983, during one of his previous assignments in Germany, he earned the title of USAREUR NCO of the Year. Lady uses his background and experience, especially his experience in the European theater, to determine the soldiers’ priorities.

“There isn’t enough time to train every soldier on every task, every team on every task, enough to be prepared to perform. We have to prioritize the core individual and team tasks,” he explained.

The second area USAREUR soldiers are training on are team drills, according to Lady. “Whether your team is an infantry squad, a maintenance section or an awards section in a personnel service battalion, every small team should have no more than five or six core tasks that all soldiers know how to do instinc-

tively and under all conditions,” he said. These should be five or six of the most important activities that contribute to the higher unit’s battle focus and mission essential task list. NCO leaders can prioritize by identifying the tasks that are most critical for their teams to fulfill their roles in the higher unit’s mission, according to Lady.

The third area of emphasis is physical fitness training. Lady said they are focusing on the core physical capabilities the soldiers must have to perform their mission in all conditions.

“We’ve always done physical fitness training four times a week to the Army standard. Yet throughout the force, we haven’t been uniformly combat-oriented. That combat orientation has to be worked out by the company-level leadership for every different type of unit in United States Army, Europe,” Lady explained.

Lady has also placed a great deal of emphasis on the fourth area, advanced first aid training for USAREUR soldiers.

“This is not policy; this is opinion: Every soldier should be a trained combat lifesaver – period,” Lady said. All soldiers must be confident that they can keep their buddies alive, using the equipment within the platoon, until higher echelon medics can arrive and evacuation can take place, regardless of how many combat lifesaver bags are in the team, section or platoon, he said.



*Command Sgt. Maj.  
David L. Lady*



Soldiers need to be confident that if wounded, they will be kept alive by their buddies and that they can keep their buddies alive, he added.

USAREUR soldiers' fifth area of emphasis is basic marksmanship. Lady acknowledged that soldiers do not get to spend as much time at ranges, gunneries and on simulators as they would like in order to improve proficiency, but advises that opportunity training can make all the difference.

Lady used the example of the soldiers of the 2nd Squadron, 6th U.S. Cavalry, 11th Aviation Regiment based in Illsheim, Germany, to illustrate the success of opportunity training. To improve marksmanship, every team would take an M16A2 rifle out of the arms room every day, just one weapon per team. Every day, the NCOs would use breaks and other opportunities to teach skills like the proper way to take up a consistent aim, proper way to breathe and the proper way to pull the trigger.

"Putting the soldier with the weapon on the floor... with something as simple as a washer or dime\* and a sergeant lying next to the soldier would reinforce and raise the standard on the most basic of marksmanship skills," Lady explained. Using this method, the NCOs taught all of the soldiers "low-tech, but crucially important marksmanship skills.

"When that squadron went to the range, they had the highest expert rate in the V Corps," Lady said. "They did it with what the manual provides; they did it in the way that the Army has done it since the Civil War. Those NCOs trained their own soldiers to master the subtasks so that the task was made easier and was done to a higher standard."

While Lady strongly emphasized the importance of opportunity training every day, he also stressed the importance of safety in every mission and exercise.

"We must ensure the safety of our soldiers and equipment," Lady advised. "Do risk assessments each and every time. If you are conducting convoy operations, make sure all drivers are trained and briefed on the route. Inspect vehicles and ensure all are fully mission capable. Plan regular rest stops with adequate time for preventive maintenance. This too can be taught every day as opportunity training. Enforcing safety standards will make sure that all of our soldiers arrive on the battlefield, ready for battle."

Preparing for deployment, preparing for success on the battlefield, it all comes down to reinforcing the basics: field craft, mission-essential crew drills, physical fitness, combat lifesaving skills and marksmanship, Lady said.

"These are the five areas we are emphasizing in the United States Army, Europe at the individual and small-unit level to prepare us for contingency operations," Lady said. "This training will build confidence in each individual, will build cohesion in every unit and will give the nation victory and bring our soldiers home to celebrate the victory. It is our responsibility, and it's our glory as NCOs to do this."

\* FM 23-9, M16A1 and M16A2 Rifle Marksmanship, July 3, 1989, Appendix C: The Dime (Washer) Exercise is a dry-fire technique used to teach or evaluate the skill of trigger squeeze and is effective when conducted from an unsupported firing position.



File photos courtesy USAREUR PAO



# *Field expedient:*

## **Battle Staff instructors deploy course to Kuwait**

By Sgt. Erika Gladhill  
CFLCC PAO

Battle Staff Course instructors gave a new twist to the old saying about Mohammed going to the mountain. In this case, the course instructors went to the students, even though the students are deployed to Camp Doha, Kuwait, in a hostile-fire environment.

Five staff and faculty members from the U.S. Army Sergeants Major Academy deployed to Kuwait Jan. 11-Feb. 14 to train more than 100 NCOs.

A unit's battle staff is comprised of soldiers who track military operations in a wartime situation, according to Sgt. Maj. David Osborn, chief of the resident Battle Staff Course at the U.S. Army Sergeants Major Academy, Fort Bliss, Texas. Osborn was one of the five NCOs who deployed to Kuwait to teach the course.

"They [students] learned how to best track the battle," Osborn said. "You can't

win a war, but you sure as hell can lose it," said Osborn. The unit's battle staff helps put the right support and supplies in place in a timely and accurate manner, or the war could be lost.

Osborn is adept at teaching battle staff operations in a classroom environment, yet he and his team faced a unique set of challenges in deploying to teach the course in a field environment, especially since this was a one-time mission.

"The challenge we had, when asked to do this in mid-December, is that this was over and above our regular mission," Osborn explained. "We didn't have the manpower from the Battle Staff Course to send everybody we needed. It almost got squashed there."

The Academy command group resolved the manning issue by enlisting the help of NCOs from the Academy's Quality Assurance Office. The QAO soldiers were able to pull double duty during the deployment. They served as

assistant instructors during each of the two courses. They were also able to validate the newly written Battle Staff mobilization program of instruction (POI).

Since the students usually complete Phase I of the course through distance learning, the Battle Staff instructors had no POI for Phase I instruction, Osborn explained. Before they could begin the field-expedient course, they had to write the lesson plans for teaching Phase I in a classroom...or, in this case, a converted warehouse.

The Battle Staff Course consists of two segments of instruction: Phase I and Phase II. The students complete Phase I through correspondence at their home station. They have 60 days to complete the 30 lessons, which equal approximately 10 days of classroom instruction. Once the students successfully complete Phase I, they then move on to Phase II of the course either by attending the four-week and one-day course at the Academy or via



Photos by Sgt. Erika Gladhill, Third Army/CFLCC PAO

**Staff Sgt. Priscilla Davis, left, an operations analyst in Coalition Forces Land Component Command, and Staff Sgt. Joaleen Clark, an intelligence analyst, plot coordination points on an overlay.**

a video tele-training site near their home station for about the same number of days. Soldiers attending either course attend classes seven hours each weekday.

Armed with their newly written POIs, the team shipped field manuals and all of the needed supplies, from alcohol pens to acetate, to Kuwait. All together, they mailed 48 70-pound boxes for a total of 3,360 pounds of manuals and supplies.

“We shipped all of the supplies and equipment, so that all [the units] had to supply was the bodies,” Osborn said.

At Camp Doha, the team compacted the course into three weeks of 14-hour days. Students and instructors conducted business as usual in a not-so-usual environment. The instructors taught the classes in a warehouse, where their maps

were barely lit by dull fluorescent lights. During group discussions, the soldiers often struggled to be heard over the traffic clatter on the busy road outside the bay. Through it all, Osborn and his assistant instructors worked to maintain the integrity of the course in terms of standards and information.

After attending the field-expedient Battle Staff Course, Staff Sgt. Calvin B. Lucas said he believes anything is possible. Lucas, a senior personnel sergeant and a student in the course, acknowledged that training will be conducted, even if it’s in a renovated warehouse bay somewhere in Kuwait.

“I am grateful to be in this course,” Lucas said. “It is exciting and rewarding. With the knowledge that I am picking up, I

hope I will play a more intricate part of the [unit’s] planning, war-gaming and strategic placement.”

Staff Sgt. Arlisa Rivers said the instructors taught to the standard by teaching quality not quantity.

“I should be a valuable resource to my immediate unit or whatever position I work in because I...can say, ‘This is the way it is supposed to be done, and this is the way we have to do it.’ I think the purpose of us being here is that we become assets to the Army as a whole,” said Rivers, an executive administrator.

The graduation ceremony for the forward-deployed Battle Staff Course took place Feb. 7. Maj. Gen. James D. Thurman, director of training, Coalition Forces Land Component Command, attended the



**Sgt. Maj. David Osborn, chief of the resident Battle Staff Course at the U.S. Army Sergeants Major Academy, Fort Bliss, Texas, conducts a class in a modified warehouse. Osborn was one of the five USASMA NCOs who deployed to Kuwait to teach the course.**

ceremony. Thurman said he is proud of the 53 NCOs who graduated in Class 701-03.

“The first thing that sticks in my mind when I look out into the audience that has [NCOs] graduating from a course historic for our nation and our Army is, ‘No one is more professional than I, Competence is my watchword...’ that is what I think.”

He said the graduates were taught by the best, the Sergeants Major Academy Battle Staff [instructors]. Speaking of the graduating students, Thurman said, “They represent the best our nation has. The men and women who serve in our military are national treasures. We are very proud of them.”

While deployed, the USASMA team taught two classes, both Phase I and II of the course. End result: they graduated 103

Battle Staff-qualified NCOs. The majority of the students are assigned to units within Third Army, 3<sup>rd</sup> Infantry Division or one of the various air defense artillery brigades deployed from Fort Bliss, Texas.

Osborn attributed their success to the support they received at Camp Doha. “There were some good officers, NCOs and contractors – both from [Army Central Command and Third Army] who supported us.”

While Osborn acknowledges that the Battle Staff Course is not staffed nor funded to support a mobile training team, he is pleased with the results of their one foray into the field.

“It was a good trip. We trained a lot of outstanding NCOs,” Osborn said. “We took the training to where it was needed: to soldiers serving in a combat zone.”

## Course graduates become invaluable to unit

Noncommissioned officers who graduate the Battle Staff Course are invaluable assets to their commander and staff, according to Sgt. Maj. David Osborn, chief instructor of the Battle Staff Course at the U.S. Army Sergeants Major Academy, Fort Bliss, Texas.

“The Battle Staff NCO is capable of tracking the combat and combat support soldiers on the battlefield,” Osborn explained. “These NCOs then use the information they gain from battle tracking to advise their commanders and their staffs, so that the commanders can make informed decisions.”

To fill the need for Battle Staff-trained NCOs in all units, USASMA offers a resident course six or seven times a year and another six or seven video tele-training (VTT) courses. Slots are available throughout the year.

“We talk about training as we fight, and Battle Staff is where NCOs learn how to make important contributions to the fight,” Osborn explained. “Commanders can improve the unit’s performance by enrolling NCOs who are filling authorized slots. Commanders and their NCO leadership should work together to identify soldiers who will potentially fill those slots in the future and schedule them to attend the course also.”

The Battle Staff Course is broken into two phases. The soldiers complete Phase I through correspondence courses at their home station. Phase I consists of 30 lesson plans, equal to about 10 days of classroom instruction. The soldiers have 60 days to complete the coursework.

Once they complete Phase I, they are then enrolled in Phase II. Phase II training is conducted in a classroom environment. The soldiers can either attend the resident



course at USASMA (this is often the case for soldiers who are en route to their next duty stations) or attend video tele-training at a site near his or her home station.

“Soldiers who attend the battle staff training by VTT receive the training at minimal cost to their units because we send the course to them by distance learning,” Osborn explained.

“We have to choose the hard right over the easy wrong,” he said. “We have to invest in our soldiers and make the time for our soldiers to go to school.”

The quality of instruction is the same for the VTT course as it is for the resident course. In fact, assistant instructors from local NCO

academies monitor the VTT courses to ensure quality, according to Command Sgt. Maj. Lesley McCorkle. As the Company B, USASMA, commander, McCorkle oversees both the resident and VTT Battle Staff courses.

The one challenge soldiers participating in the VTT have over those who attend the resident course is that the soldiers at the VTT site are not always afforded the time to focus solely on the training, according to Osborn. They often feel obligated to go back to their offices or units in the evenings, instead of studying the course material.

“For soldiers attending by VTT, their units can assist their soldiers’ chances for success by treating the soldiers as if they were TDY, allowing the soldiers the opportunity to focus on the course,” Osborn said.

To attend the course, the soldier must be an NCO in the rank of staff sergeant or higher. The soldier must be in a Battle Staff (2S designated) position on the Military Table of Organization and Equipment or Table of Distribution and Allowance.



Photo illustration courtesy U.S. Army Sergeants Major Academy

## Army leadership implements changes in approach to counseling

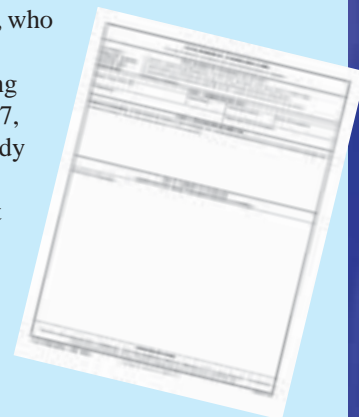
*“We need to change the Army culture and make counseling into a positive experience, a subordinate-centered process with two-way communication.”*

— *Master Sgt. Clifford A. Roddy*

By Staff Sgt. Dave Enders and Sgt. 1st Class (Ret.) Phil Tegtmeier

The word around the Army is that NCOs aren't properly developing soldiers through counseling, and the Army's senior leadership is listening. As a result, the Army is implementing changes in the approach and consistency of developmental counseling throughout the Army.

“In the past, soldiers have negatively viewed counseling,” said Master Sgt. Clifford A. Roddy, who is working on fielding guidance on counseling (contained in FM 7-27.7, *The NCO Guide*). Roddy is at the Center for Army Leadership, Fort Leavenworth, Kan. “We need to change the Army culture and make counseling into a positive



experience, a subordinate-centered process with two-way communication.”

The need for change arose from the Army Training and Leader Development Panel study on NCOs released in 2002. More than 30,000 active and reserve component officers, warrant officers, noncommissioned officers, enlisted soldiers and spouses provided input to the study through surveys, participation in focus groups or personal interviews. The study focused on training and leader development requirements for NCOs.

“People are the engines of our capabilities and are the most important elements of Army Transformation,” said Gen. Eric K. Shinseki, Chief of Staff of the Army. “We need the input of key constituent groups to help chart the proper path to transforming this Army and ATLDP gives us that input.”

Since people will make the difference in tomorrow’s Army, the Army’s leadership looked for better ways to develop today’s soldiers into tomorrow’s leaders. Those will be leaders who are accus-

tomed to processing information on their own.

“Our old counseling method dwells on the past,” Roddy said. “What we’re working on is providing a clear understanding of our current doctrine. In developmental counseling, an NCO will work to take negative events and turn them into developmental opportunities.”

The key to effective developmental counseling will be greater soldier involvement in the counseling session. The subordinate will work with the supervisor to establish a plan of action for the soldier’s development. Subordinates will offer their ideas on how they can maintain their strengths and improve their weaknesses and help the soldier set achievable goals. Supervisors will set the plan of action on paper using the DA Form 4856, *Developmental Counseling* form. It is the leader’s responsibility to make sure the subordinate has a clear plan and the resources to achieve the objectives. Monthly assessments of the soldier’s progress toward objectives established in

the plan of action will keep the supervisor and subordinate on track.

“The plan of action has to be specific enough and laid out in a timeline fashion based on the crawl-walk-run philosophy,” Roddy said, meaning the plan must have one step building on another so the soldier can reach the goals the supervisor and subordinate have worked out.

The new doctrine is spelled out in a 1999 revision to FM 22-100, *Army Leadership*, Appendix C, Counseling. Roddy is part of a team working to revise NCO Education System blocks of instruction on counseling to include a more hands-on approach that shows students how to counsel (practical exercises) rather than only telling them about counseling (theory). He also works with a hand-picked team of recent Sergeants Major Course graduates based at the U.S. Army Sergeants Major Academy, Fort Bliss, Texas. The team travels around the world to help fill a gap between the time it takes to get every NCO in the Army back into an NCOES course to receive this revised training. Planners project it will take up to five years for every NCO in the NCO Corps to go back to an NCOES school and receive the new training. So to jump start the process of educating NCOs, the team offers train-the-trainer workshops on effective developmental counseling.

Sgt. Maj. Joseph J. Paul, a member of the traveling team, said the workshops the teams provide reinforce the concept of developmental counseling. They also show NCOs how to use the quarterly counseling with the monthly assessment approach mentioned in FM 7-22.7. The NCOs return to their units to provide the same training within their units.

“We’ve offered the workshop throughout the Army and around the world,” Paul said. “Feedback has been excellent, and many of those who attend are glad to see the new approach.”

In the workshops, the team members not only explain the process of conducting developmental counseling, they act out scenarios based on situations NCOs encounter daily throughout the Army. Before the one-day workshop ends, each participant has the opportunity to work through counseling scenarios and complete a DA 4856 counseling form. Also, the counseling training team gathers feedback from NCOs about counseling in the field, as well as the



Photo illustration courtesy U.S. Army Sergeants Major Academy

effectiveness of their training. This feedback has already helped to shape the course material being developed for NCOES courses.

So far, the team has visited 13 sites and trained more than 1,300 NCOs and a dozen civilian supervisors. They have also briefed 1,100 senior leaders on developmental counseling and the efforts to reintroduce the doctrine to the field. And the work continues.

“[Feedback from] our trips to the field reinforced the feeling out in the field [reported in the ATLDP (NCO) study] that NCOES

is not giving NCOs a hands-on approach to learning how to conduct developmental counseling,” Roddy said. “Not only are we getting the word out to the field on how to conduct counseling, we’re getting ideas on how to adjust the training NCOs will receive at NCOES courses. These ideas will greatly assist in fulfilling recommendations we received from the ATLDP (NCO) study concerning NCOES.”

To request a team visit, unit representatives can e-mail the Web site manager of the Army’s Developmental Counseling Web site at [www.counseling.army.mil](http://www.counseling.army.mil).

## Counseling Web site offers tools

Let’s face it, counseling is never easy. Often, when it comes down to it, there’s no one around to help the NCO figure it all out.

But when it comes to understanding developmental counseling and learning how to put it into practice, NCOs have a source of information just a few mouse clicks away.

The Center for Army Leadership maintains a counseling Web site full of helpful hints, suggested counseling topics and answers to commonly asked questions. The address, [www.counseling.army.mil](http://www.counseling.army.mil), is easy to remember, too.

A good place to begin an education there is by clicking on the “Frequently Asked Questions” link on the left-hand side of the homepage. One of nine links, the FAQs show the NCO that many others have written in asking questions about getting a handle on how to perform developmental counseling. The FAQs provide information to debunk some of the common myths floating around about developmental counseling (like when am I supposed to find the time to sit down with my soldier?). And it offers useful suggestions on how to begin to understand counseling doctrine.

Next, visitors to the site might want to give the “Teaching Counseling” link a try to access a full PowerPoint presentation for teaching others how to conduct developmental counseling. Not only is the briefing useful to someone dedicated to learning more about counseling doctrine, it can be downloaded and used to teach counseling classes to other NCOs at the unit level.

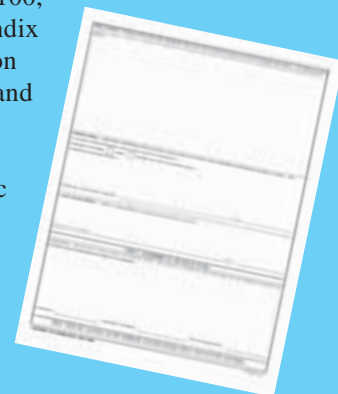
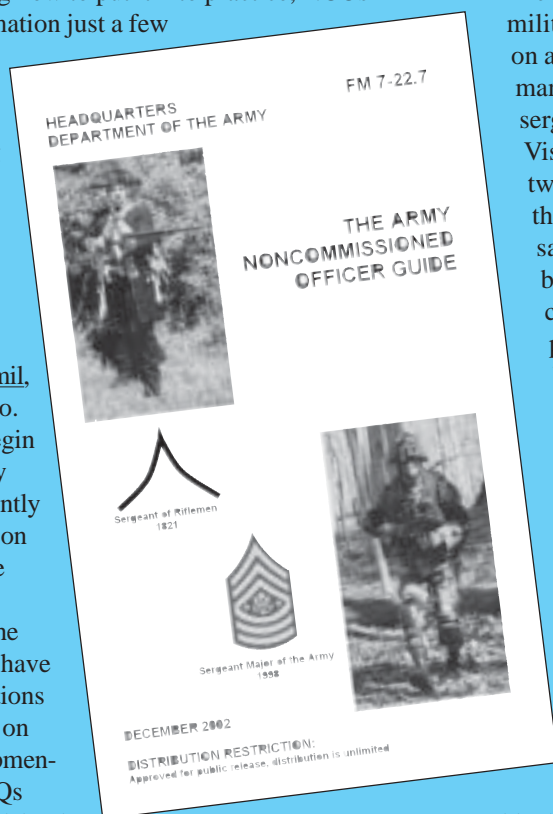
Even someone who understands the developmental counseling process will still find helpful tools at the site.

They’ll also find an opportunity to help improve the counseling skills of other NCOs by providing suggested counseling topics for soldiers by rank and military occupational specialty.

The home page’s most visual feature is the array of military ranks that appear on the screen. By clicking on a rank, a visitor will be greeted by a list of career management fields. For example, by clicking on the sergeant’s stripes and then the link to CMF 25, Visual Information, the visitor will find a page with two drop-down menus to choose from. Clicking on the Performance/Professional Growth counseling samples and selecting Multimedia Illustrator brings up a list of topics to discuss during counseling: possible short- and long-term goals, possible plans of action and leadership responsibilities written by Sgt. Maj. John L. Murray, a senior leader in the CMF.

“The suggested topics lists are still under construction, but we can continue to improve the Web site if soldiers out in the field would send us their suggested topics lists,” said Master Sgt. Clifford Roddy at the Center for Army Leadership, Fort Leavenworth, Kan. Roddy is working on fielding guidance on counseling (contained in FM 7.27-7, *The NCO Guide*). He said his office sends the suggestions that come in to the site (there’s a link to submit on the home page) on to the CMF proponent agency for review. Once scrubbed, Roddy’s office posts the list to the site.

Other features at the site include direct links to two appendices from FM 22-100, *Army Leadership*. Appendix B contains information on performance indicators and Appendix C on developmental counseling. The site also hosts electronic counseling forms for download and helpful hints for developing a unit-level counseling program.





Photos by Sgt. 1st Class (Ret.) Phil Tegtmeier

*The video crew's lights shine on the 20 USASMA soldiers who became sergeants for a few hours in their acting debut.*

## Video captures NCO Corps history

By Sgt. 1<sup>st</sup> Class (Ret.) Phil Tegtmeier

An updated video history of the Army NCO will hit training support centers and NCO academies worldwide by the end of May, according to the video's producer at the U.S. Army Training Support Center, Fort Eustis, Va.

"Sergeant Maj. of the Army [Jack L.] Tilley saw a need for an updated historical video and tasked the Training and Doctrine Command to produce one," said Louise Buttermoore, the video's senior producer at ATSC.

The final product will be a video covering the history of the U.S. Army NCO Corps from the American Revolution until today. It will combine video footage of historical items and artifacts and an enactment of a modern-day NCO induction ceremony.

Because the job required high-end video capabilities that would result in a broadcast-quality product, Buttermoore's office contracted out the work through the Department of Defense's Joint Visual Information Activity – Washington, the only DoD office authorized to contract out video production to private firms.

The company selected, Devine Communications of Atlanta, sent a video crew in February to Fort Bliss, Texas, to shoot video footage of exhibits at the Army NCO Museum. They also filmed the staged NCO



*Sgt. Maj. Alton Anderson, USASMA Operations NCO and narrator for the induction ceremony taping, goes over the dialogue timing with show director Cathy Durant.*

induction ceremony using a civilian actor as narrator and soldiers assigned to the U.S. Army Sergeants Major Academy as stand-ins and in small speaking roles. Twenty USASMA soldiers donned makeup, some recited short lines from the NCO Creed and all got the opportunity to see just how many camera angles and shots go into a video production.

“The crew came here to film the bulk of the video footage because most of the source material resides in the NCO Museum,” said Dr. Robert Bouilly, USASMA historian. The auditorium stage provided a good setting for the NCO induction ceremony, and the Academy’s soldiers were willing to work as extras for the filming, he said.

After the one-week trip to USASMA, the crew flew on to College Park, Md., to shoot footage from the Army’s historical archives there. Then the director, Cathy Durant, returned to Atlanta to begin the editing work.

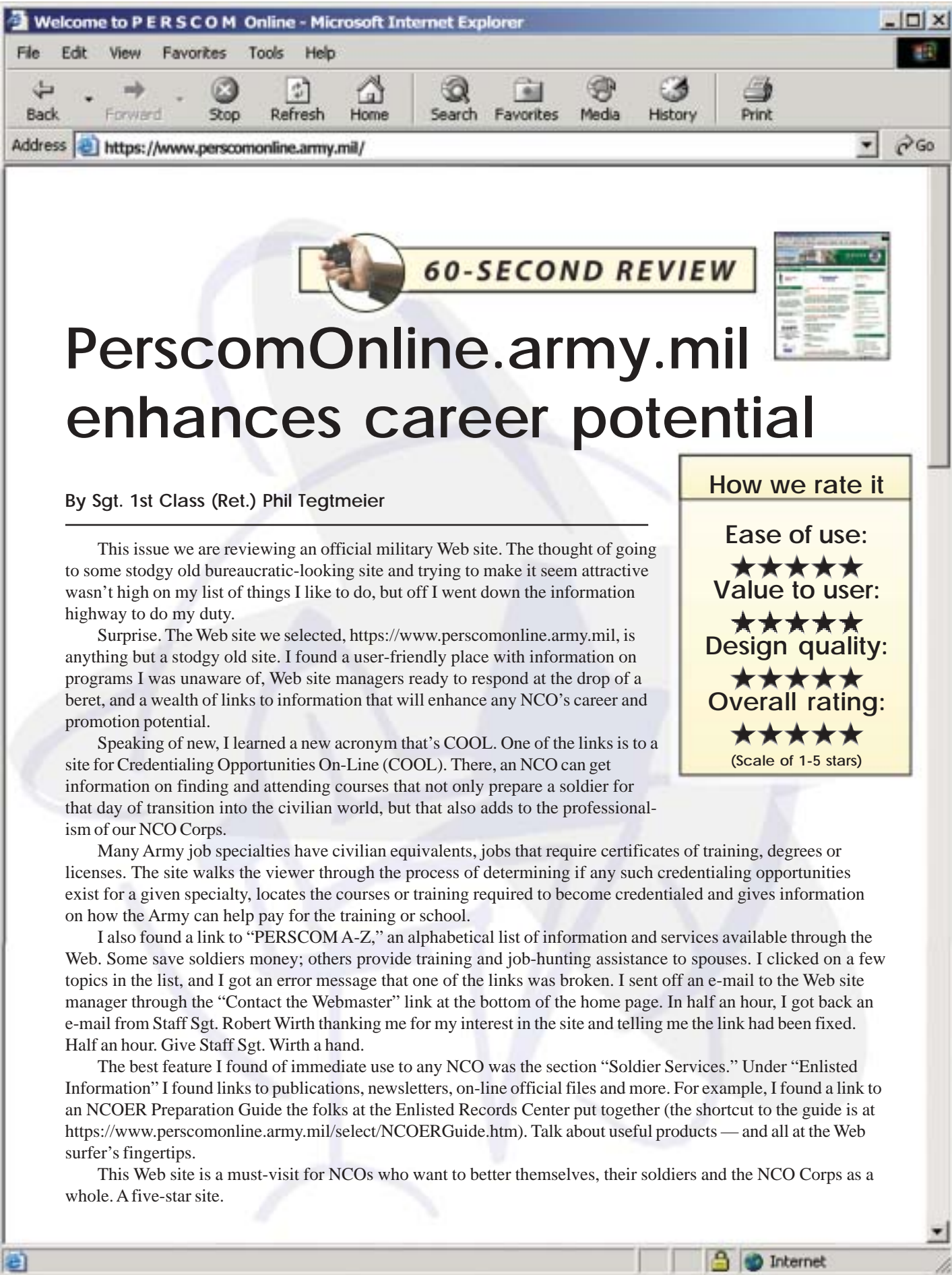
“We expect approval of the video by the end of April with distribution to begin by late May,” Buttermoore said. Her organization will distribute the film to installation training support centers for inclusion in training film libraries. They will also send it to NCO academies, where the video will be shown as part of instruction in the primary leadership development course.



*Above: Carol Napier, an El Paso-based freelance makeup artist, applies powder to Spc. Correy Everett, HHC, USASMA, while other “cast members” look on. Left: Video director Cathy Durant auditions soldiers for the speaking roles in the production.*







 **60-SECOND REVIEW**

# PerscomOnline.army.mil enhances career potential

By Sgt. 1st Class (Ret.) Phil Tegtmeier

This issue we are reviewing an official military Web site. The thought of going to some stodgy old bureaucratic-looking site and trying to make it seem attractive wasn't high on my list of things I like to do, but off I went down the information highway to do my duty.

Surprise. The Web site we selected, <https://www.perscomonline.army.mil>, is anything but a stodgy old site. I found a user-friendly place with information on programs I was unaware of, Web site managers ready to respond at the drop of a beret, and a wealth of links to information that will enhance any NCO's career and promotion potential.

Speaking of new, I learned a new acronym that's COOL. One of the links is to a site for Credentialing Opportunities On-Line (COOL). There, an NCO can get information on finding and attending courses that not only prepare a soldier for that day of transition into the civilian world, but that also adds to the professionalism of our NCO Corps.

Many Army job specialties have civilian equivalents, jobs that require certificates of training, degrees or licenses. The site walks the viewer through the process of determining if any such credentialing opportunities exist for a given specialty, locates the courses or training required to become credentialed and gives information on how the Army can help pay for the training or school.

I also found a link to "PERSCOM A-Z," an alphabetical list of information and services available through the Web. Some save soldiers money; others provide training and job-hunting assistance to spouses. I clicked on a few topics in the list, and I got an error message that one of the links was broken. I sent off an e-mail to the Web site manager through the "Contact the Webmaster" link at the bottom of the home page. In half an hour, I got back an e-mail from Staff Sgt. Robert Wirth thanking me for my interest in the site and telling me the link had been fixed. Half an hour. Give Staff Sgt. Wirth a hand.

The best feature I found of immediate use to any NCO was the section "Soldier Services." Under "Enlisted Information" I found links to publications, newsletters, on-line official files and more. For example, I found a link to an NCOER Preparation Guide the folks at the Enlisted Records Center put together (the shortcut to the guide is at <https://www.perscomonline.army.mil/select/NCOERGuide.htm>). Talk about useful products — and all at the Web surfer's fingertips.

This Web site is a must-visit for NCOs who want to better themselves, their soldiers and the NCO Corps as a whole. A five-star site.

**How we rate it**

**Ease of use:**  
★★★★★

**Value to user:**  
★★★★★

**Design quality:**  
★★★★★

**Overall rating:**  
★★★★★  
(Scale of 1-5 stars)

Photo courtesy CFLCC/Third Army PAO



## Are you ready?

Web site offers checklist spouses can use to prepare the family when their soldier deploys

*Staff Sgt. Haley Swart, a signal intelligence analyst with HHC, 103rd Military Intelligence Bn., from Grand Junction, Colo., watches a tape of her 2-year-old son, Rodney, with Diane Sawyer of ABC's "Good Morning America" that aired live from Camp New York, Kuwait, in February.*

When a soldier with a family deploys, the family's well being can depend on how well prepared the soldier and spouse are, according to information posted at the Army Family Liaison Office Web site.

One of the resources available on the site is a series of links to tools like a checklist that soldiers and spouses can use to help them remember which questions to ask about preparing for a deployment. The following are the areas the checklist covers.

- ❑ **Automotive** – Seeing that periodic maintenance checks are updated to knowing what coverage there is for roadside assistance.
- ❑ **Spouse and family** – Ensuring the spouse knows how to contact the unit rear detachment to having current ID cards and Social Security numbers.
- ❑ **Financial** – Ensuring the spouse has access to checking and savings accounts.

- ❑ **Legal** – Becoming acquainted with gaining access to legal assistance for wills and powers of attorney to allow the spouse to act on the soldier's behalf.

- ❑ **Medical** – Making sure prescriptions are up to date to ensuring the rear detachment is aware of special family needs.

- ❑ **Security/Safety** – Having military or local police conduct a crime prevention survey on the home to knowing how to turn off gas, water and electricity in case of emergency.

Other resources and advice for those facing deployments are available from the site at [www.aflo.org](http://www.aflo.org). Or, you can follow the link "Army Family Liaison Office" in the Army Quick Links section of the Army Knowledge Online portal at [www.us.army.mil](http://www.us.army.mil).

On the following page, we've assembled our own checklist for families to cut out and use.

# Family checklist

## What to know before your soldier goes

- Military identification cards for all family members
- Power of attorney
- Checking account/savings account information
- Wills for both spouses
- Marriage license
- Telephone numbers for:
  - Unit (Rear Detachment NCOIC)
  - Family Readiness Group
  - Red Cross
  - Army Emergency Relief
  - Army Community Service
  - Medical facilities/CHAMPUS
  - Legal Assistance Office
- Birth certificates for all family members
- Social Security Numbers for all family members
- Medical and dental records (including pets)
- Citizenship/Naturalization papers
- Adoption papers, court orders for support or custody of legal dependents
- Passports/visas
- Insurance policies:
  - Cars
  - Health (TRICARE and Delta Dental Plan information)
  - Life
  - Home owner's/Renter's
- Real estate documents (leases, mortgages, deeds or promissory notes)
- Telephone numbers for:
  - Landlord
  - Mortgage company
  - Government Housing Office
- Copies of loan agreements
- Household budget
- List of all creditors and account numbers
- List of all credit card account numbers and contact telephone numbers
- Names, addresses and telephone numbers for:
  - Immediate next of kin (family members of both spouses)
  - Family attorney
  - Trusted family friends
- Car title in a safe location and registration (stored in the car)
- Spare keys for home, garage, cars, safety deposit box and personal storage unit
- Copies of servicemember's orders
- Tax records
- Leave and earnings statements for the past three months

**Emergency notification procedures:**

Initiate a Red Cross notification for your spouse in the case of death or serious illness in the immediate family. The Red Cross representative will ask for the following:

- Soldier's full name
- Social Security Number
- Branch of service
- Military unit
- Rank
- Name of person involved in emergency
- Nature of the emergency
- Name and location of the hospital (if applicable)

If your spouse (the servicemember) has an emergency, such as serious illness or injury, the military chain of command, the Red Cross or a military chaplain will notify you.



# Honor is as honor does

Commentary by Staff Sgt. Glenn Coe

***“Character is what you  
are in the dark.”***

**— D. L. Moody**

It was dark that winter evening as I drove down Fort Monroe’s Fenwick Road. Suddenly, the vehicle in front of me stopped by the curb, letting out a Marine. Even in the dark, he was easily recognizable in Dress Blues, including the white belt and white cap.

As he approached the front step of what I presumed was his residence, he raised his right arm and rendered a crisp hand salute. I looked to see if there was someone else there. He was alone, except for the colors of the United States of America proudly waving on the porch. It struck me how many uniformed personnel duck indoors to avoid the sounding of “Retreat,” or the ones that drive through it, pretending not to hear the distinct bugle call.

If a thing is expedient, which usually means someone may be watching, then we do it. On the night mentioned, it was dark, the Marine’s ride had pulled away and no one would have been the wiser if he had decided that he was “off-duty.” Honor is as honor does. His act, simple and automatic, spoke volumes about his character, and took my mind to larger ramifications of the words “character” and “honor.”

A few months ago, I heard Chaplain (Lt. Col.) David Reese, the Fort Monroe [Va.] post chaplain, quote D.L. Moody as saying, “Character is what you are in the dark.” It’s what you do when no one sees you and when there is little chance of being discovered. The nature of those secret deeds is something that defines our character. A person’s visible life eventually manifests those priorities, which resonate in the silent chambers of one’s soul. Free are those who have successfully calibrated their acts and deeds with their values. A daunting task to say the least, but one worthy of our best efforts.

These pillars of principle – character and honor – have become cliché military catch phrases, but I feel that their relevance endures because of the enormous impact they have in the course of events. I saw them personified in deed on March 23, 1994. Unlike the Marine whose act of honor was cloaked under the veil of darkness, these were manifest in the bright daylight of a beautiful North Carolina spring afternoon.

As a Jumpmaster student at Pope Air Force Base's "Green Ramp," I remember hearing what sounded like a fighter jet's afterburner igniting. In actuality, an Air Force F-16 fighter and a C-130 cargo plane had "bumped" in mid-air. The pilots ejected, sending the F16 – now a massive fireball after ricocheting off of a parked plane – careening through scores of paratroopers massed for an airborne operation.

The scene was surreal. Victims, crushed and burned, lay scattered across the tarmac amid burning vehicles. The booms of secondary explosions muffled all other noises. The first to respond were mostly fellow students at the Jumpmaster School, some of whom were trained Combat Lifesavers. The training they received never prepared them for the medical emergencies they now faced.

We did what we could; just like Maj. Larry Perino and his fellow Rangers had with the downed Blackhawks nearly six months prior in Mogadishu, Somalia.

I watched a soldier extinguish flames on a burning soldier with nothing but his bare hands. I saw another frantically attempting CPR to save a convulsing soldier. Senior Jumpmaster Instructor Sgt. 1st Class Daniel Bennett cleared out the classroom to set up a burn and triage site. Staff Sgt. Daniel Price epitomized the warrior ethos when he threw himself over Spc. Estella Wingfield, shielding her from the blast. She survived, but Price, a husband and father of five, gave his life for the principles that propelled him.

Without regard for personal safety, soldiers were responding to the warrior code that had been instilled in them since their inception into the Army. These patriots reacted to the crisis, just as we all witnessed firemen, police and ordinary citizens doing on Sept. 11, 2001. Herein was the relevance of words that flow so freely from our lips, words like character, honor, moral courage and selfless service.

Twenty-four paratroopers perished as a result of that incident, March 23, 1994; 100 more were injured. However, the



Photos courtesy XVIII Airborne Corps Public Affairs Office

core values of our Army and nation, born of small and seemingly insignificant acts of character and honor, emerged "refreshed by the blood of martyrs" and heroes.

*(Editor's note: Staff Sgt. Glenn Coe is the NCOIC, Fort Monroe, Va., Post Chaplain's Office.)*

# Letters

## A proposal for rank insignias

I know there is a lot of history behind the Army rank structure. The emblems used to identify the enlisted ranks have evolved drastically throughout the years to accommodate the needs of the time. If you take into consideration the changes we made in 1958 with the adoption of the specialist nine insignia, you may agree that we have come a long way. But I think there are still a few more changes needed. Please bear with me on this and try to think out of the box.

I have never understood why, with the current rank structure, that privates do not have an insignia to represent their grade. I also fail to understand why we use an arc for the rank of private first class and then take it away for corporal and sergeant. I really do not think the specialist's eagle device should stand among all the other chevrons and arcs. It just does not make sense.

I believe that the enlisted ranks are subdivided into three groups and should be represented that way. In other words, soldier insignias from private through private first class should look similar and have one through three chevrons. Junior NCOs should all have arcs, one through three arcs respectively, and we should eliminate the specialist rank. Finally, all senior NCOs should all have a device in the center of the insignia. First sergeants and platoon sergeants would use the same distinguishing wreaths that differentiate command sergeants major and sergeants major. If the wreaths make the center device hard to distinguish, especially while in battle dress uniforms, then we can use something else. I think something like a bar behind the center device instead of the wreath would work. Under my concept, the Sergeant Major of the Army insignia remains unchanged.

Now, I know former servicemembers may not like the idea of a sergeant sporting the insignia of a sergeant first class, but it would be a transition that we would have to go through — and support — just as we did the transition to the beret. It may take a while to get used to, but I believe it would not be too difficult, because there is rhyme and reason with the NCO rank structure I propose. The increased amount of chevrons and arcs on most of the grades may also be a motivational factor for soldiers.

With this wholesale change of how our ranks look, it would probably be a good time to change the way we refer to NCOs. I have always found the term to be negative in nature. Calling us *noncommissioned* officers is like saying we have limitations, much like we refer to someone as a nonswimmer, a noncombatant or a non-whatever. What is wrong with "Sergeant?" Someone once said that an NCO is a leader and a sergeant only works for a paycheck. That is nonsense. I suppose I could go on and on with the term "NCO," but that would be another article.

I know that the ideas I have mentioned are controversial. There is a lot of history and sentiment behind what we currently have, but just because we have been doing something for a long time, doesn't mean it is the best way to do it. I say we improve these small things and get our rank structure dress-right-dress.

*Sgt. Maj. Osvarado Vasquez  
Fort Hood, Texas*

## Thank you for inspiration

I want to thank Angela B. McGuire for the poem she submitted for the thoughts of her son Joshua toward his father's service for our country. I cut out the page the poem was on and framed it. The framed poem now sits on the dining room wall of my family's house for all who come to read and maybe understand what comes to our minds when we think of being an NCO in the Army today.

I say "we," because my wife is also a sergeant in the Army (some days I think she is a better sergeant than I). It is hard to imagine being sent away from my two girls, but even harder when I realized I might be the one who stays home instead.

Thank you Mrs. McGuire and thanks to all of you sergeant moms who fight and live that poem every day as well.

*Sgt. Adrian Swanson  
Signal System Support NCOIC  
229th Engineer Co. (CSE)*

## The value of sharing the *Journal*

I commend you on the improvements in this [January 2003] issue. I especially appreciate the brevity of the articles and the content quality. I am greatly pleased that you have set yourself the mission to continuously improve the *NCO Journal*.

I have always enjoyed the magazine and when I have extra copies I share them with a group of NCO retirees who now reside in Mississippi, Georgia, Alabama and Florida. Command Sgt. Maj. (Ret.) Larry Kennedy is my point of contact for this group. He tells me how much the group members appreciate seeing the senior NCOs of today's Army and reading about their issues and challenges. Further, he tells me that he also gives the magazine to his local library where it is again enjoyed by other past and possibly future NCOs. So you can see the breadth and depth of influence that your *Journal* can provide by a simple act of sharing.

Keep up the good work.

*Sgt. Maj. of the Army (Ret.) William Wooldridge  
1st Sergeant Major of the Army*

# Submissions, readers' feedback help to improve your *Journal*

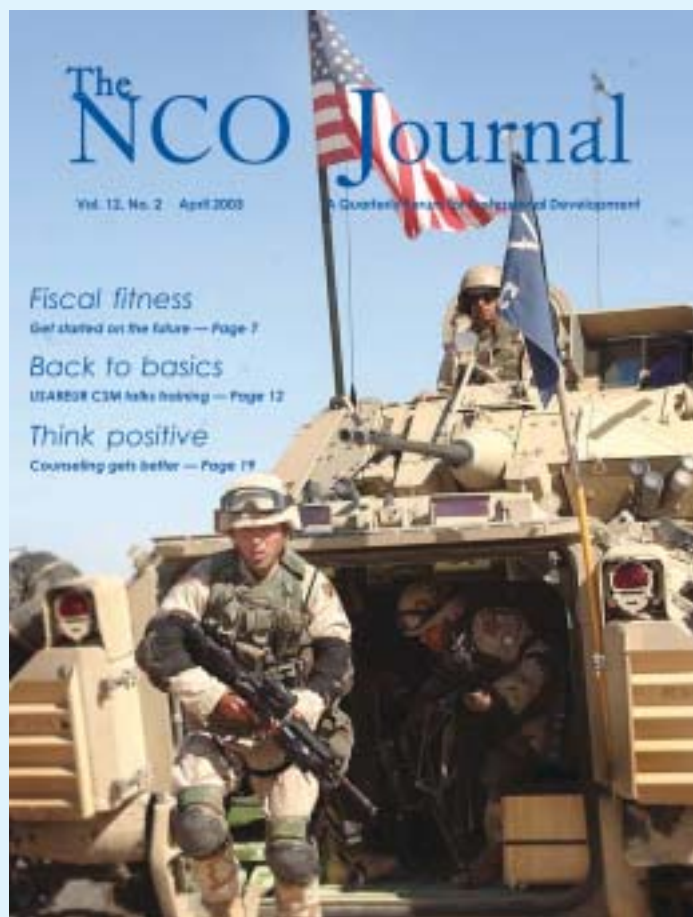
We can always learn from other NCOs' experiences. Over the years, I've learned so much from NCOs that weren't in my supervisory chain nor even in my career field. I know I learn something new every time I speak with Command Sgt. Maj. David Lady, the U.S. Army Europe command sergeant major. I learned something new, yet again, when I spoke with him in January about getting back to the training basics. On Page 12, Command Sgt. Maj. Lady shares his "back-to-basics" approach with the *NCO Journal*.

Similarly, members of the Sergeants Major Academy counseling team are traveling around the Army teaching soldiers about a new approach to developmental counseling. Their workshops help NCOs look at developmental counseling in a whole new light. Read more about this new approach to counseling on Page 19.

This issue of the *NCO Journal* came together because of the contributions and support of so many NCOs around the Army.

First of all, I want to thank all of you who have taken the time to submit articles, commentaries and letters. We make an effort to acknowledge receipt of all the articles. However, we have received so many in the past few months, that we haven't been able to respond to all of you individually. Some of those articles and letters are featured in this issue.

Our special thanks go out to the Combined Forces Land Component Command Public Affairs soldiers currently deployed in and around Camp Doha, Kuwait, who have contributed so much to this issue. Sgt. Erika Gladhill continues to do an outstanding job as the CFLCC Public Affairs command information chief, continuously sending out stories and photos that tell the stories of our deployed soldiers.



We also appreciate that many of you have taken the time to complete the *Journal* readership survey. Please remember, this is your *Journal*. The feedback you give us in these surveys helps us to gear articles toward what you and other NCOs want to read. In order to get as much feedback as possible, we are running the survey in this issue also. You can either complete the printed survey on Page 31 of this issue or go online to <http://usasma.bliss.army.mil/journal>. We will continue to accept completed surveys until June 15. We'll cut it off there so that we'll have time to compile and publish the results in the July issue.

The *Journal* staff also wants to acknowledge the continued support of Sgt. Maj. of the Army Jack L. Tilley and the NCOs on his staff, as well as the support of the command and staff of the U.S. Army Sergeants Major Academy. In both cases, they continue to extend their unlimited support and guidance to the *Journal* staff. They are great examples of NCOs coaching, teaching and mentoring.

Thanks to our readers for your feedback and support. This is your *Journal*, the voice of the Army's NCO Corps. If you have a unique perspective on training or leadership, or if you have a constructive suggestion on how to make things better, we want to hear from you. And, as always, please continue to send your articles, commentaries and photographs.

As this issue goes to press, U.S. and other Coalition soldiers are fighting in Iraq. Many others are forward deployed in Afghanistan and other hostile locales. Our thoughts and prayers are with them.

*Master Sgt. Lisa Hunter*  
Editor in Chief

# NCO *Journal* Readership Survey

The *NCO Journal* staff wants your feedback. For the questions below, circle the best answer for each question. When you have completed the survey, please fold it into thirds, staple it closed and apply first-class postage before mailing the survey. To complete the survey on-line, log in to <http://usasma.bliss.army.mil/journal>. Check out the survey results in the July 2003 issue.

1. Have you read or looked at a copy of the *NCO Journal* in the last 12 months?
  - a. Yes (continue with Question 2)
  - b. No (Skip to Question 25)
2. How many of the four issues of *The NCO Journal* produced in the last 12 months have you read?
  - a. 1
  - b. 2
  - c. 3
  - d. 4
3. How much of each *NCO Journal* do you usually read?
  - a. All or most of it
  - b. More than half
  - c. About one-fourth
  - d. Very little
  - e. None
4. How do you usually receive the *NCO Journal*?
  - a. Unit or office distribution
  - b. Barracks break room
  - c. Library
  - d. Learning resource or education center
5. After reading the *NCO Journal*, you usually:
  - a. Route it through the unit or office
  - b. Give it to someone else
  - c. Clip what you want to keep for reference
  - d. Keep the entire issue for reference
  - e. Leave in dayroom, library or office
6. What is the primary reason you read the *NCO Journal*?
  - a. NCO professional development
  - b. History articles
  - c. Doctrine and policy
  - d. Army News Service
  - e. All of the above
7. How often do you find the *NCO Journal* a reliable source of NCO professional development information?
  - a. Always
  - b. Sometimes
  - c. Rarely
  - d. Never
8. How much of the *NCO Journal* should be devoted to NCO professional development?
  - a. All or most of it
  - b. More than half
  - c. About one-fourth
  - d. Very little
  - e. None
9. How much should be devoted to history articles?
  - a. All or most of it
  - b. More than half
  - c. About one-fourth
  - d. Very little
  - e. None
10. How much should be devoted to doctrine and policy?
  - a. All or most of it
  - b. More than half
  - c. About one-fourth
  - d. Very little
  - e. None
11. How much should be devoted to Army news?
  - a. All or most of it
  - b. More than half
  - c. About one-fourth
  - d. Very little
  - e. None
12. How much should be devoted to current topics?
  - a. All or most of it
  - b. More than half
  - c. About one-fourth
  - d. Very little
  - e. None
13. The *NCO Journal* is easy to read.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree
14. The *NCO Journal* is easy to understand.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree
15. The *NCO Journal* information is useful.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree
16. The *NCO Journal* is well-written.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree
17. The *NCO Journal* helps me on my job.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree
18. The *NCO Journal* information makes me think.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree
19. The *NCO Journal* has helped me become a better NCO.
  - a. Strongly agree
  - b. Agree
  - c. Neither agree nor disagree
  - d. Disagree
  - e. Strongly disagree



20. How helpful is the *NCO Journal* in keeping you informed and up-to-date on changes and developments in NCO professional development issues?
- Extremely helpful
  - Very helpful
  - Moderately helpful
  - Slightly helpful
  - Not helpful
21. Over the past 12 months have you used suggestions, ideas or information from the *NCO Journal* to better understand your role as an NCO, improve your leadership skills or train other NCOs and/or soldiers in your unit or organization?
- Very frequently
  - Frequently
  - Sometimes
  - Seldom
  - Not at all
22. How often do you read the on-line version of the *NCO Journal*?
- Very frequently
  - Frequently
  - Sometimes
  - Seldom
  - Not at all
23. How helpful is the on-line version of the *NCO Journal*?
- Extremely helpful
  - Very helpful
  - Moderately helpful
  - Slightly helpful
  - Not helpful
24. Would you prefer to read the *NCO Journal* on line or in print?
- On-line
  - In print
25. What is your current duty status?
- Active Army
  - Army National Guard
  - Army Reserve
  - Army civilian employee
  - Military retiree
  - Nonmilitary

26. What is your pay grade?
- |            |             |
|------------|-------------|
| a. PVT-CPL | b. SGT-SSG  |
| c. SFC-MSG | d. SGM-CSM  |
| e. W01-CW5 | f. LT-CPT   |
| g. MAJ-COL | h. Civilian |
28. What is your age?
- |                  |          |
|------------------|----------|
| a. 20 or younger | b. 21-24 |
| c. 25-29         | d. 30-34 |
| e. 35-39         | f. 40-45 |
| g. 46 or older   |          |
29. What is your gender?
- Male
  - Female
30. Where are you stationed?
- United States
  - Europe
  - Pacific
  - Middle East
31. What is your civilian education level?
- High School, GED or some college
  - Associates degree
  - Bachelor's degree
  - Master's degree of higher

Your comments: In the following space, please write your comments and suggestions that have not been covered in the questions above:

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