



BATTLE SIGHT



Issue 004

30th Brigade Combat Team

01 June 2004



BATTLE SIGHT

Published twice each month for the Soldiers and families of the 30th BCT. Questions or comments concerning this news letter can be sent to the Public Affairs Officer, Capt. Matthew Handley
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Public Affairs Guidance for dealing with the media

- Always check to see if the media rep is credentialed. If not credentialed, suggest they contact the 1ID PAO, Maj. Debra Stewart at the DIV HQ.
- Never discuss current or future operations. Topics such as Force Protection and ROE are off limits.
- Everything is on the RECORD when talking with the media.
- Stay in your lane and only discuss what you know and NEVER speculate.
- Be prepared by knowing three things you can say about yourself and three things about your job.
- Avoid using any military jargons. Keep it plain and simple.
- If you do not know the answer, then just say you do not know. NEVER lie to the media.
- Set the record straight if the media has the facts confused.
- Have your chain of command notify the PAO about the interview.

Remember, if we do not tell the story, the media will be forced to write it on their own. We can be proud of what we are doing for OIF and the sacrifices our families are making. Let the world know that you are making a stand and what you are willing to defend.



Cover photograph - (left to right) Spc. Kelly Teeter, Sgt. Patrick Tremblay, and Spc. Russ Baker, all with 1st Battalion, 252nd Armor, CST, 30th Brigade Combat Team (BCT) fire 120 mm High Explosive mortar rounds. The CST is based out of Forward Operating Base Cobra (FOB), Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT, PAO)



Today is significant in that you are now joining the ranks of your fathers and grandfathers, who as citizen-soldiers earned this same patch two generations ago. Today, with the privilege of wearing the Old Hickory patch on the right sleeve of your uniform, you take on the mantle of that great legacy. A relative few in history have been afforded such an opportunity to serve their country in War – to preserve our great nation and to continue the heritage of service, synonymous with the former 30th Division, now the 30th Brigade, proudly serving again with the Big Red One.

Today's ceremony is a historic occasion that we will always cherish and it is a day you can tell your grandchildren about. I firmly believe that many years from now, you will be able to look back and reflect on your service in Iraq with the Big Red One. And as you reflect, you can say, I made a difference, I helped bring freedom to this century, and the world is a better place for my service.

Brig. Gen. Danny Hickman,
Commander, 30th Brigade Combat Team



Sgt. Major William Spencer, Headquarters Headquarters Company, 30th Brigade Combat Team, wears the historic 30th patch on the right sleeve of his Desert Uniform. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

30th BCT Inspector General Office



Maj. Calvin Moore (left) and Sgt. First Class Jessica Wilson, both with Headquarters Headquarters Company, 30th Brigade Combat Team, Inspector General Office. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

IG FUNCTIONS - Assistance, Inspections, Investigations, Teaching and Training

The IG may address EO complaints made by soldiers. However, EO complaints filed through the IG office will be processed as an IG Assistance Request in accordance with AR 20-1 (Inspector General Activities and Procedures) rather than under the procedures outlined in AR 600-20 (Army Command Policy).

The IG office has the same responsibility as the EO office to ensure fair treatment of all soldiers based solely on merit, fitness, capability, and potential, which support readiness.

BEFORE YOU TELL IT TO YOUR INSPECTOR GENERAL

- **Be sure you have a valid problem, not just a frivolous complaint or gripe.** Valid examples include the following: Abuse of authority, allegations of injustice, substantial danger to the public health or safety, violations of laws or directives, and waste of funds.
- **Give your Chain of Command the opportunity to solve the problem first.** Your Commander and First Sergeant are your primary channels for resolving complaints.
- **After using your Chain of Command, contact your 30th BCT IG, Major Moore, or the Assistant IG, SFC Wilson at Camp Caldwell – KMTB (30th BDE TOC BLDG 3RD Floor, Room 307), DNVT # 646-1069.**
- **The IG needs these things: Evidence, along with facts and support information,** to substantiate your claim. Be honest and don't provide misleading information.
- **The IG makes recommendations.** The IG has no command authority and does not make policy. The IG is an advisor to the Commanding General. The role of the IG is to advise the Commander.
- **Investigations take time.** Be realistic in your expectation of how long it will take to solve an issue. Be patient; don't expect instant action on your complaint.
- **Confidentiality.** The identities of complainants remain confidential and are protected from disclosure. You have the option of remaining anonymous with your complaint if you choose. To complain without fear of reprisal is the right of any soldier, civilian, of family member seeking IG assistance.

30th Infantry Division battles during the summer of 1944

June 15, 1944 – Improved combat team with the 120th Infantry as a nucleus, launched an attack in the vicinity of Isigny in the direction of the Vire River.

July 07, 1944 - The 30th Division engaged in its first offensive action – its objective the Vire River crossing in Normandy. The 30th sustained heavy losses (3,200 officers, enlisted, either killed, wounded, missing).

July 24 – August 02, 1944 – 30th Division toiled through the deep lanes and hedgerows of Normandy. The Saint Lo breakthrough was one of the most published battles of the entire war.
(Information source <http://www.globalsecurity.org>)





MEMORIAL DAY



Color Guard left to right Sgt. Eric Badgett, Sgt. David Altman, Spc. Andrew Cuce, Spc. James Upton, Sgt. Josh Waring (back), all assigned to A Battery, 1st Battalion, 113th Field Artillery. (Photo by Master Sgt. Mike Welsh)



Sgt. Anita Wyatt (center), Headquarters Headquarters Company, 30th BCT, performed the National Anthem for the Soldiers on Memorial Day at FOB Caldwell. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

AO HICKORY 30th Brigade Combat Team



Pulling rear security, 1Lt. Christopher Smith, B Company, 1st Battalion, 120th Infantry, rolls across open desert in the Bradley Fighting Vehicle near FOB Roughrider, Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Sgt. Michael Demery, Headquarters Headquarters Company, 1st Battalion, 252nd Armor, prepares a connex to be lifted by the M88 Recovery vehicle at FOB Cobra. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Sgt. Kendrick Ingram, A Company, 230th Forward Support Battalion, completes combat checks on the SINGARS radio prior to departing on a Convoy. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Pfc. Jeffery Lowman, Headquarters Headquarters Battery, 113th Field Artillery, scans his sector as he provides security with the M-240B machine gun in Ballad Ruz, Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Spc. Justin Larson (left) and Sgt. Scott Larson, both with the 682nd Engineer Company, supporting the 30th Brigade Combat Team at a Coalition site over looking Tuz, Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Sgt. Michael Hall, C Company, 1st Battalion, 107th Armor, takes his turn with the AT-4 with his squad as they review battle drills prior to a combat patrol. Their unit is attached to the 30th BCT, at FOB Cobra in Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

Wartime Service – Operation Iraqi Freedom Combat Patch Ceremony June 6, 2004



Soldiers from Headquarters Headquarters Company, 30th Brigade Combat Team (BCT) listen to their commander recount acts of heroism during WWII by 30th Division Soldiers. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Soldiers serving with the 1st Infantry Division (1ID) in Operation Iraqi Freedom have been authorized to wear the distinct 1ID combat patch on the right sleeve. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



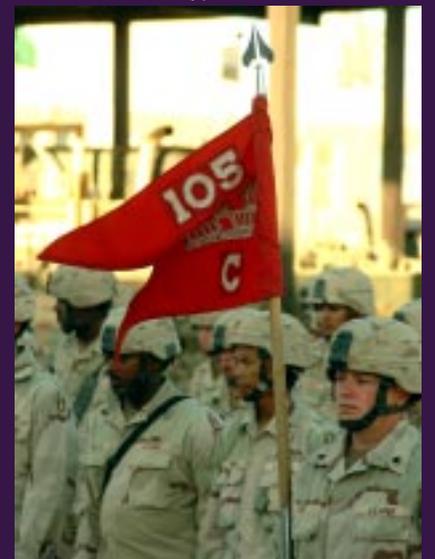
Representatives from the 1st Battalion, 113th Field Artillery (FA), participated in the 1st Infantry Division, Combat Patch Ceremony at FOB Caldwell. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Maj. Vernon Simpson, Task Force 113, presents 30th BCT Wartime Service Patch to Master Sgt. Thomas Polk. (Photo by Sgt. Wamsley, Headquarters Headquarters Battery, 1st Battalion, 113th Field Artillery)



Members of the 230th Forward Support Battalion came to represent their command at the Combat Patch Ceremony at FOB Caldwell. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



C Company, 105th Engineer Battalion, standby to receive their 1st Infantry Division, Certificate for Wartime Service, during the 105th Engineer Battalion Combat Patch Ceremony. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



During the Combat Patch Ceremony at FOB Caldwell, Command Sgt. Maj. Cory McCarty (right), assist Maj.Gen. John Batiste (center), Commander, 1st Infantry Division (1ID) with presenting the earned 1ID patch to Soldiers of the 30th BCT (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Members of C Company, 1st Battalion, 150th Armor held a Combat Patch Ceremony at FOB Caldwell. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Members of C Company (Medical), 230th Forward Support Battalion (FSB), participated with the 230th FSB at FOB Caldwell in the Combat Patch Ceremony. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Lt. Col. Carl Bryant, Commander, 105th Engineer Battalion, presented Soldiers early in the morning with the 1st Infantry Division, Wartime Service Certificate at FOB Caldwell. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Commanders from the 30th Brigade Combat Team (BCT), present for the Combat Patch Ceremony. From left to right; Headquarters Headquarters Company, 30th BCT, G Battery, 1st Battalion, 202nd Air Defense Artillery, B Company, 279th Signal, and the 230th Military Intelligence. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Members of the A Company, 1st Battalion, 120th Infantry, held a Combat Patch Ceremony at FOB Caldwell. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

ICDC Training with Coalition Forces



Staff Sgt. Norman Zanders, B Company, 1st Battalion, 252nd Armor, conducts a training session with members of the Iraqi Civil Defense Corps (ICDC) at FOB Wyatt. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Spc. Justin Bennett, B Company, 1st Battalion, 252nd Armor, participates as a role player permitting a NCO from the ICDC to practice search techniques during a training session at the ICDC building in Khanaqin, Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

Iraqi Police and the 30th BCT in Diyala



Iraqi Police continue to play a critical role in the strategic goals of the Coalition Forces and provide continuous security at many of the government buildings in Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

Maj. Randy Powell (left) and Sgt. First Class Benjamin Bagwell (right), both 1st Battalion, 252nd Armor, take part in the promotion ceremony for the Iraqi Police Chief in Khanaqin, Iraq. Col. Mahamood was promoted to the rank of Brigadier General under the recommendation of the 4th Infantry Division. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Staff Sgt. Patrick Mohan, B Company, 1st Battalion, 252nd Armor, has developed a good working relationship with the Iraqi Police and jointly they are providing a high level of safety and security for Iraqi citizens. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)





During a ribbon cutting ceremony at a local Iraqi school, the Mayor of Ballad Ruz, Mr. Mohammed Maroof points out renovation projects to Lt. Col. Gregory Wilcoxon, Commander, 1st Battalion, 150th Armor. The construction was paid for with Commander Emergency Relief Funds that have been appropriated to help rebuild the infrastructure of Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Cpt. Mark Kellgren, Headquarters Headquarters Company, 1st Battalion, 252nd Armor, delivers donated supplies from organizations in North Carolina to the Womens Center in Khanaqin, Iraq. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Sgt. Jeff Lovingood, A Company, 1st Battalion, 120th Infantry, keeps watch with the M240 machine gun in front of the Civil Military Operation Center (CMOC) in Ballad Ruz, Iraq. Coalition and Iraqi Security Forces jointly provide security at these key locations. Civilians are able to meet with military and civic leaders at the CMOC and seek military assistance. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

CMOC Projects in Diyala



Sgt. First Class Dale Kramer, 415th Civil Affairs Battalion, 30th Brigade Combat Team, talks with a local village elder in an area near Iraq's historic Mandali. Kramer and his team have been conducting assessments and making recommendations for community basic needs such as safe water and electricity in the Diyala region. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

When it rains steel

Written by Master Sgt. Mike Welsh,
30th BCT PAO

FOB COBRA, Iraq - In what seemed to be only a fury of minutes, the mortar team let loose a barrage of steel rain as they fired their 120mm mortar tubes with deadly precision.

“At any given time we can shoot and man two gun tubes” said Sgt. Craig Thompson, Combat Support Team (CST), 1st Battalion, 252nd Armor. The mission requires that they maintain crews on alert, always vigilant, always ready to support their Brigade brothers in any situation.

Thompson is the Fire Direction Center (FDC) Chief and has the responsibility of coordinating with the mortar crew. “Missions are called in by FM with a grid, it might be immediate suppression, illumination, it varies” said Thompson. “I receive the mission, compute the data and send it out to the gun line. If the computer goes down, I revert to the manual method and keep up with the battle tracking” continued Thompson. With 11 years in the NC National Guard, Thompson now finds himself on his first deployment in support of Operation Iraqi Freedom.

Just before the relentless sun vanished over the horizon the CST received another fire support mission from the FDC. “Four rounds HE” (High Explosive) shouts the crew! Thompson has once again plotted the data that will send 120mm mortar rounds out of the tube and into the heart of the enemy.

“Let them know we got something for them” says Spc. Kelly Teeter, also with the CST. Teeter is the gunner on the precision crew. Teeter brings to the team three years of infantry experience with the 25th Infantry Division before he joined the Guard, just two years ago.

“We have been getting HI (Harassment and Interdiction) missions to shoot quite regularly lately”. When asked about what his primary responsibility is on the crew, the gunner confidently said “I put the gun on the target”.



Teeter has lived the life of Light Infantry and now is getting a taste deployed as an 11C mortar man with the 30th Brigade Combat Team as they support the famed 1st Infantry Division in Iraq. Ironically, Teeter has a step father in Iraq also. Maj. Timothy Higgins is with the 1st Armor Division in Baghdad. “We stay in touch by e-mail” replied Teeter.

“We are always wondering what we are shooting at” stated Spc. Brad Forehand, also with the CST. “It’s not until we get the BDA (Battle Damage Assessment) after the mission that we find out what the target was” added Forehand. Forehand comes to the NC National Guard from the 82nd Airborne Division where he was a former 11H, anti-armor

crewman. So far he has logged four years in the Active Component and is now into his third year with the Guard. “This causes us to treat all the missions the same, regardless if it’s training, HI or immediate suppression” replied Forehand.



Mortar Crew from the Combat Support Team (CST), 1st Battalion, 252nd Armor.



Spc. Brad Forehand, CST 1st Battalion, 252nd Armor, prepares a 120mm mortar, High Explosive, for a fire mission being conducted. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Re-supplying the Mortar Crew is Sgt. First Class Sanders, CST, 1st Battalion, 252nd Armor. The Mortar crew is capable of firing their 120 mm mortar tube from the M113 Armor Personnel Carrier or from a fix ground position. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

Maintenance keeps 30th BCT combat ready

Written by Cpl. Matthew Putney,
30th BCT PAO

FOB Caldwell, Iraq- It's like performing open-heart surgery in the dirt and heat of FOB (Forward Operating Base) Caldwell. The removal of the engine, transmission and transfer case from the M923 cargo five-ton (6x6) vehicle is one of the more difficult and time consuming mechanical efforts to attempt under the best of conditions.

For the team of Sgt. Todd E. Furr and Sgt. John Thompson, both of B Company 230th Forward Support Battalion, the removal of these components had to be done quickly. "We need to remove these parts from one vehicle and use them to bring two other vehicles up to combat readiness" said Furr.

These parts will be going into M931 five-ton tractors, which are used to pull the supply trailers that support FOB Caldwell. "The sooner these parts are installed, it means additional supply transportation assets that are vital to our combat readiness" commented Thompson.

Sgt. Furr works full time for the Army National Guard at Organizational Maintenance Shop (OMS) six, in Concord N.C. A proud and smiling Furr is now counting the days until his wife delivers their new baby in September. Furr has 13 years total service in the army.

Sgt. Thompson is a residential electrician from Kannapolis, N.C. who has five years of army service. Thompson also stated "that he misses his wife and two year old son very, very much".

Both men agree that working hard is helping the time pass by very quickly. They are a team that fully understands how important it is for them to keep things rolling in support of the entire Brigade.

Mechanics contribute to combat effectiveness every time they break open their tool boxes and put tactical vehicles back into the 1st Infantry Divisions fight.



Sgt. Todd E. Furr and Sgt. John Thompson, both with B Company, 230th Forward Support Battalion, put the finishing parts on an engine they replaced on the Five Ton (6x6) Tractor. (Photo by Cpl. Matthew P. Putney, 30th BCT PAO).



Brig. Gen. Dan Hickman (left), Commander, 30th Brigade Combat Team, congratulates Spc. Joe Pergerson (right), 230th Military Intelligence Company, following his oath of extension in the Brigade TOC. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)

Number of 30TH BCT OIF RE-ENLISTENTS

48

RE-ENLISTMENTS – EXTENSIONS

Get current information on how to continue your military career and learn about incentives from the Recruiting and Retention team, located at FOB Caldwell. Sgt First Class Shawn Streussnig and Sgt First Class Robert Weartherly are the Retention NCO team. You can contact them by DVMT at 646-1043.

Q: Can I get a bonus?

A: If you qualify you can receive a \$2,500 bonus for three years and a consecutive bonus of \$2,000 for the next three years. You must be in a bonus unit and the primary holder of the paragraph and line number. Additionally, you must have never received a previous reserve extension bonus (those currently on the first three year bonus excluded). Talk with Recruiting and Retention for additional details.

Q: Can I re-enlist for another MOS or unit?

A: Not while deployed.

Q: If I ETS does it affect my pay or can I go home?

A: ETS date will not affect your pay while under stop loss. You can not go home on your ETS date because Stop Loss automatically extends your contract until it is lifted. When stop loss is lifted and you have ETS, then you will be discharged.

Q: What do you need me to bring when doing and extension?

A: DD4 or DA 4836 (whichever is the latest) PQR and DA2-1.

Task Force Tusk Hogs go north

Written by 1Lt. David Shepherd,
HHC 1st Battalion, 1st Infantry

FOB BERNSTEIN - Iraq- On May 22nd the 1st Battalion, 120th Infantry completed the transfer of authority for a new operational area near the city of Tuz. The 1st Battalion, 14th Infantry of the 2nd Brigade, 25th Infantry Division, one of the sister units of the 1st Infantry Division was being moved to the Kirkuk area. The Tuskhogs from the 30th Brigade Combat Team (BCT) were tapped with the mission to move north from their area around Balad Ruz, gather men and materiel and move 95 miles north without letting operational tempo drop off.

To accomplish this the two units coordinated to expedite a seamless transition by all soldiers working with their counterparts to learn the new area and to prevent any delay in support to the Iraqi citizens of ongoing projects and continue to maintain the safe and secure environment that had been established by the 1-14th. The ceremony culminated an eight-day, comprehensive change out of one combat battalion for another.

Previously, the 120th Infantry had been assigned around the town of Balad Ruz, which is in the Diyala province; Tuz is in the Salah ad-



Soldiers from the 1st Battalion, 120th Infantry prepare to conduct the Transfer of Authority with the 1st Battalion, 14th Infantry, at Forward Operating Base(FOB) Bernstein. This transfer allows the 1-14th to assume a new mission near Kirkuk and the 1-120th will assume operations around Tuz, Iraq. (Photo by 1Lt. David Shepherd, HHC 1-120th, Inf)



Operating in the Tuz area of Iraq, The Tusk Hogs have made their new home FOB Bernstein. (Photo by Master Sgt. Mike Welsh, 30th BCT PAO)



Members of the Tusk H—og Task Force are supporting Operation Iraqi Freedom from their new location at FOB Bernstein. The Task Force is composed of elements from the 30th Brigade Combat Team. (Photo by 1Lt. David Shepherd, HHC 1-120th)

Making money with the Army Savings Plan

Written by Lt. Col. Greg Lusk,
Headquarters Headquarters Company, 30th Brigade Combat Team

How does the Army Savings Plan fit into your future? This question can be answered in as many ways as there are soldiers in uniform – it is an individual decision. One way of examining this is to look into the future and project its impact at retirement age.

First let's look at some simple facts. Every soldier currently serving in the Iraqi Theater of Operations is eligible to enroll in the Army Savings Plan (ASP). Enrollment is a very simple form that takes a matter of minutes to fill out. You may put aside a total of \$ 10,000.00 into the Army Savings Plan. You are guaranteed 10% on your money. The interest is taxable as earned income. To withdraw your original savings amount (principal) tax-free, you must withdraw your money from your Army Savings Plan account within 90 days after your return to the United States, following the end of your deployment. The guaranteed interest of 10% ends at the end of 90 days following your return from the deployment.

Decision Point # 1: Army Savings Plan vs Savings Account: Let's make some simple comparisons for the purpose of making a good decision. For many not enrolled in the Army Saving Plan, their income is going straight to a standard savings account that may be earning 2%. Let's assume that you want to invest the full \$ 10,000.00. What does this mean in dollars and cents?

<i>Amount Saved</i>	<i>Savings Account at 2% Interest</i>	<i>Army Savings Plan at 10% Interest</i>
\$ 10,000.00	\$ 10,200.00	\$ 11,000.00

Note: While most banks, as well as the Army Savings Plan, compound their interest on a quarterly basis – a simple (annual compounding) interest is used in order to easily compare the two choices in this example. Furthermore, the effects of income taxes have not been taken into account in this example.

As you can see, there's at least an \$ 800.00 cost (loss) associated with placing your money in a savings account instead of the Army Saving Plan.

Decision Point #2: What do I do with the money when I withdraw it from the Army Saving Plan? While downpayment on a new car, home, or a nice vacation is an appropriate choice, why not consider some long term options like retirement? Let's expand on the example we've started by comparing someone who chooses to save their money for retirement planning. We have to make some basic assumptions for the sake of this example.

<i>Current Age of Soldier</i>	29
<i>Planned Age of Soldier at Retirement:</i>	65
<i>Number years until Retirement:</i>	36 (Retirement Age – Current Age)
<i>Savings Account Interest</i>	2.00 %
<i>Investment Account Interest</i>	7.20 %

We're going to compare the results of two options. **Option # 1** is the soldier who leaves his/her \$ 10,000.00 in a savings account until retirement (65). **Option # 2** is the soldier who invests in the Army Savings Plan and then withdraws it (90 days after redeployment) and invests it into a retirement investment gaining 7.20 % interest until reaching retirement (65).

The Rule of 72: To determine how long it takes for your money to double in value, use the Rule of 72. Simply divide 72 by the annual interest rate received and you will see how many years it will take for your money to double. For the 2.00 % savings account: $72 / 2 = 36$ years until your money doubles. For the 7.20 % investment account: $72 / 7.2 = 10$ years until your money doubles.

<i>Option # 1</i>		<i>Option # 2</i>	
<i>Savings Account (2%)</i>		<i>ASP Savings (10%)</i>	
<i>Until Retirement</i>		<i>then Retirement</i>	
		<i>Account (7.2%)</i>	
<i>Principal</i>	\$ 10,200	\$ 11,000	
<i>Years to Retire</i>	36	36(65 -29 years old)	
<i>Years to Double</i>	36	10(Rule of 72)	
<i>Times \$ Doubles</i>	1	3.6 (36 / Years to Double)	
		\$ 22,000	(\$ 11,000 x 2) (1 st)
		\$ 44,000	(\$ 22,000 x 2) (2 nd)
		\$ 88,000	(\$ 44,000 x 2) (3 rd)
<i>Future Value (65):</i>	\$ 20,400	\$ 132,000	(\$ 88,000 x 1.6) (.6)

Now the choice is yours! You can send your money to a savings account and lose out on the guaranteed \$ 800.00 if you had invested in the Army Savings Plan. You can buy that new car when you return home or you could save that money for your later years when you might prefer a more relaxing retirement.