



New Boots
A-4

Hawaii Marine

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Island Tour
B-1



Photo by Cpl. Trent Lowry

Joanna Elliott hugs her husband, Sgt. Justin Elliott, a squad leader with 2/3 for the first time in seven months after he arrived home Friday.

2/3 comes home

Cpl. Trent Lowry
Combat Correspondent

Marines and Sailors from 2nd Battalion, 3rd Marine Regiment and C Battery, 1st Battalion, 12th Marine Regiment, returned over the weekend to MCB Hawaii, Kaneohe Bay, from the unit deployment program in Okinawa, Japan.

Colorful signs made from bed-sheets waved as the busses that carried the servicemembers to the battalion headquarters building early Friday, Saturday and Sunday after the plane ride from Okinawa, where they recently completed a seven-month unit deployment. The Marines and Sailors also got heartfelt waves from the family members patiently waiting for their arrival.

"I was nervous waiting here,"

said Joanna Elliott while embracing her husband, Sgt. Justin Elliott, a squad leader with 2/3. Joanna waited up Thursday night with other wives and children for the busses that arrived just after midnight. "The waiting was the worst part."

"I'm so glad he's back, I just can't describe it in words," said Christina Gomez, wife of Staff Sgt. Fernando Gomez, a platoon sergeant with 2/3.

After dropping their packs and kicking off their boots, the infantrymen have a lot of sea stories they can tell their loved ones.

The Marines had a variety of training opportunities in different parts of Asia while based in Okinawa. Marines and Sailors

See 2/3, A-7

CNO visits with Sailors, Marines at base theater

Cpl. Trent Lowry
Combat Correspondent

The importance of the integration of the Navy and Marine Corps units aboard MCB Hawaii, Kaneohe Bay, was a prominent theme Oct. 6 as the Chief of Naval Operations paid a visit to the base.

More than 950 Sailors and Marines soaked in the words of Adm. Jay Johnson, the 26th Chief of Naval Operations, in separate briefs at the base theater, as he addressed servicemembers' questions and thanked them for their work in the military.

Admiral Johnson was in Hawaii to attend the change of command and retirement of Adm. Archie Clemins, Commander in Chief of the Pacific Fleet of the Navy, who turned over command Friday to Adm. Thomas Fargo during a ceremony at Ford Island, near the USS Missouri Memorial.

"What has happened here in Kaneohe brings reality to the term 'Navy/Marine Corps team,'" Adm. Johnson said, regarding the integration of Navy and Marine units, including the merger of Navy personnel into



Adm. Johnson

the structure of Marine Aviation Logistics Support Element, Kaneohe, and Marine Corps Air Facility. "The briefings I've received and the feedback I've got from people who are here now — the Navy people and the Marines — is that things are being integrated extremely well.

"Everybody seems to be happy and, for sure, everybody's pulling on the same oar together," said Adm. Johnson with praise for the cooperation shown by both services to make the integration a success. "So I am very grateful to the Marine Corps for that and I'm proud of the Navy for the way we've integrated here. It's a winner for everybody."

Though much of the focus was on Sailors, Marines in the audience also benefited.

"Most things concerned the Navy, but he talked about the Navy/Marine Corps team and how we work together," said Lance Cpl. Mark Willoughby, an administration clerk with Headquarters Battalion.

"My main mission here today is to come eyeball to eyeball with you to say thank you for everything you do," Adm. Johnson said before fielding audience members' questions. "Now I'd like to hear what's on your

mind. I want to hear if you have any issues or concerns, or, by the way, good ideas that you think would be useful for me to take back to Washington, D.C."

The majority of the questions centered on concerns about educational benefits for servicemembers and their families.

"We heard good questions, and I think everyone is interested, not surprisingly ... about education," Adm. Johnson said after the enlisted brief. "Education is a big deal ... so educational opportunities and how we can make them more accessible for our men and women is an important thing."

The chief of Naval operations said that the Navy is looking into such issues as tuition assistance for servicemembers and their spouses. He said the possibility for educational benefits is at the top of the list of reasons why people join the military.

Admiral Johnson also spoke about other benefits that have been discussed for improving servicemembers' quality of life, including the bill President Clinton recently signed authorizing the "best pay package that the military has had in more than a decade." The bill will provide a 4.8 percent pay raise in January for all members of the armed forces.



Private Rhett Farrell, a mortarman with Weapons Co. 1st Battalion, 3rd Marine Regiment, talks to his friend in his hometown of Houston, Saturday morning in the commissary parking lot. Butler and his fellow Marines were waiting for transportation to Hickam Air Force Base and a flight to Okinawa, Japan, where they'll be based while on a seven-month deployment.

Photo by Cpl. Trent Lowry

1/3 Marines take off for Okinawa

Cpl. Trent Lowry
Combat Correspondent

Marines and Sailors from 1st Battalion, 3rd Marine Regiment left MCB Hawaii, Kaneohe Bay, for unit deployment program training in Okinawa, Japan last weekend.

The final load of Marines left early Saturday morning from the base commissary parking lot. Accompanying 1/3 leathernecks were Marines from A Battery, 1st Battalion, 12th Marine Regiment.

"I'm looking forward to aggressive training in a different environment than Hawaii," said 1st Lt. James Keller, platoon commander of the 81 mm mortar platoon, Weapons Co., 1/3.

Each of the three 3rd Marine Regiment infantry battalions based at K-Bay deploys for seven months of training in Asia, where they set up headquarters at Camp Hansen, Okinawa.

Returning Friday, Saturday and Sunday from their own deployment were Marines from 2nd Battalion, 3rd Marine Regiment and C Battery, 1st Battalion, 12th Marine Regiment.

While 2/3 Marines and Sailors were happy to be home, the 1/3 servicemembers were eagerly anticipating the training opportunities awaiting them in Okinawa.

"I'm looking forward to all the training in Korea and the Philippines, and seeing people from different cultures," said Lance Cpl. Adriel Marianni, 19, a field wireman from Headquarters and Service Company, 1/3, who said this is his first deployment.

The Marines will train with the Republic of Korea Marines as part of the Korean Incremental Training Package and with the Philippine military during training exercise Bali Katan, said Capt. Christian Cabaniss, operations officer for 1/3.

"The training will be more about getting to know people," Cabaniss said. "We could be fighting side-by-side someday, so if we get a better understanding of their tactics and learn how they do business ... it can be a real positive experience for everybody."

Outside of the military training, the battalion is scheduled to participate in several community relations projects, another way Marines will get to learn about Asian cultures and "bring the world a little closer," Cabaniss said.

Even the Marines for whom the experience is not new, expect to see fresh training while deployed.

"This will be my fourth deployment, but we're supposed to go

See 1/3, A-7

Pay, retirement ride high in Defense Authorization Act



Photo by Air Force Staff Sgt. Scott M. Ash
President William J. Clinton signs the Defense Authorization Act into law during a Pentagon ceremony Oct. 5.

Jim Garamone
American Forces Press Service

WASHINGTON — People are at the heart of the first sustained increase in defense spending since the end of the Cold War.

While force readiness and modernization get big boosts, military pay and retirement reform are the stars of the fiscal 2000 Defense Authorization Act. Surrounded by nation's top military leaders in an Oct. 5 Pentagon ceremony, President Clinton signed the bill that authorizes a national security budget of \$288.8 billion, the lion's share going to Department of Defense, but also portions to the Energy Department, the Department of Veterans Affairs and others.

The act authorizes the administration's proposed personnel compensation measures. The 4.8 percent across-the-

board Jan. 1 pay increase is the largest in 18 years. Pay table reform — effective on July 1st — rewards performance.

The act authorizes an overhaul of the retirement program. Servicemembers who came on active duty after Aug. 1, 1986, under the Redux retirement system face a choice once they reach 15 years of service. They can opt for the previous "High-Three" system that starts at 50 percent of basic pay for those retiring after 20 years. Or, they can choose to receive a \$30,000 bonus at 15 years and stay in the Redux retirement system, which starts retired pay at 40 percent of basic pay after 20 years.

The act also opens the federal civilian employees' Thrift Savings Plan to servicemembers. Enabling legislation is still needed, however, and officials said they don't see this happening until fiscal 2001.

The act increases the amounts of a

number of special pays and bonuses and creates three new ones. The biggest change is the establishment of career enlisted flier incentive pay and increasing the maximum selective re-enlistment bonus to \$60,000.

The authorization act gives the department permission to go ahead with a program, but it doesn't obligate funds. The money actually will come from the fiscal 2000 Defense Appropriations Bill, still under consideration by Congress.

Another emphasis in the act is on modernization. The act authorizes a total of \$56 billion for procurement.

The act is not just about money. It contains quality of life initiatives that include the establishment of a task force on domestic violence in the military. It calls on the defense secretary to establish a central database and report annually to Congress on the problem.

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Trick or Treat Hours

The "trick-or-treat" hours for all MCB Hawaii housing are 6-9 p.m. Oct. 31. The Branch Medical Clinic will be available to X-ray candy from Nov. 1-3. Call 257-3347 for questions about the X-ray procedures.

Golf Tournament

Marine Aviation Logistics Support Element, Kaneohe, is sponsoring a Halloween Golf tournament Oct. 29. Entry for the tournament is \$26-34, depending on rank. As a part of the tournament, participants can donate food to the Armed Services YMCA's Food for Families program. \$5 worth of food donated buys a Mulligan, \$10 buys two. To sign up, or for questions, call Gunnery Sgt. John Ryan at 254-1280.

AA Meetings

Alcoholics Anonymous meetings are now held aboard MCB Hawaii, Kaneohe Bay, Monday evenings from 8-9 p.m. at the base Chapel. All are welcome to attend. For more information, contact Gunnery Sgt. Scott L. Hoage at the Substance Abuse Counseling Center, 257-8910, ext. 235.

Waimanalo Fair

The No Na Keiki o' Waimanalo '99 (for the children of Waimanalo) fair is being held Oct. 23 from 11 a.m. to 6 p.m. at the Waimanalo Polo field. Entertainment, food, games and crafts will be featured. For information about the fair, call Jodie Safferty at 259-9139. For booth information, contact Duke Reiss-Moniz at 259-5519.

Tricare News

Tricare re-enrollment is now automatic. To disenroll family members, however, one must call Tricare. The Tricare Customer Hotline is (800) 242-6788.

Cancellation Hotline

A 24-hour appointment cancellation hotline is now available for patrons of the Kaneohe Branch Medical Clinic. Call 257-0584 to cancel appointments, and call Central Appointments at 257-2131/2155, Monday through Friday, from 7:15 a.m. to 4 p.m., to reschedule.

Neighborhood Watch

The Military Police Department is seeking volunteers to assist with Neighborhood Watch. For further information, call 257-2123.

Military Shelter	533-7125
MPD	257-7114
Crisis Hotline	521-4555
Child Protective Services	832-5300
Fraud, Waste and Abuse, Sexual Harrassment and EEO	257-8852

NAVY/MARINE CORPS RELIEF SOCIETY VOLUNTEERS OF THE QUARTER



Betty Jacob and Teresa Rawlings, front, Louise Yeager and Melinda Egging, middle, and Mary Steinbrooke and Margie Manthe, back, were honored as Navy/Marine Corps Relief Society volunteers of the quarter during an awards luncheon at the Officers' Club aboard MCB Hawaii, Kaneohe Bay, Friday.

Recognizing signs may help stop domestic violence

Lance Cpl. Roman Yurek
Combat Correspondent

Honor, courage and commitment: three words that make up the the Marine Corps' core values and are expected to be upheld by Marines.

Unfortunately, cases of domestic violence exist where the abuser disregards the honor, courage and commitment altogether.

In the Sept. 30 issue of the *Hawaii Marine*, Brig. Gen. R.E. Parker Jr., commanding general, MCB Hawaii, proclaimed October as Domestic Violence Prevention Month. The theme for the month, according to the proclamation, is "Domestic Violence: be strong enough to prevent it."

"Domestic violence is now recognized as a serious crime, one that often has severe consequences for the survivors, their children, their employers and the community," read the proclamation.

This problem doesn't just affect family life, but can also lead to poor performance in the work place.

"Almost four million spouses and intimate

partners are physically abused by their partners every year," according to the proclamation. And because of domestic violence incidents, an estimated 175,000 employee work days per year are missed from paid work.

If someone is concerned a loved one is being physically abused at home, the concerned party should take note of signs, said Joseph Bloom, director of comprehensive counseling programs for Hawaii's Catholic Charities.

One of the more obvious signs is when a person has bruises on their body or a victim wears clothes that cover as much of the body as possible, said Bloom.

Other signs include absenteeism from work, leaving work early, lack of concentration, reduced productivity and nervousness, Bloom added.

The best way to help domestic violence victims is to "let them know you care," Bloom said. Listening and believing what the person says are the first steps to helping.

But it is imperative to "help in any way possible," Bloom added. The issue should be taken to the authorities and the victims to an abuse shelter.

A common misconception with violence in the home is that it is only the father/husband abusing his wife and kids, said Bloom. But statistics support that in 30 percent of reported cases, the wife abused the husband.

In September the Department of Defense published defense issue volume 11, number 78, which stated that Sergeant Major of the Marine Corps Alford L. McMichael and his peers have been asked to take charge of prevention programs for domestic violence.

One of the programs that is offered through MCB Hawaii Personal Services is the Mentors in Violence Prevention. The program is designed to train role models, beginning at the lance corporal level, to care for women and children in their lives, henceforth preventing the start of domestic violence for some.

If someone shows any of the signs of abuse, there are many places on Oahu that can help. Among them is the Joint Military Family Abuse Shelter at 533-7125. Two other places where help can be found are the Catholic Charities family services, 536-1794, and the Waikiki Community Center, 923-1802.

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EVERY CLIME AND PLACE

Equipment inspection essential to Crocodile offload

Cpl. David Salazar
Combat Correspondent

GLADSTONE, Australia — Taking care of one's valuables is not always an easy task.

For Marines with Exercise Crocodile '99's Special Marine Air-Ground Task Force 3 who are conducting a Maritime Prepositioning Force equipment offload from the Motor Vessels Lummus and Lopez, that responsibility is arguably even more difficult than usual.

"I believe this is probably one of (3rd Marine Regiment's) largest offloads, and 3/3's first offload" said 1st Lt. Marvin Norcross, the Battalion Landing Team supply officer with 3rd Battalion, 3rd Marine Regiment.

Responsible for the accounting and stowing of millions of dollars worth of Marine Corps equipment, including several humvees, light armored vehicles, amphibious assault vehicles, M1A1 tanks and M198 howitzers, the Arrival and Assembly Operations Element is challenged daily, ensuring that not one piece of gear is left un-

counted for. Norcross said.

Once equipment is offloaded from the Maritime Prepositioning Ship, the gear is run through personnel at the Port Operations Group, who account for the gear by using the Jannus 2010 accountability system, which entails scanning bar code labels pre-affixed to the equipment, then deems the articles "accounted for."

The equipment scanned at the group is then transported to the Arrival and Assembly Operations Element.

"After the equipment gets here, we



Photo by Cpl. David Salazar
Lance Cpl. John Vaughan (left), an M1A1 Tank crewman with 1st Tank Battalion from Marine Corps Air Ground Combat Center, Twentynine Palms, Calif., and Cpl. Fred Ziegenmeyer, an M1A1 Tank systems mechanic also with 1st Tank Bn., perform a limited technical inspection on an M1A1 Tank during Exercise Crocodile '99.

perform limited technical inspections to make sure that the equipment works," said Lance Cpl. Kevin Moore, a telephone technician with the Arrival and Assembly Operations Element. "We

have to check everything and ensure that (they're) in good working condition."

This is extremely important, largely due to the fact that malfunctioning

equipment can be dangerous. Boeing said.

"We're doing lots of preventative maintenance on the howitzers — maintenance like this has never been done so thoroughly, because these weapons are unproven as of yet," Boeing said.

"One stray round can hurt a lot of people. All of these Marines are well aware of that. That's why there's no tolerance — everything has to be perfect."

According to Sgt. Guy Pigg, a section leader with the Amphibious Assault Vehicle Platoon, Combat Support Company, 3rd Marine Regiment, Crocodile '99 will enhance offload capabilities exponentially during combat.

"This exercise will help us prepare to do an actual offload during combat, in a timely, efficient manner," Pigg said.

Once the equipment offload is complete, the Marines with the special task force will traverse north to the Shoal Water Bay Training Area to conduct combined arms exercises.



Photo by Sgt. Soukhi N. Burris

Marines test out the durability and effectiveness of new combat boots.

Brown desert boots are made for walking

Sgt. Soukhi N. Burris
MCAGCC Twentynine Palms PAO

MARINE CORPS AIR GROUND COMBAT CENTER Twentynine Palms, Calif. — In an attempt to incorporate the designs of the desert and jungle boots to make one "super boot," the Marine Corps began testing new brown boots, Sept. 28.

The testing effort was made possible through the Marine Corps Enhancement Program funded by Research and Development.

The new boots are in the field user

evaluation process at four different companies throughout the Marine Corps.

The companies include: A Co., 1st Battalion 7th Marine Regiment, MCAGCC; G Co., 2nd Bn., 5th Marines, Camp Pendleton; 1st Force Reconnaissance Bn., Camp Pendleton; and B Co., 1st Bn., 6th Marines, Panama.

"These companies were selected because they will be involved in desert and jungle exercises in the next nine months," said Maj. David McCord, project officer.

Four manufacturers were challenged to produce a set of boots that would be durable, sufficient, and effective in the desert and jungle environments. They are: Cove Shoes, Bates, Wellco, and Belleville. The companies were tasked to produce the boots with standard specifications. The quality of comfort was left to the expertise of the company.

The testing will continue over the course of 18 months. The Marine Corps will then gather the results of the tests and combine the best quality from all four types of boots.

Marines welcome Aussies

Cpl. David Salazar
Combat Correspondent

GLADSTONE, Australia — Marines and Sailors of Exercise Crocodile '99's Special Marine Air-Ground Task Force 3 donned their field gear and welcomed the Australian community with open arms during the Gladstone Base Camp's Community Day Saturday.

Guests of the event got a chance to see a myriad of Marine Corps equipment, to include an M1A1 Battle Tank, an M198 Howitzer, an AH-1W Cobra helicopter and humvees. The III Marine Expeditionary Force Band also dazzled the crowd during two half-hour performances.

"The main purpose of this day is to foster positive relations between U.S. forces and the community of Gladstone," said Maj. Stephen Gabri, the Combat Service Support Detachment 78 executive officer. "By hosting this event, we are also providing a safe and enjoyable atmosphere for the community and the U.S. Marine and Navy personnel to meet and greet one another."

Marines and Sailors based at the camp set

up the static displays that offered curious minds information about various equipment. The main attraction for the children, however, was the face painting station where Marines and Sailors applied "cammie" paint to eager kids so they could have a digital photograph of themselves taken as a souvenir from the event.

"I think having functions like this is good," said Pfc. Johnathan Ferguson, a heavy equipment mechanic with CSSD-78. "I think when you're in another country, you should open the camp doors to the people who live there so they can see what we're up to."

The all-day event also served to allow thousands of Australian citizens to see how Marines operate in a field environment.

"The Marines have a very nice setup," said Ken Moore, a visitor from Melbourne, Australia, who partook in the festivities aboard the camp. "It's comforting to know that the Marines really have it together well."

"Oh, we love the Marines here — we don't want them to leave," added Fay Pope, a Gladstone resident.

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SERGEANT MAJOR'S CORNER

Corps leadership is listening to you

Sgt. Maj. Robert W. Holub
MarForPac Sergeant Major

CAMP H.M. SMITH, Hawaii — A few weeks ago, I told you that while attending the Sergeants Major Symposium in Washington D.C. several agenda items were discussed and sent to the Commandant for consideration. Recently, I was invited by the Commandant and the Sergeant Major of the Marine Corps to attend the opening of the General Officers Symposium in Washington along with the sergeants major of Marine Forces Atlantic, Marine Forces Reserve and the Marine Corps Combat Development Command where we discussed those same issues with all our Corps' General Officers.



Holub

For me, personally, it was an honor to be invited to attend the General Officers Symposium and to represent you. It also reinforced to me, as it should to you, just how much our most senior leadership respects your opinions, ideas and suggestions on how to improve our Corps.

Following are the agenda items that we briefed to the Commandant and general officers from the Sergeants Major Symposium and the six special agenda items that Sgt. Maj. Alford McMichael, sergeant major of the Marine Corps, had us discuss. I remind you that none of the items have yet to be approved as of this writing. They are suggestions from you to the commandant, for him to consider.

Here they are:

- (1) Change the approving action for the Good Conduct Medal to generals with courts martial convening authority vice CMC.
- (2) A Certificate of Gratitude/Appreciation be awarded from the Commandant and Sergeant Major of the Marine Corps to spouses of retiring Marines.
- (3) A recommendation to establish an

adjustable cost of living allowance based on each Inspector Instructor site's or "A" billets' access to a military installation and the services it provides, as well as the local cost of living index.

(4) The Marine Forces Pacific, Marine Forces Atlantic, Marine Forces Reserve, I Marine Expeditionary Force, II MEF and III MEF Sergeants Major be authorized some type of official representation funds.

(5) Promotion lists for master sergeants and above be provided to the appropriate commanding generals or sergeants major to make notifications prior to the "list" being generally distributed.

(6) Body fat percentages be annotated on promotion photographs.

(7) Automatically backdate promotions upon receipt of a military occupational specialty for those Marines who are in a lateral move conversion without petitioning the Board of Corrections for Naval Records.

(8) Marines, if selected for promotion while submitting for early release from service to attend school, be promoted if otherwise qualified.

(9) Marines with orders to Hawaii be allowed to ship two privately owned vehicles at government expense vice one.

(10) Headquarters, Marine Corps, source the command elements of Marine Service Support Groups.

(11) Accumulated deployment time be changed from 10 days to three days to show a more accurate picture of how often a Marine is deployed.

(12) Weapons Tactics Instructors Course be changed to a sight earning of accumulated deployment time.

(13) Increase the size of the chevron on the female Marine uniforms.

(14) Allow female Marines to wear the white belt and waistplate with the blue dress uniform when trousers are worn.

(15) Allow chief petty officers to wear a

larger insignia of grade on the utility uniform.

(16) Allow U.S. Naval personnel to wear their authorized breast insignia when wearing Marine Corps uniforms.

(17) Charge placement of name tapes on the utility uniform to the government.

(18) Place a code or message on the Leave and Earning Statement that identifies non-pay-day entitlements.

(19) Update the Drill and Ceremonies Manual.

(20) Present a Marine Flag to Marines transferring to the Fleet Marine Corps Reserve or retiring at 30 years.

(21) Recommend the Marine Corps Exchange establish an on-line uniform support capability.

The special topics that Sgt. Maj. McMichael wanted discussed were how the new Fitness Report was being received in the Fleet; assignments of Sergeants Major; the Marine Corps Community Services Program; the Force Structure Program Group; retirement procedures and 30-year retirement caps for sergeants major selected to work at the Force and Joint levels of Command.

As I said, these were all recommendations that went forward to the Commandant for his consideration. We will all have to wait to see how many will be approved. The bottom line is your voices are heard loud and clear by the general officers of our Corps and you should be very proud of that. I personally applaud each of you who took the time to submit your ideas to make our Corps stronger and better — not only for those of us currently on active duty, but those Marines who will follow us in the future. You have my deepest respect and admiration. You will never know how proud I am to represent the nearly 81,000 Marines and Sailors who make up Marine Forces Pacific. Thank you for all your hard work.

Semper Par.

PEEKING OUT



Photo by Cpl. Barry Melton
Five-year-old Alex Diaz, son of Sgt. Juan Diaz, with 2nd Battalion, 3rd Marine Regiment, pokes his head out of one of the attractions featured at the Mokapu Elementary 1999 Fall Fling held Friday at K-Bay.

Hawaii MARINE

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Credit counseling helps avoid bankruptcy

Lance Cpl. Roman Yurek
 Combat Correspondent

Credit cards, like some candy, may seem sweet at first, but by the time a person gets to the center, the sugar often overpowers the taste buds and causes toothaches.

The Navy/Marine Corps Relief Society occasionally refers servicemembers to credit counseling agencies to help ease their credit pains.

The credit counseling agencies offer ways to pay back credit card debts.

"The American dream is to own a home, but most people can't see that as a reality with credit debt drowning them," said Michael Haxton, founder and president of Hawaii Credit Counseling.

The agency offers people in debt a chance to pay off their debt while staying away from bankruptcy, said Haxton.

Hawaii Credit Counseling is one of the few agencies that is recommended for servicemembers to go to for help with credit debt problems, said Margie Manthe, a case worker with the Navy/Marine Corps Relief Society.

"Being stationed almost anywhere is cheaper than Hawaii," Haxton said, noting that more than 30 percent of the company's clients are servicemembers. "This is a high-cost part of the country. When servicemembers come to Hawaii, they take advanced pay, but when they arrive, there is no housing, the spouse is unemployed and pay problems may happen. They turn to credit cards and sometimes they are forced to give up family ties, because they are a slave to these credit debts."

The program for getting out of debt can take about 40 months, explained Haxton, depending on the amount of money one owes.

The first step to the process of getting out of debt is making a budget based on the person's net income, which is the amount of money taken home after taxes. Living expenses such as clothes, food and rent are determined. The counselor will then call the client's creditors to



Photo by Cpl. Trent Lowry
 Counseling agencies offer alternatives to cutting credit problems.

try to reach a solution to the debt.

For some clients, a credit consolidation program is recommended. Once all amounts of debt are discovered, the company arranges the credit consolidation program in which the consumer writes one check to the company, which then distributes the money amongst the creditors.

Many of the credit card companies will lower or get rid of the interest rate, and some even waive all late fees to help the person pay off what they owe, said Haxton and Manthe. "Creditors don't want to lose a customer,"

said Haxton. "After the person pays off the debt, they will probably keep the card, because they know the credit card company was willing to help them out."

And Hawaii Credit Counseling keeps all records confidential, which means no one can access that information without the client's authorization, said Haxton.

And while credit counseling agencies are available to help get people out of difficult debt situations, they also offer some tips for limiting and even avoiding debt.

The first tip Haxton gave was to consider shopping around before applying to the first credit card company that sends an application. Credit customers should look into credit unions and other credit cards and find out which has the better deal to suit the individual's needs.

Another way to limit debt is to know what money is being spent on, said Haxton. He said that when he asks clients if they keep track of every cent they spend, the majority can't respond with a "yes."

The biggest problem when it comes to tracking money is loose change and automated teller machines, said Manthe.

"I guarantee that you probably have three to four friends that have a problem with debt," said Haxton, adding that credit is something everyone should have, but people should also be aware of the responsibility that comes with it.

The credit consolidation process can be done over the phone and appointments can be scheduled around the client's schedule, said Haxton. Servicemembers seeking credit counseling can call the Navy/Marine Corps Relief Society at 254-1327 for advice on handling their credit situation.

"Anyone in Hawaii can activate a program here in about an hour," said Haxton. "Doing this will lead a person on their way to being debt free. There is no faster way, short of Ed McMahon coming to your door."

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1/3, From A-1.

to the Philippines, and it will be my first time there. I'm definitely looking forward to that," said Sgt. Kareem Hill, the battalion embark chief.

"We really want to be known as the 'go-to' battalion and have the Marine Corps look to us first," said Cabaniss. "We've been challenged, but every time the bar has been raised we've been able to jump over."

Though the deployment keeps the servicemembers from their loved ones for a considerable length of time, many said they were anxious to get to their temporary training home.

"We get a better chance to step-up the level of training a notch in Okinawa by being able to employ our weapon systems in a greater variety of combat scenarios," Keller said.

"This training is a must," Marianni said. "The Marine Corps is a force in readiness and it takes practice, practice, practice to be perfect."



Petty Officer 3rd Class Cedric Odom, a corpsman with Headquarters and Service Co., 2nd Battalion, 3rd Marine Regiment, holds his son Cedric and wife Shajauna, after arriving at the regiment headquarters building Sunday morning.

Photo by Cpl. Trent Lowry

2/3, From A-1

from different companies participated in exercises Cobra Gold '99 in Thailand, Kennel Bear in Okinawa, the Cooperation Afloat Readiness and Training in Malaysia and Indonesia, and Korean Incremental Training Package, an anti-terrorist exercise, and heavy weapons training at Camp Fuji, Japan.

"Everything went well," said 1st Lt. Jeff Seavy, assistant operations officer for the battalion. "I can't say enough good things about the Marines' performance."

"We did a large-scale amphibious landing during the Korean Incremental Training Package that was really impressive," said 1st Lt. John Tinning, scout/sniper platoon commander, Headquarters and Service Co., 1/3.

Marines hit the shore from amphibious assault vehicles; landing crafts, air cushioned, and heli-

copters deployed from the U.S.S. Germantown during the battalion-sized exercise. "It felt like it was a real-life situation," Tinning said.

The training gave the Marines the glimpse of what operations are like as part of a Marine Expeditionary Unit (Special Operations Capable), Tinning said.

Now that they are back at Kaneohe Bay, 2/3's Marines and Sailors will be on leave from Friday until Nov. 9. After that, they will return to work to keep their fighting skills honed and their preparedness up. But for now, the servicemembers will have time to spend with the families and friends they've missed for seven months.

"It feels real good to see my baby son and my beautiful wife," said Petty Officer 3rd Class Cedric Odom, a corpsman with H & S Co., 2/3, as he held little Cedric and his wife, Shajauna, Sunday morning.

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COURTS MARTIAL

A 1st Battalion, 3rd Marine Regiment private was found guilty of Article 86 of the Uniform Code of Military Justice for unauthorized absence. The Marine was sentenced to 100 days confinement.

A 1/3 private first class was found guilty of Article 86 of the UCMJ, unauthorized absence, and Article 121, wrongful appropriation of \$260 and a Navy Federal Automated Teller Machine card. The Marine was sentenced to confinement for 60 days, forfeiture of \$639 pay per month for two months, reduction to private and a bad conduct discharge.

A 1/3 sergeant was found guilty of Article 112a of the UCMJ, wrongful use of cocaine. The Marine was sentenced to reduction to private, with no pay forfeiture because the accused is beyond his end of active service date.

A 1/3 lance corporal was found guilty of Article 112a of the UCMJ for wrongfully using cocaine and amphetamine. The Marine was sentenced to reduction to private.

A 1/3 private was found guilty of Article 87 of the UCMJ, unauthorized absence, and Article 112a, wrongful use of marijuana. The Marine was sentenced to confinement for 120 days, forfeiture of \$630 pay per month for four months and a bad conduct discharge.

A 1/3 lance corporal was found guilty of Article 107 of the UCMJ, wrongful carnal knowledge, and Article 125, sodomy. The Marine was sentenced to forfeiture of \$600 per month for four months, reduction to private and a bad conduct discharge.

An Aviation Support Element, Kaneohe, lance corporal was found guilty of Article 86 of the UCMJ for unauthorized absence, Article 112a for wrongful use of marijuana, possession of LSD, distributing LSD, possession of marijuana, introducing marijuana onto a military installation and wrongful use of LSD. The Marine was sentenced to confinement for 150 days, reduction to private and a bad conduct discharge.

A MCB Hawaii, Kaneohe Bay, private first class was found guilty of Article 112a of the UCMJ for the wrongful use of cocaine, methamphetamine, marijuana, and distribution of crystal methamphetamine and cocaine; Article 81 for wrongfully conspiring to distribute crystal methamphetamine and Article 86 for unauthorized absence. The Marine was sentenced to confinement for six years, forfeiture of all pay and allowances, reduction to private and a dishonorable discharge.

A Headquarters Battalion lance corporal was found guilty of Article 92 of the UCMJ for sponsoring an unaccompanied person to visit an unaccompanied personnel housing facility, Article 120, carnal knowledge, and Article 134 for purchase of liquor for consumption by a minor. The Marine was sentenced to confinement for 75 days, reduction to private and a bad conduct discharge.

A 3/3 lance corporal was found guilty of Article 121, larceny. The Marine was sentenced to forfeiture of \$639 per month for four months, reduction to private and a bad conduct discharge.

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Friday

Lunch
Ravioli
Fried shrimp
Baked fish fillets
Fried scallops
Fried oysters
Baked macaroni and cheese
Asparagus
Succotash
Yellow cake
Chewy nut bars

Dinner

Barbecued chicken
Roast pork tenderloin
Steamed rice
Mashed potatoes
Broccoli
Corn on the cob

Saturday

Dinner

Grilled steak
Honey glazed rock cornish hen
Rice pilaf
Mashed potatoes
Southern style green beans
Carrot slices
Pecan pie
Vanilla cream pudding
Chocolate cream pudding
Assorted gelatin
Chocolate chip cookies

Sunday

Dinner
Yankee pot roast
Baked canned ham
Mashed potatoes
Candied sweet potatoes
Mixed vegetables
Simmered dry beans
Chocolate cake
Apple pie

Monday

Lunch
Turkey loaf
Creole pork chops
Steamed rice
Mashed potatoes
Lima beans
Peas and carrots
Apple crisp
Assorted gelatin

Dinner

Baked fish fillets
Baked turkey and noodles
Tossed green rice
Parsley buttered potatoes
Whole kernel corn
Brussels sprouts

Tuesday

Lunch
Sukiyaki
Pork chop suey
Pork fried rice
Chow mein noodles
Broccoli
Vegetable stir fry
Chocolate cream pudding
Vanilla cream pudding
Assorted gelatin
Lemon chiffon pie

Dinner

Creole macaroni
Baked fish fillets
Mashed potatoes
Corn bread dressing
Spinach
Cauliflower

Wednesday

Lunch
Ravioli
Pepperoni pizza
Lasagna
Green beans
Carrot slices
Chocolate cream pudding
Vanilla cream pudding
Assorted gelatin
Pumpkin pie
Brownies

Dinner

Chicken rice soup
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FALL FLING

Sergeant David Reeves, left, of the communications section Headquarters Co., 3rd Marine Regiment, and Lance Cpl. Michael Archer, of the Personnel Services Center, 3rd Marine Regiment, prepare chicken at the 1999 Mokapu Elementary School Fall Fling Friday evening. Volunteers from 1st Battalion, 3rd Marine Regiment and Combat Service Support Group 3 helped make the event a success.

Photo by Cpl. Barry Melton

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Cpl. C.E. Jenkins, Jr.
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Lance Cpl. J.B. Madson
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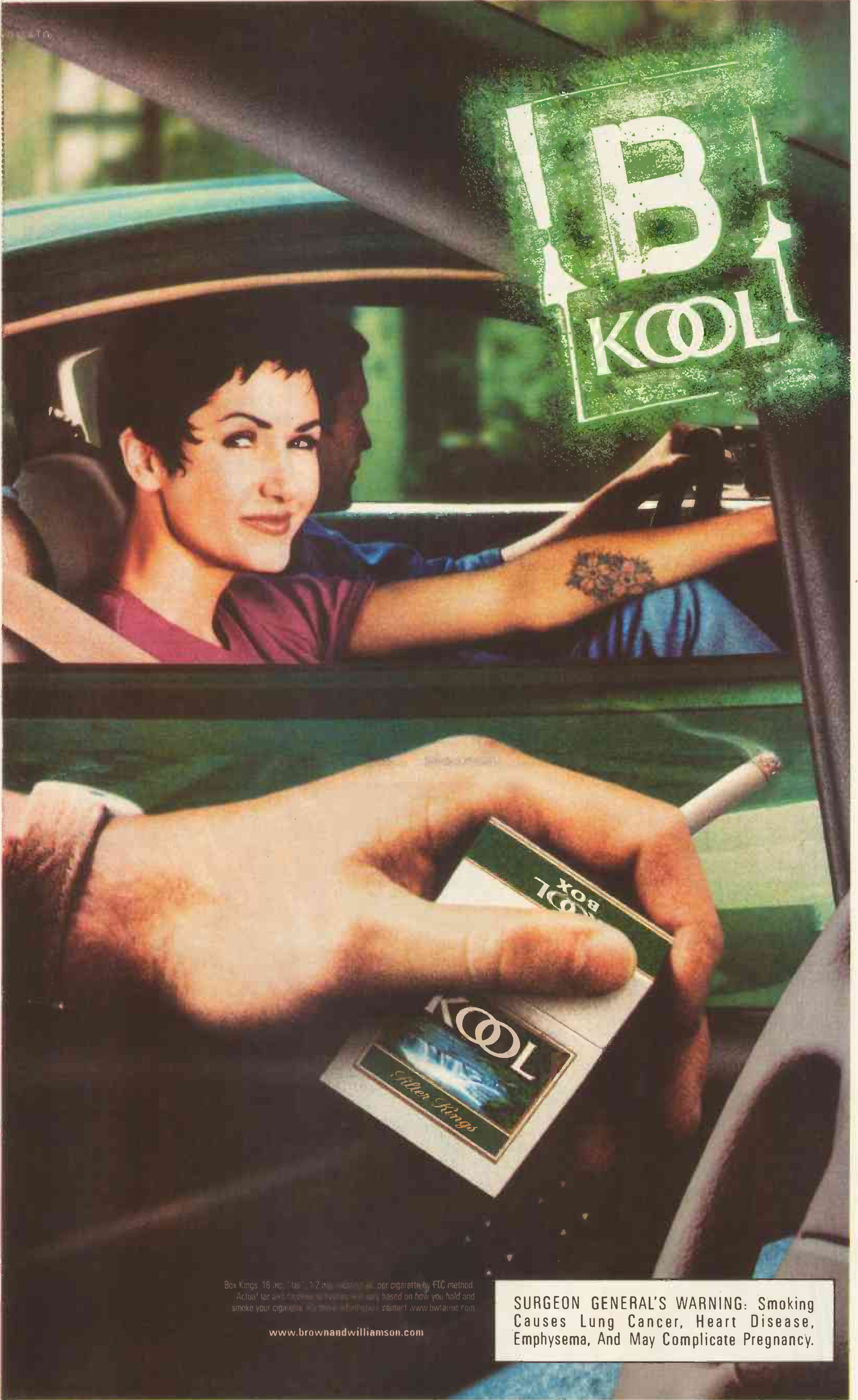
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Hawaii Lifestyles

Hawaii Marine B Section

October 14, 1999



**Fairest isle, all isles excelling,
Seat of pleasures and of loves;
Venus here will choose her dwelling,
And forsake her Cyprian groves.**

John Dryden, "King Arthur," act II, sc.v, Song of Venus



Photo by Cpl. Otto C. Pleil-Muete

Above, Mel Chow, tour guide for the island tour, points out the significance of the area ahead. Top, pineapple fields north of Schofield Barracks lead directly to Waianae Mountains.

Around Oahu in eight hours

Island tour gives oldtimers, newcomers different view of life in Hawaii

Cpl. Otto C. Pleil-Muete
Combat Correspondent

Hawaii Marines and new Oahu residents explored the island of Oahu in just one day while aboard the Around-the-Island Tour Friday.

The free, monthly tour is sponsored by the Personal Services at MCB Hawaii and offers Marines, Sailors and their family members the opportunity to see several different places around the island — from the green rural areas of Kaneohe and Kailua to the city traffic of Honolulu and Waikiki, and the legendary waves at North Shore's Pipeline and Waimea.

"It's a wonderful trip," said Pfc. Mark Stiner, a rifleman with K Co., 3rd Battalion,

**The free
Around-the-
Island tour runs
the second
Friday of each
month. For more
information, call
257-7790.**

3rd Marine Regiment. "It's a lot of fun to get away from the base and see what there is to do on the island."

The tour guests also saw the contrast of several land regions around the island. After leaving Kaneohe Bay, the bus with about 30

passengers traveled north along the east coast, or windward side of the island, and headed to the drier regions of the North Shore with a stop at a local shave ice store.

"It's really unique how you can find so many differences from one side of the island to another," said Pfc. Steven Vallis, a rifleman with I Co., 3/3.

The tour continued south past the various agricultural areas of the island and through Pearl Harbor and the USS Arizona Memorial before stopping for lunch at Hickam Air Force Base.

Although there wasn't enough time to make stops at every point of interest, the native Hawaiian tour guide, Mel Chow, kept all the guests informed of several historical facts, stories and trivia "to keep people informed of the traditional values of the island."

Aside from living on the island and acquiring knowledge, Chow said he also researched many Hawaiian facts that many people found very interesting.

"The best part of the tour was the guide," said Jackie Lopez, a Marine spouse. "He knew what he was talking about," said Pvt. Zach Lovelace, a rifleman with K Co., 3/3. "He gave us a lot of information."

After lunch, Chow guided the tour east through the city of Honolulu and its government buildings and points of interest. Once the tour continued past the shoreline strip of Waikiki, it followed the east coast heading north.

Although Lopez has previously been on the island for three years, she said she learned a great deal more about the island during the tour and even got to see the shores off Diamond Head Road for the first time.

Other points of interest during the second half of the trip included the snorkeling haven of Hanauma Bay, the rough splashing waters on the surrounding boulders of Blowhole, and a final stop at the scenic Nuuanu-Pali Lookout, overlooking Kaneohe, Kailua, and MCB Hawaii's Mokapu Peninsula.

"I didn't think there was that much you could do on such a small island," said Vallis.

The tour guests discovered areas to visit, surf, body board, snorkel, shop, and take pictures.

"This tour keeps Marines informed of their area," said Huffman, "and makes Marines feel comfortable and at home."



Photo by Cpl. Otto C. Pleil-Muete

Private First Class David Nielson, left, and Pfc. Steven Vallis, both riflemen with 3rd Battalion, 3rd Marine Regiment, follow a map of Oahu during the tour.



Photo by Cpl. Otto C. Pleil-Muete

Local residents concentrate on their shave ice as Marines stop by Matsumoto's in Haleiwa.

SM&SP

SINGLE MARINE AND SAILOR PROGRAM

A note from MCB Hawaii Sergeant Major, Sgt. Maj. Stephen H. Mellinger —

"This is your program. We need your ideas! Please let your unit representative know what's on your mind so he or she may address your idea to the Single Marine Committee. This program is only limited by your imagination."

- Paintball is coming to K-Bay. A temporary site is being slated near Pyramid Rock Beach and the permanent site will be located next to the base lemon lot. The temporary site is scheduled to be ready in October, and the permanent site is planned to be ready in November.

- The SM/SP is looking for volunteers for this year's Jeep/Aloha Bowl, scheduled for Dec. 25 at Aloha Stadium. Volunteers will receive free tickets to the two games and transportation will be provided to and from the stadium.

- Unlimited free golf balls at the Kaneohe Klipper driving range. Fees for playing are only \$8 for 18 holes and \$5 for 9 holes. Club rentals are only \$5.

- Free horseback trail rides at the Camp Smith Stables every Sunday at 1:30 and 3 p.m. Call at least three days in advance to make reservations.

- The next SM/SP meeting will be Oct. 27 at the Kaneohe Bay Base Library at 9 a.m. Show up or give your input to your unit representative.

SM/SP representatives

SMP Coordinator
Dawn Williams,
254-7593 E-mail:
WilliamsDA@usmc-
mvr.com

Camp Smith
Lance Cpl. D. Dodd,
477-8355
Lance Cpl. O. Justice
477-8696

HqBn.
Sgt. P. Williams, 257-7747
Sgt. J. Riglesberger,
257-7020

MCAF
Lance Cpl. B. Griffiths,
257-3212

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Cpl. D. Morales,
257-1295

ASEK
Sgt. A. Rodriguez,
257-0063
Cpl. C. Rice, 257-3222

1st Radio Bn.
Cpl. L. Goss, 257-1799
Lance Cpl. J.R.
Williams, 257-0091

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Cpl. Anthony M.
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257-5287



Photo by Cpl. Charles E. Moore

Marines' Joe Douglas drives through two defenders for a lay-up.

Marines outlast Air Force

Cpl. Charles E. Moore
Combat Correspondent

Kaneohe Bay Marines tore through their Air Force opponents, 11-7, in a four-on-four basketball tournament at the Semper Fit Center Saturday.

The Marines faced the Air Force three times throughout the double elimination tournament sponsored by the Single Marine and Sailor Program, Ocean Concepts and RNR Surf & Sea. Despite losing to the Air Force team in the first round, the Marines charged back in the championship round to knock the Air Force down two games in a row.

"The first game was a wake-up call," Marine forward Joe Douglas said.

To better prepare themselves for their next match-up against the Air Force, the Marines took advantage of their down time and watched the Air Force team play. After observing the Air Force team's strengths and weaknesses, the Marines changed their strategy.

"We let them set the tempo the first time," Marine center Craig Witt said. "We

had to rethink our game plan."

The change in strategy helped the Marines deliver the Air Force their first loss in their second meeting.

After jumping out to an early lead, the Marines started to pull away until the Air Force regrouped and started running with them almost point to point. As the game progressed, the Air Force started slipping. The Marines closed the game with two unmatched baskets, winning 11-8.

The Air Force came back ready to play in the final game by drawing first blood. Undaunted, Witt put a shot through two defenders from the free-throw line to even the score.

Both teams struggled to gain control of the game, matching point for point, until Chris Thomas kicked off a scoring run with a basket over the top of a defender. The Marines began to dominate the game and eventually won 11-7.

"We started taking advantage of their little man," Eaves said, regarding their change of strategy. "We couldn't let them take (the championship) home."



Photo by Cpl. Charles E. Moore

Marines' Craig Witt goes up for a rebound during play against Air Force at the Semper Fit Center Saturday. Despite losing to Air Force in the first game of the four-on-four tournament, the Marines recovered to win in the final, 11-7.

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Week 5 full of football firsts

Staff Sgt. Luis P. Valdespino Jr.
Press Chief

Somebody cook up the crowd, because I'm ready for my first taste of it. Week five of the National Football League already served the world full of firsts, among them my first plate of mediocrity in football picks, and Wayne Pedersen's first *Hawaii Marine* Football Pool win, having picked 10 of the 14 games correctly.

First-time feats that stand out from the weekend's action include: The Dallas Cowboys' first loss of the season. The Cowboys' loss was their first to a National Football Conference East opponent in 11 regular season matches and was the Philadelphia Eagles' first win of the season, as well as coach Andy Reid's first win ever as an NFL head coach. Philly quarterback Doug Pederson also had his first touchdown pass in 18 quarters of NFL action.

Saint Louis fried San Francisco 42-20 in the Rams' first win over their fellow NFC West rival since 1989. The game also provided the first matchup of former Arena and Canadian Football League quarterbacks in an NFL game; St. Louis' Kurt Warner (Arena), and San Francisco's Jeff Garcia (CFL). Warner, with his fourth straight game with three or more touchdown passes, is the first quarterback to start his career having accomplished the feat for more than his first two starts.

The New England Patriots had their first loss of the season. Jacksonville Jaguars head coach Tom Coughlin had his first victory in four meetings over New York Jets head coach Bill Parcells. Coughlin was previously an assistant under Parcells.

The Cincinnati Bengals had their first win of the season, as quarterback Akili Smith had his first ever NFL start.

The Denver Broncos and second year quarterback Brian Griese saw their first win of the season against the Oakland Raiders.

My picks from next week's NFL menu are in bold:

Carolina at San Francisco: Jeff Garcia

Game of the week:

Dolphins vs. Patriots

will play well for the 49ers, but the rest of the team is falling apart. The Panthers will cook up a win for their head coach, George Seifert, in his first match against the team that gave him his first NFL head coaching job.

Cleveland at Jacksonville: The Jaguars will enjoy giving the Browns a serious welcoming to the NFL.

Green Bay at Denver: Even an emotionally drained Brett Favre can lead the rest of his Packers in a win over the banged-up Broncos.

Indianapolis at New York Jets: Jim Mora's Colts are on a roll and will take advantage of the Jets' woes.

Miami at New England: The Patsies' defense will chow down on the fish at home, but it will be a defensive battle for a game with two of the NFL's top passers, Dan Marino and Drew Bledsoe.

Minnesota at Detroit: No Barry Sanders, no problem. The Lions are ready to play with the error-prone Vikings.

Oakland at Buffalo: The Magic Man, Doug Flutie, will show the Raiders why he was regularly the CFL's most valuable player.

Philadelphia at Chicago: The Eagles showed decent defense against the

Cowboys, but Chicago is still the better of the two, and will showcase their young talent for the Windy City.

Pittsburgh at Cincinnati: While this game will probably end in a 3-3 tie, I'll give the Bengals the nod, because they're home.

St. Louis at Atlanta: Speaking of crows, Kurt Warner will tear up the dirty birds and keep his streak rolling in this NFC West matchup.

Seattle at San Diego: The Chargers will send a bolt through their West Coast opponent.

Tennessee at New Orleans: The Saints may march, but the Titans will roll through New Orleans for their fifth win of the season.

Washington at Arizona: The Cardinals don't stand a chance. The Redskins will add to their NFL-best 150 points scored.

Dallas at New York Giants: East Rutherford, N.J. won't even notice Cowboy wide-out Michael Irvin's absence, as the Cowboys bring the Giants down to their true size in front of their fans. 38 points.

Football Pool Standings:

Name	Wins	Losses	Percent
McMichael, C.	42	15	73.68(1)
Riglesberger, J.	40	17	70.18(1)
Pedersen, W.	47	25	65.27(1)
Valdespino, L.	46	26	63.89(1)
Pedersen, D.	35	22	61.40
Gurrola, I.	44	28	61.11
Garcia, C.	42	30	60.00
Melton, B.	43	29	59.72
VA Boys	41	31	56.94
Bush, L.	39	33	54.17
Cohn, J.	39	33	54.17
Graham, B.	39	33	54.17(1)
Nyhart, J.	39	33	54.17
Keister, P.	37	35	51.39
Lowry, T.	37	35	51.39
Sangster, D.	35	37	48.61

Numbers in parenthesis indicate number of weekly wins.

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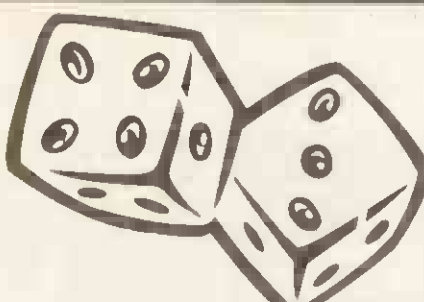
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Transition Assistance Management Program

The Family Member Employment Assistance Program provides resume assistance, job referrals, federal job assistance and one-on-one counseling. For more information or to register for TAMP programs, call 257-7790.

LINKS

Those who are newly married and would like to be linked with spouses who are successfully meeting the challenges of Marine Corps living should give LINKS a try. The program focuses on providing lifestyle insights to spouses new to the Marine Corps. Free transportation and free on-site child care is provided. Reservations are necessary. Call 257-2368 for more information.

Events

K-Bay Youth Basketball registration runs through Oct. 22. Practice starts Dec. 6, and the season begins Jan. 8. Registration fee is \$35. For more information call Youth Activities at 254-7611.

No Na Keiki o'Waimanalo '99 features Baba B, Kaleo'o Kalani, Jus Us, and Darren Benite. World League Wrestling, ring girls, food, crafts, a Harley Davidson show, and a Pro Am Show. The first women's professional football team, the Hawaii Waves, will sign autographs. Oct. 23, 11 a.m. to 6 p.m. at the Waimanalo Polo Field. Canned foods are welcomed. Tickets are \$5.

The African American Literary Book Group meets Monday evenings twice a month at 1132 Bishop St., Suite 1404. Reservations are necessary. Call 528-5037.

The 1999 Hawaiian Plane Pull and Strongest Da Kine fundraiser will be held Oct. 30 at Honolulu International Airport from 8 a.m. to 2 p.m. Entry fee is \$500 per 20-person team, or \$25 per person. Entry for the Strongest Da Kine is \$20 for Plane Pull team members and \$35 for non-Plane Pull team members. For more information, call Jenna Yancey at Special Olympics Hawaii at 531-1888, ext. 24.

Castle Medical Center has added dance workouts to its schedule of fitness classes:

Swing Dance Workout is held Tuesdays, 9:30-10:30 a.m.. The cost is \$9 per month.

Classical Dance Workout is held Fridays, 9-10 a.m. The cost is \$9 per month.

Native Drums Workout is held Mondays and Wednesdays, 5-6 p.m. The cost is \$9 per month for four, or \$18 per month for eight classes

The above classes are held at Castle Center for Health Promotion in Kaneohe. To register call 263-5400.

Get lost and amazed at the Kapolei Maize. H-1 Exit 2 Ewa-bound, turn left on Makakilo Drive and then left on Farrington Highway.

Kama'aina cost is \$7 for adults, \$5 for ages 6-11, and free for kids 5 and under. For more information, call 677-9412, or visit www.cornfieldmaze.com.

The Universal Wolf will play at the University of Hawaii's Late Night Theatre Friday and Saturday at 11 p.m. Tickets go on sale one hour before curtain the night of each production only, at the door to the Earle Ernst Lab Theatre. Tickets are \$5 for military.

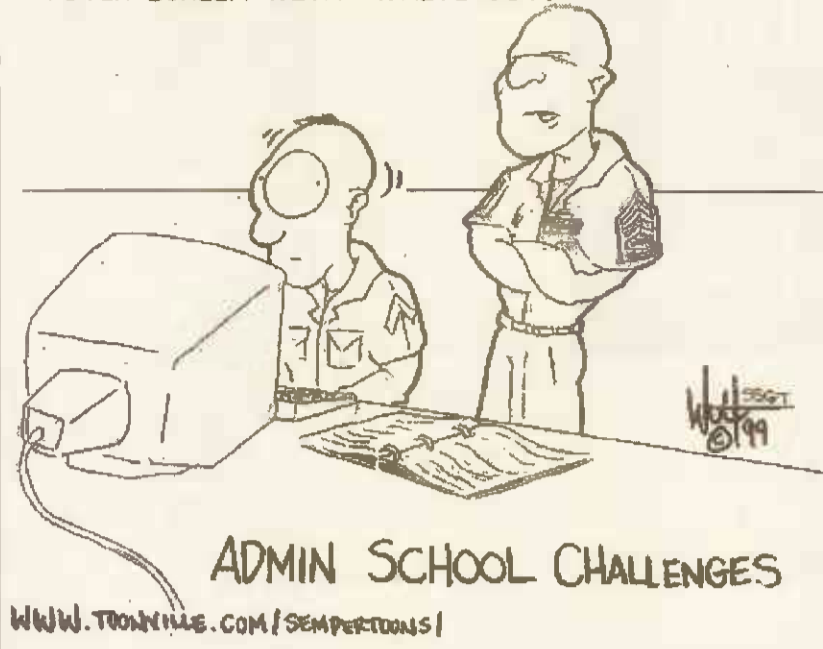
Hale Koa Hotel will hold a Halloween Magic Show Oct. 26. Cost is \$19.95 for adults and \$10.50 for children under 12. Cost comprises show, dinner buffet and tip. Call 955-9424 for more information.

Marine Aviation Support Element, Kaneohe, will hold a Halloween Four-Person Scramble Golf Tournament Oct. 29 starting at noon. Call Gunnery Sgt. John Ryan at 254-1280 or see www.malsek.ball.org to register.

A Midsummer Night's Dream will play at University of Hawaii's Kennedy Theatre today, Friday and Saturday at 8 p.m., and Sunday at 2 p.m. Tickets are on sale at the Kennedy Theatre box office, and can be charged by phone at 956-7655.

Doggy Do Right is an ongoing 10-week obedience course that will teach dogs to sit, stay, heel, come and retrieve. Registration fee is \$95. For more information call the Base Marina at 254-7667, or the Camp Smith

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Waikiki Aquarium presents "Aquarium After Dark" Dec. 29, 7-9 p.m. The flashlight tour of the aquarium will answer such compelling questions as "Do fish snooze?" and "Do lobsters sleep?" Call 923-9741 to register. **The "No-Tap Sweeper"** runs Wednesdays at K-Bay Lanes. Check in is at 6:45 p.m., and start is 7:30 p.m. Cost is \$10. On these special nights, a spare equals a strike. Male and female winners are selected according to handicap and total pin fall. For more information, call the Lanes at 254-7693/7664.

The Society of Military Widows cordially invites all military widows and widowers to join. Must have a valid URW ID card. The society meets the third Saturday of every month. Call 262-7953 for more information.

K-Bay Rod and Gun Club is for those who are interested in hunting, fishing, shooting and archery. Meetings are at 7 p.m. on the first and third Tuesdays of each month in the BOQ conference room. For more information, call Wally Heyer at 254-5739.

Kokua Aloha Tower Marketplace seeks volunteers to guide visitors aboard a replica of the 18th century H.M. Bark Endeavour from Nov. 8-14. Volunteers are asked to work 3.5 hour shifts for four days. Call Vivian Flores at 566-2311 to volunteer.

The Contemporary Museum in Makiki Heights is looking for volunteers interested in giving tours of its museum of modern art. Volunteers will gain knowledge by first learning about printmaking and photography, and by meeting local artists to gain the knowledge needed for giving tours. For details call 526-1322 ext. 17.

Boutiki gift shop needs volunteers. Those interested may call 422-6662. **The Hale Koa Hotel** is having a

Halloween Blood Drive in the Waikiki Ballroom Oct. 28 from 9 a.m. to 2 p.m. Call 955-9424.

Marine Corps

Community Services

Key Volunteer Coordinator Training is for those who have completed Key Volunteer Basic Training and want to learn more about the network, 5:30-8:30 p.m. Wednesday.

Marriage Skills Workshop is for newly married couples and singles who are anticipating marriage. The workshop focuses on an orientation to married life in the military, relationships, communication, conflict resolution, problem-solving and listening skills and money management. It will run Monday and Tuesday from 8 a.m. to 4 p.m.

Enhancing Your Marriage teaches couples constructive arguing and problem-solving skills. The class will run Oct. 26-27 from 8 a.m. to 4 p.m.

Car Buying Strategies will teach participants how to get a good deal and how to get the best financing. The class runs Oct. 21 from 9-10 a.m. For more information on Personal Services' classes, call 257-7787.

CREDO

Personal Growth Retreat, Dec. 2-5. Explore and discover who you are apart from what you do. Experience acceptance in a supportive community.

Intimacy in Marriage, Nov. 5-7. Learn how to develop a greater love and appreciation for your spouse. CREDO seeks to provide couples with quality time together in a beautiful, stress-free environment. For more information, call 257-1941/0408.

Education

Earn free college credits at lunch. Noon CLEP classes are free for all. Exams are free for active duty military. Others pay \$44 per exam.

The Joint Education Center is currently seeking students interested in English as a Second Language classes. For more information on classes, call the Joint Education Center at 257-1232. **Editor's note: unless otherwise specified, all military activities take place aboard MCB Hawaii, Kaneohe Bay.**

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Ticket to Fun

By JoAnne Yow-Fairchild
MCCS Marketing

Hispanic Heritage Gala

Hispanic Heritage Month is quickly coming to an end. The celebration will close with a Hispanic Heritage Gala on Oct. 22, 5:30 p.m. at the Windward Enlisted Club Ballroom. The evening will feature an all-you-can-eat theme buffet, a fabulous dance performance by Folklorico Mexicano de Hawaii, door prizes, a special guest speaker and dancing to live DJ music. Tickets must be purchased in advance. See your unit representatives; \$10 for adults and \$5 for children ages 12 and younger. For ticket information, call 257-5729.

OktoberFest Celebration

The Officers' Club celebrates OktoberFest Oct. 28 with authentic German food and beverages. A wonderful spread of delicious dishes will be featured in the all-you-can-eat "OktoberFest Dinner Buffet." Diners can sample Westphalia Ham with buttered bread, Tafelspitz (braised beef with horseradish), Rosti (potato pancakes fried in onion and butter), Schlachtplatte (mixed sausages, sauerkraut & potatoes), Shwarzwalder (Black Forest cake), a wide selection of special German beverages and much more. The buffet is \$12.95 for adults, \$6.95 for children ages 6 to 12 and \$3.95 for ages 5 and younger. Non-members add \$3 to each category. Seating begins at 5:30 p.m. For reservations and more information, call the O'Club at 254-7649.

Haunted Happenings

All are invited to experience the Halloween spirit at the Base Library Oct. 27 with "Spooky Tales & Treats." Come dressed in your scariest costume and enjoy a great selection of eerie stories. Better yet, join in the fun and share your own ghost stories. Halloween treats are promised. This one-hour event is free and starts at 7 p.m.

Halloween Tales and Treats for preschoolers will be held Oct. 28 during the library's Storytime at 10 a.m. Dress your little ones in costumes and enjoy treats and Halloween stories that even adults find entertaining.

When the sun sinks beyond the horizon on Oct. 28, "Dracula" will appear—on screen—at the library. This Spooktacular Review features a lecture by film collector Steve Fredrick and showings of his collection with excerpts from the original version of "Dracula," "The Raven" and "Abbott & Costello Meet Frankenstein." Mature and young adults are invited to this free event. For more information, call the Base Library at 254-7624.

Group Night

Let Youth Activities' "Group Night" keep your kids entertained Oct. 22, 5-10 p.m. at Manana Youth Activities. The children will play basketball and tennis, dance to their favorite music (bring own CDs) and enjoy a barbecue. Transportation will be provided; the bus leaves at 5:15 p.m. from K-Bay Youth Activities (building 5082). Boys and girls ages 10 and older are invited to this free event. To register or for more information, call Youth Activities at 254-7610.

Advanced Sailing

This month's Advanced Sailing Class begins on Oct. 24, weather permitting. Participants must already know how to sail Capri 22s. The course teaches new skills in sail handling (spinaker), sailboat racing, coastal navigation and ocean sailing. Registration can be made by phone and must be completed by Oct. 21. Classes run two consecutive Sundays from 10 a.m. to 4 p.m. The cost is \$69. For more information, call the Base Marina at 254-7667.

DEVIL DOGS



Sergeants and below who dare to become Combat Correspondents and would pride themselves on telling the Marine Corps story can seize the opportunity with a lateral move to the 4341 occupational field. Contact Gunnery Sgt. Rhys Evans, base public affairs chief, at 257-8838/8840 for more information.



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Vacation rental cottage, Lanikai, one bedroom, one bathroom, near beach. Three-night minimum, \$95 a night. Page Mike at 598-7217.

Transport

'88 Mazda RX-7, 5-speed, all power, 68,000 original miles, security system, have all maintenance records. Excellent condi-

tion. \$4,500/OBO Call 641-1907.
'96 Saturn SL, 40,000 miles left on full warranty, new tires, \$7,500. Call Barry at 253-5145.
11-foot Super Snark sailboat, brand new, still in box. Moving, must sell, \$400. Call 254-3314.

Miscellaneous

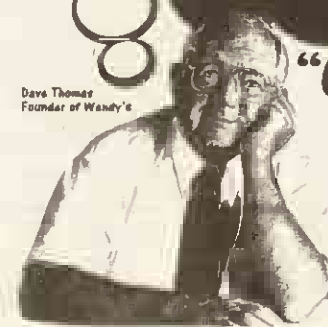
Single metal bunk beds with mattresses, red, \$100/OBO. Call 254-6239.
Baby walker, \$15. Call 254-3314.
Antique armoire, (1800's), \$400; high chair, \$15; Brother word processor, \$150; tan carpet, \$25. Call 254-9298.
Air conditioners, 15,000 BTUs, \$200; 15,000 BTUs, \$175; 5,000 BTUs, \$25. Call 254-9298.

Sofa, loveseat and coffee table, \$300/OBO. Call 254-2321.
Bedroom set, five piece with California King, tube-type waterbed, asking \$800/OBO. Call 254-3314.
Dinner table set, White tile tabletop, \$200/OBO. Call 254-3314.
Futon living room set with recliner coffee table and two end tables, \$200/OBO. Call 254-3314.

To submit an ad to the Hawaii Marine, fax 257-2511 or come by our office on the ground floor of building 216. Ads must be in our office by noon Thursday to appear in the following week's publication. Ads must be 20 words or less, and will run for two weeks unless extended or cancelled.



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YARD OF THE QUARTER

McComb, Mississippi natives, Bonnie Bellipanni and her husband, Brad, a staff sergeant for Weapons Co., 1st Battalion, 3rd Marine Regiment, make a few adjustments in their garden aboard MCB Hawaii, Kaneohe Bay. Their colorful garden work and the Halloween decorations in the front yard were recognized by the base as "Yard of the Quarter" for staff noncommissioned housing in the Ulupau Housing Area.

Photo by Cpl. Otto C. Pleil-Muete

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Movies

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Teaching Mrs. Tingle

Friday, 7:15 p.m.
Starring Helen Mirren, Katie Holmes, Marisa Coughlan and Barry Watson. Leanne Watson is trying for a ticket out of town, a scholarship for her school's top student. All she needs is an "A" in history. But her history teacher, Mrs. Tingle enjoys terrorizing the students. Teen thriller, rated PG-13, 94 minutes.

Lake Placid

Friday, 9:45 p.m.
Starring Bill Pullman, Bridget Fonda and Oliver Platt. A paleontologist travels from New York to Maine to investigate the mysterious death of a man near a remote lake. Horror, rated R, 82 minutes.

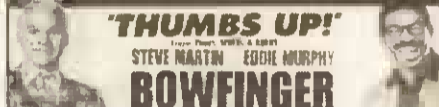
The Astronaut's Wife

Saturday, 7:15 p.m.
Starring Johnny Depp and Charlize Theron. After a routine mission goes awry, an astronaut's wife discovers that something horrific took place while he was in space. Science-fiction, rated R, 110 minutes.

The Haunting

Saturday, 9:45 p.m.

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Starring Liam Neeson, Lilli Taylor and Catherine Zeta-Jones. Hill House is a once stately mansion that is plagued by ominous tales of death that have left it uninhabited. Horror, rated PG-13, 117 minutes.

Dudley Do-Right

Sunday, 3:30 p.m.
Starring Brendan Fraser, Jessica Parker and Alfred Molina. Snidely Whiplash is planning to swindle all the citizens of Semihappy Valley out of their land with a gold rush scheme. Comedy, rated PG, 82 minutes.

Bowfinger

Sunday, 7:15 p.m.
Starring Steve Martin, Eddie Murphy and Robert Downey Jr. Martin plays a film producer who is desperate to break in to the big time. Comedy, rated PG-13, 97 minutes.

Mickey Blue Eyes

Wednesday, 7:15 p.m.
Starring Hugh Grant, Jeanne Tripplehorn, James Caan and James Fox. A Manhattan art dealer is engaged to a teacher who seems perfect until she reveals that her father is a mafia boss. Comedy, rated PG-13, 110 minutes.

Religion

MCB Hawaii, Kaneohe Bay, Chapel

Catholic Daily Mass 11:45 a.m. Monday-Friday
Saturday 6 p.m.
Sunday 7:30 a.m. and 9:30 a.m.
Holy Days of Obligation 11:45 a.m. and 7 p.m.
Protestant Sunday School 9:30 a.m. building 579
Sunday Worship 8:30 and 11 a.m.
Gospel of Holiness Fellowship Sunday School 10:45 a.m. building 579
Sunday Worship 1 p.m.
Bible Study 7 p.m. Tuesday
Unless otherwise stated, all worship is at the K-Bay Base Chapel.

Camp H.M. Smith Chapel

Catholic Mass 11:30 a.m. daily and 8 a.m. Sun.
For more information on any of the above services, call 257-3552.

Aloha Jewish Chapel at Naval Base Pearl Harbor

Shabbat Service 7:30 p.m. Friday
For more information, call 471-3971.

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 Pearl Harbor
MidWeek

Classified 235-5881

0 Announcements
 Holiday Craft Fair at Nehalem Club on Schofield Oct. 23-9-4 Public welcome. Proceeds to charity. \$1 at door. 624-1504.

THE BEST BARGAINS are found in the Classifieds Call 235-5881.

30 Personals
SINGLE?
 Find Fun, Friendship, Romance
FREE browsing, **FREE** ads, **NOT** a 900#
836-DATE (3283)
 .Honolulu's Local Dateline

30 Personals
"MEET HOT SINGLES"
 Post A/Lean to ads FREE!
 521-6696. Code 7575. 18+

ENHANCE YOUR LIFE by finding the right partner for life. Call for free consultation. 737-9489.

95 Boat Sale/Service
35' STRIKER All-atom sports fisher, rebuilt twin 120 HP Ford's. \$42,000/OBO. 372-SAIL.

"LET'S GO FISHING!"
 BIG Boat. LOW Price. You keep the fish. 696-FISH (3474)

115 Garage/Lanai Sales
THRIFT STORE CHRISTMAS SALE BARGAINS GALORE! Star of the Sea Church, 4470 Aiea, off Kahala Mall 9 am-1 pm. M-W-F-Sat. 734-0396.

130 Home Furnishings
BEAUTIFUL CURLY KOA dining room set & KOA ROCKERS! MUST GO! SAVE BIG \$\$\$! CALL 293-8234.

SOFA HIDE-AWAY BED. Good condition. \$100/OBO. Call 234-0844 or 261-4486.

RIDGEWAY MOTORS

FINANCING AVAILABLE

88 JEEP WRANGLER 2 TOPS, MUST SEE! (HTB712) **\$4,850**

87 TOYOTA 4RUNNER 4WD, A/C, SHARP EXTERIOR **\$6,450**

10 Free Bees
FREE LAB/TERRIER Fixed male, 1 yr., needs perm. home w/6-ft fenced yard. 668-7222.

Solar Pro Glass Tinting
GRAND OPENING SPECIAL
ANY \$100 Car
 94-150 Leoleo St. #AA Waipahu (Across City Mill)

JOIN THE PARTY!
 Meet guys TONIGHT on Club VocalE! (18+)
 Call 596-2777 FREE code 2003

LOCAL ROMANCE
 Meet Sexy Men and Women on the Confidential Connection! Call 596-7235 Code: 8014 (18+)

100 Cemetery Plot
FUNERAL Plan 2-day service, with viewing, plus casket. \$4294. Call 841-4738.

GREENHAVEN MEMORIAL PARK 1 plot at cost price, \$1495. 239-9267, ask for Julia.

120 Health/Fitness
NONO JUICE-The ancient Polynesian remedy. Outselling all competitors! Arthritis, BP, diabetes, etc. Visit New Product Show, Booth 142. 591-9211

A PILL TO LOSE WEIGHT? For a FREE 3-day trial pack of Thermolite call 1-800-762-1749.

160 Miscellaneous
COOKIE CO. Invents lazy way to lose wt. Send \$1 w/name & address to: Cookie Diet, Dept #1, 413 First St., Hon, HI 96818

CASH FOR GAMES Buy-Sell-Trade-Rent Ultra 64 * Playstation Nintendo * Sega * SNES Systems \$19.00 & up Makiki Video & Game Exchange 537-6611 11:00 am to 9:30 pm

60 CARS UNDER \$5000

'85 CHRYSLER 5TH AVE. AUTO, RUNS GOOD (FNA953)	\$1,200	'90 FORD RANGER PICKUP RUNS GREAT, SHARP (124TPO)	\$3,995
'84 VW VAN GOOD BEACH CAR (EZU379)	\$1,500	'89 NISSAN 240SX A/C, CD, SHARP (EPS944)	\$4,500
'90 CHEVY LUMINA AUTO, A/C, 4 DR (FZV657)	\$1,575	'92 ISUZU PICKUP A/C, CASS, CAMPER SHELL (UNIC54)	\$4,950
'89 MAZDA 323 AUTO, A/C (GGJ592)	\$1,950	'90 EAGLE TALON LOW MILES, SHARP (FXB205)	\$5,200
'85 VOLVO 4 DR, AUTO, A/C, RUNS, LOOKS GREAT (GFBB33)	\$1,950	'91 CHEVY CAMARO AUTO, A/C, T TOPS (EEN289)	\$5,500
'88 PONTIAC 6000 4DR, AUTO, A/C (FXD949)	\$1,995	'87 CHEVY S-10 BLAZER AUTO, A/C, LOW MILES (EED754)	\$5,400
'90 PONTIAC FIREBIRD AUTO, A/C, CASSETTE (GRE690)	\$3,950	'95 DODGE CARAVAN, AUTO ONLY 30K MI, A/C, SUPER CLEAN (GZS649)	\$8,800

'94 MAZDA B3000 V6, AUTO, SHARP (Z211N4) **\$7,999**

'93 FORD "SLASH" RANGER W/CAMPER, MUST SEE! (GXN770) **\$7,995**

WE BUY CARS FOR CASH
98-291 KAM HWY., AIEA 488-1064

CV BOOTS • RADIATOR • TRANSMISSION
10% OFF ALL REPAIRS (With this ad)

- EXPERIENCE
- REASONABLE
- RELIABLE
- HONEST

FREE OIL CHANGE (PURCHASE 3 GET 4TH FREE)
\$19.99 OIL CHANGE

ABC CAR CARE CENTER
 1336 Dillingham Blvd.
847-1300

SAFETY CHECK • BATTERY • BRAKES
EXHAUST • ENGINE • BODYWORK • PAINTING

When you sit on the beach, do you leave a bigger impression than you would like?

I don't anymore, call me and ask how I did it!

ShapeRite
456-0195

105 Computers
INTEL 233 MMX, 64MB RAM, 2.8 GBHD, spkr mnt., etc. 2K, Win95se \$350. 944-2811.

THE CLASSIFIEDS, where you can get your best buys! Call 235-5881.

15 Garage/Lanai Sales
KAILUA 10'x16, B-3, A/C, stereo equip., clothes, car parts, computer, golf. 1445 Akaheke Pl.

130 Home Furnishings
2 TEAK TABLES, 4 ft. circular, 5x2' rectangular. Good cond. \$100 each. Call 262-2088

165 Misc. Wanted
WANTED Collectibles, Antiques, Books, Jewelry, Oriental & Hawaiian Items \$ Cash Paid \$ Anything of Value **THE HUNTER** 764 Kailua Rd. 262-4868

DON'T WAIT ANY LONGER, sell things you don't need in the Classifieds 235-5881.

175 Musical Instruments
ABLE PIANO WAREHOUSE 382-7788 Many upright & baby grands. Used/rebuilt. 847-6588

COMPLETE PIANO SERVICE Tuning, repairing, rebuilding 262-0833

INSURANCE AUCTION!
Live Saturday Starting Time! 8 a.m.

INSURANCE AUTO AUCTIONS
 91-455A Komohana St. • Campbell Industrial Park
CALL 682-2858-For Information

Registration Fees: \$35 per auction plus \$100 security deposit or \$175 per year.
 No one under 21 allowed. Auctioneer Lic. #0030405

- Repossessions • Trucks • Jeeps • Cheap Cars
- Motorcycles • 4x4s • Foreign • Parts Cars

Terms: Cash, Traveler's Checks, Money Orders. Everything sold as is.
Donate Any Vehicle 521-GIFT RUNNING, BROKEN, DAMAGED OR HIGH MILEAGE

The New 2000 Harleys Are In

Fat Boy • Road King Classic • Heritage Classic
Dyna Lowrider • Dyna Wide Glide • 883 Hugger

Win a 2000 Fatboy! **Kawasaki Year-End Model Clearance!**

'99 Drifter	K18268	\$9,599
'99 Vulcan 800	K12796	\$5,599
'99 ZX9R	K17888	\$8,999

Prices + \$75 doc, tx, lic.

BE AT THE CYCLE CITY OPEN HOUSE Saturday Sept 18 10am - 3pm

WE'RE THE ONLY DEALER OPEN SUNDAYS!
2965 N. Nimitz Highway (Near JN Chevrolet and the Airport)
831-2600 (Open Daily)

Business & Employment Guide

35 Business Income Opportunities
\$ AVON determine your own inc & hrs. Free gift call ind. Rep. Char. 676-1588, 286-5780

REPRINT RIGHTS To Riches! 750 books, reports & manuals to sell. All on CD. Free info pack. 1-800-404-1475 X 1813.

ADS really sell! Call 235-5881

FLEXIBLE HOURS Work from home. Potential to earn \$1000-\$3000/mo. Immed. Improve health & wellness for you & others. Aquasana 637-8428

35 Business Income Opportunities
SPORTS MINDED Competitive, motivated, & willing to exceed. Need help with expansion. **Call Now! 488-1905.**

List It here! Call 235-5881

ALERT!!! You could be earning some EXTRA money. Looking for some ambitious people. Military welcome. Training avail. 671-8804.

35 Business Income Opportunities
STOP! Due to expanding market, I'm seeking individuals to train. **CALL NOW! 485-2424**

ARE YOU BILINGUAL? We need you. \$25-\$75/hr. P/T-F/T. Will train. 523-3073.

AVON - FREE GIFT + \$100 Drawing. Earn up to 50%. Ind. Sis. Rep. 623-9027, 222-8846

BEAUTY CONSULTANTS seek key people for COLOUR LAUNCH. Will train. 422-8515.

FIND THE PERFECT CAR in the Classifieds. 235-5881

35 Business Income Opportunities
MAKE A CHANGE Flexible schedule, excellent training. Need help with expansion in new area. **Call Today! 488-3795**

CALL THIS TOLL-FREE NUMBER TODAY for free info. on a ground-floor opportunity in Hawaii. Rated #1 company in the industry. Publicly traded, well-respected. Call today! Looking for 4 people who want financial freedom & have fun doing it. Toll-free, 1-877-201-3509

CHRISTMAS AROUND THE WORLD Home of Lloyd Hirling sales reps. Earn XMAS \$\$\$! 396-8448.

EARN \$500 Per Day Give out Company 800's. For Details Call 1-800-811-2141 code 97771

EARN EXTRA HOLIDAY \$ CASH \$499-\$7999 P/T-F/T. Call 388-2214.

EARN FREE PC & \$2000 this week. P/T/F/T from your home. 1-800-395-0799 Ext. 207.

FREEDOM-Make your time/come your own-not controlled by others. 324-1817 FREE info.

SELL IT! Call 235-5881

IF 1 HR. COULD MAKE YOU MILLIONS, would you have the time? For address: 422-7996

35 Business Income Opportunities
IS YOUR WALLET EMPTY before & after payday? Can you spare a phone call? 423-0363.

Like pets? Like to have fun? Make A LOT of money? I can! @ Hawaiian net 1-808-826-5111

OWN YOUR OWN BUSINESS! P/T-F/T. Major Network Co. seeks distributors. Under \$100 to get started. 808-623-8242.

TALENT SCOUT Great Income Opportunity! CALL NOW. 676-0920.

TELECOM GIANT! LOOKING FOR REPS CALL 1-800-382-3439 X 207

Tired Of living from paycheck to paycheck? Earn \$1200 next wk. Telecom. 1-877-834-6861.

WORK FROM HOME Earn \$499 to \$7999, P/T-F/T. Call 226-4453 or 388-2214.

CLASSIFIEDS sell 235-5881

50 Domestic Jobs Wanted
FLEX. CHILD CARE. FALL SPECIAL! Lic. P/T-F/T. Meals. Reits. Pearl City. Call 456-0848

LIC. CHILD CARE My Ewa home, Mon-Fri. PATCH grad/1st Aid & CPR cert. 685-1794.

LOVING MOM with experience will baby-sit 1-2 children, days & evenings. FT/P.T. 235-9639.

55 Employment Information
WORK FROM HOME Own a computer? Put it to work. \$1K-\$6K. Log online w/access code FL1118 www.hbn.com

800 WEEKLY POTENTIAL Processing Gov't Refunds At Home. 1-800-945-6880 x841.

FEDERAL EMPLOYMENT \$19K-\$74K/yr. + Benefits, Paid Training. For Information on Available Positions, call 1-800-585-9024 ext. 4901

****JOBS GALORE**** Excellent pay! Home workers needed! Free information! 1-800-694-1989 Ext. 107.

DON'T DELAY any longer. Those unwanted items could mean cash in your pocket. List them here in the Classifieds and watch them sell, sell, sell. Phone 235-5881 today!

MOTHERS & OTHERS Work @ home \$500-\$2500/mo. possible. Call 591-7647.

60 Employment Opportunities
\$ MAKE SERIOUS MONEY \$ Your own business w/unlimited income. Free 24-hr. message. 1-888-573-6478.

\$800 WEEKLY! Complete simple Gov't. forms at home!
1-800-696-4779 ext. 2313

CIRCLE ME! Seeking people w/positive attitude, great people skills, & sharp image. **TRAINING AVAIL. Call 486-4618.**

CLOSETS OVERFLOWING? Why not clean them out and see what you'll find? You may be surprised at just how much those unwanted items are worth. List them in the Classifieds and watch them sell! Call 235-5881.

AIRLINE JOBS Will Train - Customer Service, Baggage, Flight Attendants, Clerical & many more! Call 1-510-247-9998 ext. 602

ASSEMBLE ARTS Crafts in your spare time. Earn extra \$\$ typing, electronics, and more. Call 1-800-786-0409.

LIFE INSURANCE Expanding office is looking for self-starting individuals who have outside sales background or retired/retiring military. Learn the exciting & financially lucrative business of life insurance & mutual fund sales. We provide preset apps. Daily. Comm. to 80% w/mgmt. possibilities if you are willing to work & build your own solid client-base. Financial rewards are unlimited. Gary Ward Call 487-0630 12 Noon - 4 pm

60 Employment Opportunities
INTERNATIONAL CO. needs color cosmetics demonstrator & Makeup Artist. P/T. \$530-\$1500. FT. \$2000-\$8888. Call HB International. 526-2243.

ATTENTION: Own a computer? Put it to work! \$25-75 hr. P/T-F/T. **1-800-785-7424.** www.work-from-home-today.com

GOVERNMENT JOBS \$11-\$33/hour. Paid Training. Full Benefits. Call 7 days. 1-800-320-8353 Ext. 2051

MILITARY EXPERIENCE Mgmt./people skills preferred. Positive attitude required. Call for appl. 671-0832.

Tired of your job? Int'l Cosmetic Co. needs P/T-F/T. Unlimited \$ potential. 680-9448

WORK FROM HOME Int'l Co. needs P/T & FT. \$499-\$7999. Last month we made over \$15,000. Call 526-2243 http://www.business2track.com

65 Help Wanted
ASSISTANT MANAGER F/T wanted for Vitamin World in the Waikolea Factory Stores. Prior retail exp. pref. Competitive salary + comm., bonus potential, & flex. hours. For a Great Opportunity Call 1-800-828-1320 Ext. 5605

EARN EXTRA \$\$\$ @ home making jewelry. Call 637-1264

HAIRDRESSER & MANICURIST F/T-P/T. Hly./oom. Call Shearpower, 262-0007.

"LOSE 4-28 LBS. FAST!" Honolulu, Lee.....949-5000 Kapolei, Candis.....672-0875 Military, Anna.....423-0120 Salt Lake, Dale.....584-2938 Wahiawa, Mel.....621-8361 Windward, Barb.....236-3428 **FREE INFO!** Limited Time Need Area Rep NOW!

PROBLEM: Got an over-crowded closet? Try this quick and easy solution! Advise those unwanted unused items "For Sale" in the Sun Press Classifieds and then pocket the cash you make! Don't delay. Call today. 235-5881!

MEDICAL BILLING Earn Excellent income! Full Training Provided. Computer Required. Call Toll-Free: 1-800-540-6333 Ext. 1175

TELEMARKETER Exp. hrs., Pearl Ridge area. Outgoing personality, no sales. 487-0630

UNITED BENEFIT FINANCIAL SERVICES is now hiring reps. Military spouses, federal employees veterans & civilians welcome. Verbal communication skills important. P/T-F/T positions avail. Inquiries, call 624-2677 or 254-8232.

WANTED: Quality people needed to conduct physical inventory of merchandise at vrs. retail locations. No experience necessary \$6.50/hr. Call Washington Inventory at 543-3013.

Join The Team
Immediate Openings for Newspaper Employees

RFD Publications is a progressive company committed to quality and the improvement of our community. We offer excellent wages and benefits and are looking to hire the right people for our team.

ADVERTISING SALES ASSISTANT (Full-time)
 Immediate opening for conscientious individual to learn about advertising while assisting sales executives. Earn starting pay up to \$10 per hour while working full-time with a top media firm and many of Hawaii's leading retailers. Ideal applicant is organized, motivated, likes working with people, has typing and computer skills. And pays attention to detail. Outstanding benefits include employer-paid medical coverage and profit sharing.

DRIVER/DELIVERY PERSON (Part-time)
 Need dependable, energetic person to deliver military newspapers to news racks and office locations. Must be available Monday, Thursday and Friday, day shift. Driver's abstract required. Starting pay \$8.00/hr

For further information, contact
RFD PUBLICATIONS, INC.
 45-525 Luluku Road, Kaneohe
 Phone 235-5881
 Monday-Friday 8:30 a.m.-4:30 p.m.

Are You Looking for a Second Income???
Are You Thinking About Retiring???
NOW is the time to make your dreams come true.

Why not operate your own INTERNATIONAL home-based business? One of America's leading publicly traded health care companies is rapidly expanding throughout Asia and the Pacific regions.

For a **FREE** audio or video that explains this unique business opportunity, contact:
 Bob Garrity, Major, USAF-Retired
 Tel: 226-3948 • Fax: 395-8458
 E-mail: ojiji@ptxi.com

Free Make-Over & Chance to Win \$2000. in Contest! For Appointment Call Sami at 668-4208

Makeup Artist Beauty Consultant New Career Opportunity. Learn all the tricks of the trade. Start your own freelance business or work as a beauty consultant, makeup artist, or photographer's ass't. CLASSES ENROLLING NOW. No exp. OK. Call 955-2271 Susan Page Modeling

65 Help Wanted
\$5 AVON REPS \$5 Earn up to 50% + FREE gift. Leah. 672-4064 or Tracy. 254-1093.

ADVERTISING SALES P/T, independent professional attitude, outgoing, people person, sales motivated. Potential Advertising. 8-5 pm. 988-5830.

WHERE IS YOUR CAR parked? Why not clean out that garage and see what you'll find? You may be amazed at just what you'll find and how much it is worth! List your items in the Classifieds today! Call 235-5881.

COMPETITIVE SWIM COACH Exp. rec. 8-10 hrs/wk + hurricanes. Send resume: Hickam Hurricanes Swim Club, P.O. Box 6375, Honolulu, HI 96818.

65 Help Wanted
HAIRDRESSER & MANICURIST F/T-P/T. Hly./oom. Call Shearpower, 262-0007.

"LOSE 4-28 LBS. FAST!" Honolulu, Lee.....949-5000 Kapolei, Candis.....672-0875 Military, Anna.....423-0120 Salt Lake, Dale.....584-2938 Wahiawa, Mel.....621-8361 Windward, Barb.....236-3428 **FREE INFO!** Limited Time Need Area Rep NOW!

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WANTED: Quality people needed to conduct physical inventory of merchandise at vrs. retail locations. No experience necessary \$6.50/hr. Call Washington Inventory at 543-3013.

McCallister's
Beds & Furniture

Used Hotel Double Sets from \$50.00

USED BED SETS (New/Quilted Bed Sets)

TWIN	\$39.95	TWIN SET	\$189.95
DOUBLE	\$59.95	DOUBLE SET	\$229.95
QUEEN	\$69.95	QUEEN SET	\$279.95
KING	\$99.95	KING SET	\$399.95

MAHOGANY DRESSERS \$194 (8 Drawer) \$229 (10 Drawer)

UNFINISHED CHESTS (4 Drawer Reg \$5) \$49.95 (20" Wide) \$59.95 (20" Wide)

New Twin Rollaway Bed \$245 (Reg \$320)

2333 Alohao Place
Just Off Sand Island Rd.
841-4251

ONE STAR AIRPORT
PALE PROPS "FALL" OFFER

17 HONDA SUPER CAB \$1,995
18 INCAE BOAT \$1,995
19 8' X 12' MUSTANG \$1,995
20 TOYOTA TERCEL \$1,295
21 COROLLA SR-5 \$1,995
22 HONDA CARLO \$1,995
23 BUICK REGAL \$1,995

ONE STAR WAHIAWA
TAKE IT HOME! \$795

24 TOYOTA COROLLA \$1,995
25 FORD TEMPO \$1,595
26 TOYOTA TERCEL \$1,695
27 TOYOTA COROLLA \$1,695
28 DODGE LANCER \$1,795
29 CADILLAC DEVILLE \$1,795

DOZENS OF REPOS & CHA. TV DONATED VEHICLES

'91 HONDA CIVIC	\$2,495	'96 MERCURY COUGAR	\$1,995
'90 CAMRY LE	\$2,495	'88 CHEVY BERETTA	\$1,995
'89 HONDA ACCORD LXI	\$2,495	'90 MAZDA 323	\$2,195
'91 NISSAN 300ZX	\$3,995	'86 CAMARO Z28	\$3,595
'91 CHEVY 1500 PICKUP	\$11,995	'89 CADILLAC SEVILLE	\$4,995
'90 EXPLODER	\$17,895		
'90 TAHOE	\$21,000		

834-0808 622-5687
530 PAIEA ST. 535 AVOCAO ST.

175 Musical Instruments
COMPLETE PIANO SVC. Cert. technician & tuner. Used pianos \$500 up. 40 yrs. exp. 293-1582

DON'T WAIT ANY LONGER, sell things you don't need in the Classifieds 235-5881

PREMO'S PIANO SHOP
Self-Buy-Service
Call 531-3848

185 Pets-Everything
AKC POMERANIAN PUPPIES M/F, variety of colors. 7 wks. spots, sm. adorable 293-9356

RENT YOUR APARTMENT
Call the Classifieds 235-5881

AKC SILKY TERRIER PUPS
No shed, health guar., vet. d. \$500-\$900, 1/2 Silkes, \$225-\$300, Pymt. OK. 838-5383

185 Pets-Everything
MINI SCHNAUZER PUPPIES CHIHUAHUA/TERRIER PUPS Darling Kittens 668-4567

WHEN IT'S TIME FOR RESULTS... call the Classifieds. 235-6881

Y2K American Bulldog, NKC. Protect your family Georgia line. Pups avail. 488-9495

2000 Auto Announce
AMERICAN RED CROSS
Donate your vehicles. Reduce your taxes. Cars - Trucks - Boats - mopeds - motorcycles. Help the Red Cross! Call 739-8104. Speedy Free Pickup!

2025 Motorcycles/Scooters
94 SECCA II \$2,995 + \$75 doc. tax & lic

'96 NINJA 250S (#9510) \$2,495 + fees
South Seas Honda 836-1144

'97 HONDA CR125 (#3562). Low Hours! \$3,595 + fees.
South Seas Honda 836-1144

'98 FXDS CONV'T (#613) Only 7,000 mi., \$13,999+ fees

'99 1500 DRIFTER \$9,999 + \$75 doc. tax & lic

'96 Kawasaki 454 LTD Sharp! Fully recond., black/chrome, new helmet. \$1700. 422-0487.

'94 HD 883 Bored to 1200, SS carb., Dyna, ignition, thunderheader. \$6800/OBO. 423-2147.

'99 CR250 (#2897). Totally tricked out! \$4,995 + fees
South Seas Honda 836-1144

2025 Motorcycles/Scooters
'99 EX250 (#351). Only 2,400 ml. Green \$2,695 + fees

'99 MOSKITO \$1,895 + \$75 doc. tax & lic

'99 VT750 ACE (#717). Only 2K mi., immac. \$5,999 + fees

'99 VULCAN 800 \$5,599 + \$75 doc. tax & lic

'99 ZX6R \$7,999 + \$75 doc. tax & lic

Special Military Financing

E1, E2, E3 & Up
No \$\$\$ Down • No Credit

The Only Used Car Dealership With Special Military Financing

Call For Information!
Drive Away Today!
833-7555

Reno Motors
The Biggest Little Car Lot in Hawaii

Mon.-Thurs. 9-9 • Fri. 9-7:30 • Sat. Closed • Sun. 9-7
3103G N. Nimitz Hwy.

South Seas Waipahu

2000 FLHRCI ROAD KING® CLASSIC

Leather Bags. Whitewalls. A Full-Blown Factory Custom With Touring Credentials.

2000 XLH™ SPORTSTER® 883

Every Ounce Of Fat Has Been Shaved Off. It's Just You And The Pavement.

2000 FLSTF™ FAT BOY®

Smooth New Power. All-New Design Shotgun Exhaust. New Twin Cam B Engine With Counter Balancer. Same Massive Profile.

Parts 671-6781 Sales & Service 671-6711
94-896 Moloalo Street

2015 Autos Wanted
DONATE ANY VEHICLE*
CAR, VAN, TRUCK, MOPED, MOTORCYCLE, BOAT OR CLASSIC. Running, broken, damaged or high mileage. MAX. TAX DEDUCTION. FREE FAST PICKUP. CHRISTIAN FAMILY CHARITIES 521-GIFT

2025 Motorcycles/Scooters
RING UP THE PROFITS when you sell those odds and ends in the Classifieds. 235-5881.

2025 Motorcycles/Scooters
ADS really sell! Call 235-5881

'99 VULCAN 800 \$5,599 + \$75 doc. tax & lic

'99 ZX6R \$7,999 + \$75 doc. tax & lic

PRIME USED CARS

\$3,000
\$4,000
\$5,000
\$6,000

BELOW MARKET PRICES

FOUR DAY SPECIALS
PLUS, WE CAN FINANCE MILITARY E1, E2, E3 OR RECENT ARRIVALS TO THE ISLANDS.

'95 HYUNDAI ACCENT AUTO, P/S, AM/FM, DUAL AIR BAGS #179849/4033 NOW \$3,999 WAS \$6,999	'95 DODGE AVENGER CPE. AUTO, AIR, P/S, CASS, DUAL AIR BAGS #091925/4050 NOW \$7,995 WAS \$11,999	'97 CHRYSLER CONCORDE V6, AUTO, LX, AIR, P/W, P/L, CASS, ABS, PWR. SEAT #GY135/4087 NOW \$13,995 WAS \$17,999
'95 FORD ESCORT LX H/B AUTO, AIR, AM/FM, DUAL AIR BAGS #FK231/4037 NOW \$4,999 WAS \$7,999	'96 PLYMOUTH BREEZE AUTO, AIR, P/W, P/L, CRUISE, CASS, PREM. SOUND #233230/4147 NOW \$8,999 WAS \$11,999	'98 CHEVY LUMINA V6, AUTO, AIR, P/W, P/L, CRUISE, CASS, DUAL AIR BAGS #GSC654/4177 NOW \$13,999 WAS \$15,999
'94 MERCURY TRACER AIR, P/S, AM/FM, CASS. #HU191/4161 NOW \$5,999 WAS \$8,999	'97 PLYMOUTH BREEZE AUTO, AIR, P/S, CRUISE, AM/FM, DUAL AIR BAGS #GWN425/4082 NOW \$9,595 WAS \$13,999	'97 FORD AEROSTAR V6, AUTO, 7 PASS, XLT REAR AIR, P/W, P/L, CRUISE, CASS, ROOF RACK #B43882/4165 NOW \$14,499 WAS \$18,999
'94 DODGE CARAVAN AUTO, 7 PASS, AIR, P/L, CASS, PREM. SOUND #VFA45/4065 NOW \$5,999 WAS \$9,999	'95 FORD WINDSTAR GL 6 CYL, AUTO, 7 PASS, AIR, P/S, AM/FM, DUAL AIR BAGS #B5047/4114 NOW \$9,999 WAS \$14,999	'98 DODGE STRATUS ES V6, AUTO, AIR, P/W, P/L, CASS, ALLOY #MD272/4112 NOW \$14,999 WAS \$18,999
'96 PLYMOUTH NEON HIGHLINE AUTO, AIR, P/S, AM/FM, DUAL AIR BAGS #GF999/4077 NOW \$6,995 WAS \$10,999	'99 DODGE NEON HIGHLINE SPORT PKG., AIR, P/W, P/L, CASS, ALLOYS #NEX129/4075 NOW \$10,995 WAS \$14,999	'97 JEEP GRAND CHEROKEE LAREDO 4x4 V6, AUTO, AIR, P/W, P/L, CRUISE, CASS, ROOF RACK, WIDE TIRES #GJU257/4180 NOW \$18,999 WAS \$22,999
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'99 FORD EXPLORER XLT 4 Door #W1493 \$368.⁰⁰ /mo.	'99 FORD EXPLORER XLT 4X4 4 Door #W1548 \$376.⁹² /mo.	'99 FORD EXPEDITION 2WD #6685 \$426.⁷² /mo.	'97 FORD EXPEDITION 4X4 #W1507 \$467.⁹³ /mo.

All lease payments are based on a total drive off of \$4000.00. 36 or 60 mo lease @ .00375 money factor with Bank of Hawaii: 2000 Explorer #0066 \$403.75 @ 60 mos. GFV: \$10,885.00. 2000 Windstar #0021 \$423.49 @ 60 mos. GFV: \$9824.00. '99 Explorer #W1548 \$376.92 @ 60 mos. GFV: \$11,350.00. '99 Expedition #6685 \$426.72 @ 60 mos. GFV: \$11,400.00. '99 Expedition #W1507 \$467.93 @ 36 mos. GFV: \$13,200.00. '99 F150 #1601 \$339.77 @ 36 mos. GFV: \$8350.00. '99 F250 #1678 \$337.41 @ 36 mos. GFV: #8350.00. '99 Windstar #W1674 \$283.30 @ 60 mos. GFV: \$8550.00. '99 Ranger S/C #W1566 \$235.58 @ 60 mos. GFV: \$8050.00. '99 Explorer #W1493 \$368.00 @ 60 mos. GFV: \$10,125.00. See dealer for details. Prices/pymts. are after all factory incentives & rebates (incl. up to \$400 Recent College Grad, \$250 Recent College Grad, & \$300 Commercial Rebate). Vehicles not exactly as shown, subject to prior sale. OAC. Prices/pymts. plus tax, lic., \$195 doc fee, \$169 VTR & dir. Installed access. Sale ends 10/24/99.

\$195 DOC FEE **Waipahu 678-9870**
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NEW '99 DODGE AVENGER AUTO, P/W, P/L, DUAL AIRBAGS & MUCH, MUCH MORE. #910462, 9140131 STARTING AT \$15,988*	NEW '99 PLYMOUTH BREEZE AUTO, A/C, P/S, P/B, DUAL AIRBAGS, AND MUCH, MUCH MORE! #P950001, P950008, C0680 From 1.9% Financing -OR- \$13,788* STARTING AT	NEW 2000 PLYMOUTH VOYAGER OR NEW 2000 DODGE CARAVAN 7 PASS, A/C, DUAL AIRBAGS, P/S, P/B, DUAL SLIDING DRs, CLOTH HI-BACK BUCKETS, AUTO, AM/FM, #D3461, D3465, D020046, D020047 STARTING AT \$17,488* 4 AT THIS PRICE!

Dillingham	Waipahu	Pearl City
'97 MERCURY TRACER \$750 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (IG0307/#990551) \$195/mo. \$7,488	'95 CHRYSLER CIRRUS \$500 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (GTN386/#UC1566) \$212/mo. \$7,588	'95 FORD T-BIRD LX \$500 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (GT2351/#2619) \$171/mo. \$6,488
'94 PLYMOUTH VOYAGER \$750 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (FHE267/#990330) \$230/mo. \$7,988	'96 CHEVROLET CAVALIER \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GFC099/#UC1404) \$183/mo. \$8,288	'96 PLYMOUTH BREEZE \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GWT450/#2479) \$229/mo. \$10,988
'97 HYUNDAI TIBURAN \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GR3737/#990573) \$216/mo. \$9,988	'98 FORD CONTOUR \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GR484/#UC1511) \$229/mo. \$9,888	'98 FORD ESCORT \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (MHN462/#2561) \$223/mo. \$9,988
'97 FORD CONTOUR LX \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GPR495/#990495) \$233/mo. \$10,888	'95 DODGE INTREPID \$500 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (GEB455/#UC1133) \$288/mo. \$10,488	'98 DODGE DAKOTA \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (#2543) \$223/mo. \$9,988
'97 TOYOTA COROLLA DX \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (#990474) \$235/mo. \$10,988	'98 DODGE STRATUS \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GWS556/#UC1593) \$243/mo. \$10,488	'97 HONDA CIVIC LX \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GSR751/#2617) \$240/mo. \$10,988
'97 NISSAN MAXIMA \$1500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (M4D014/#990512) \$295/mo. \$13,988	'98 NISSAN 200 SX \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (JBU091/#UC1541) \$247/mo. \$10,688	'98 CHEVROLET CAVALIER \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (KRY104/#2567) \$240/mo. \$10,988
'96 NISSAN PATHFINDER \$1500 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (GFD655/#990397) \$372/mo. \$14,788	'97 FORD RANGER \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (MCK479/#UC1043) \$247/mo. \$10,688	'97 FORD RANGER XLT \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GRD952/#2562) \$245/mo. \$11,488
'97 CHRYSLER SEBRING CONV. \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (M4D350/#990433) \$383/mo. \$14,988	'95 FORD WINDSTAR \$1000 DOWN, 48 MOS. @ 10.50% APR. O.A.C. (GR4980/#UC1084) \$311/mo. \$10,788	'96 CHRYSLER CONCORDE LXi \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GNT104/#2382) \$253/mo. \$11,988
'98 FORD MUSTANG \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GKZ761/#990547) \$333/mo. \$16,288	'95 HONDA ACCORD \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. SPECIAL (UC1539) \$289/mo. \$10,988	'95 CHEVROLET CAMARO Z28 \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (G62904/#2618) \$253/mo. \$11,988
'96 HONDA PASSPORT 4X4 \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GK10157/#990552) \$339/mo. \$16,588	'97 FORD TAURUS \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GRD124/#UC1540) \$260/mo. \$11,288	'97 VOLKSWAGEN JETTA GT \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (#2524) \$253/mo. \$12,988
'95 JEEP GRAND CHEROKEE LMT 4x4 \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (TEAZ12/#990189) \$415/mo. \$16,988	'97 FORD TAURUS \$500 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GRC160/#UC1137) \$274/mo. \$11,888	'97 TOYOTA RAV4 \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (IGR953/#2564) \$319/mo. \$14,988
'98 JEEP GRAND CHEROKEE \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GYS989/#990121) \$393/mo. \$18,988	'98 CHEVROLET MALIBU \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (G5T040/#UC1545) \$266/mo. \$11,988	'98 CHRYSLER SEBRING CONVERTIBLE \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (MFB474/#2551) \$342/mo. \$15,988
SPECIAL PURCHASE '99 DODGE INTREPID \$1900 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (F9A833/#990541) \$359/mo. \$16,988	'96 CHRYSLER LHS \$1000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (G7Z055/#UC1194) \$321/mo. \$14,588	'97 CHEVROLET CAMARO Z28 \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GWS320/#2534) \$325/mo. \$15,988
	'97 NISSAN MAXIMA \$1700 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (GRA977/#UC1559) \$362/mo. \$16,288	'97 FORD F150 4X4 \$2000 DOWN, 60 MOS. @ 10.50% APR. O.A.C. (H00302/#1469) \$333/mo. \$16,588

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