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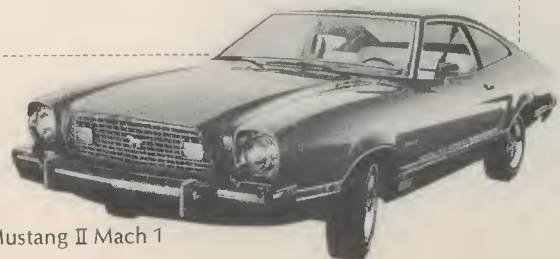
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"Present at the Creation"

AFTER four and one-half years of arduous and dedicated service, Secretary Rogers is returning to private life. His years of tenure as Secretary of State have seen remarkable changes in our foreign relations and in the relations between Foreign Service employees and the managements of the three Agencies. In each case, we are clearly on the road to the creation of a new era. Secretary Rogers will be missed—his dignity, decency and integrity will continue to serve as an example for all of us.

To replace Secretary Rogers, the President named Dr. Kissinger to be the new Secretary of State and also retain his responsibilities as the President's Adviser on National Security Affairs. AFSA warmly applauds this decision on the President's part. Indeed, the atmosphere in the Department in recent days has been electric with anticipation: Dr. Kissinger's extraordinary qualifications for the position, particularly his intellectual brilliance, his knowledge of foreign affairs and his understanding of the policy process do not require repetition.

The change in the office of the Secretary provides an appropriate moment to reflect on why the responsibilities of the Secretary and the Foreign Service have declined in recent years, and to ponder what can be done about it.

The Association's position that the Secretary of State should play the predominant role in the definition and coordination of US foreign policy is well known. To the usual arguments of constitutional intent and historical precedent, we would add a political argument of real moment: The foreign policy consensus desired and urgently needed by the country can best be constructed around a Secretary of State appointed by the President, confirmed by the Senate, and subject to legislative oversight and public accountability.

The appointment of Dr. Kissinger as Secretary has largely resolved the question of the dominant role of the Secretary of State in foreign affairs. What Dr. Kissinger in his testimony referred to as an "ambiguity" in the respective roles of the Secretary and the President's National Security Adviser has now ended. Dr. Kissinger does not face the normal handicaps of a newcomer to the office. His pre-eminent role is not subject to challenge.

The Foreign Service, however, would be making a disastrous mistake to conclude that its "prerogatives" in foreign affairs have automatically been restored as a result of Dr. Kissinger's appointment. We are not blameless in our loss of influence, and restoration to our "rightful" place will not be automatic. The Secretary-designate has publicly and repeatedly made clear his intention of conducting an open foreign policy, a goal we strongly support. In that environment, we believe competence will flourish, and decisions will no longer be based largely on bureaucratic factors. However, this is not the moment to expend verbal energy on public demands for the restoration of lost prerogatives pre-empted over the years by other agencies that have neither the professional capacity

nor the constitutional mandate to deal with foreign policy.

With the leadership that Dr. Kissinger can provide, the Foreign Service has a unique opportunity to use to the fullest its ability to synthesize national objectives and international realities. The way to reestablish our role is to produce the constructive analyses, imaginative ideas and recommendations in a timely fashion in response to the stimuli which will emanate from the Seventh Floor over the next three years. In short, we must win back our proper role; it will not be handed to us.

At his confirmation hearing, Dr. Kissinger spoke of the potential for all of us to be "present at the creation" of a new foreign policy consensus in support of peaceful, cooperative world relationships. We are confident that the Foreign Service of the United States, through the full use of its abilities, will take the leadership role in this great endeavor.

Letter to Dr. Kissinger from the Chairman

For over fifty years the American Foreign Service Association (AFSA) has been dedicated to enhancing the professionalism of the Foreign Service of the United States. To this end the Association sponsors a wide variety of activities ranging from interchanges with other foreign affairs constituencies in academe, the press, etc., to a Congressional action program in support of the career principle.

In recent years AFSA has broadened its activities to include representation of employee concerns. We have recently won decisive election victories over the American Federation of Government Employees (AFGE), gaining the right under the President's Executive Order to be the exclusive representative of the 12,000 Foreign Service men and women of the Department of State, AID and USIA on whose behalf we are now negotiating.

We believe that AFSA's roles as a professional organization and as exclusive employee representative are intimately linked and crucial to the goal of developing the best possible Foreign Service. Since I know you fully share this goal, I would be most appreciative of an early opportunity to call upon you to present the other officers of the Association and to exchange views on these important matters.

We were delighted when you addressed AFSA's 1972 annual awards luncheon honoring our colleagues best demonstrating those highest professional qualities of initiative, courage and creative dissent. This year the luncheon is on September 14. Senator Pell will address the gathering and we would be honored if you could again be with us.

Dr. Kissinger's Reply

I was pleased to receive your letter of August 28, since my future relationship with AFSA has been much on my mind since the President asked me to become Secretary

(Continued on page 32)

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There is something about a roused woman, especially if she add to all her other strong passions, the fierce impulses of recklessness and despair, which few men like to provoke.—Oliver Twist

Resolution of the Wives' Dilemma

CARROLL RUSSELL SHERER

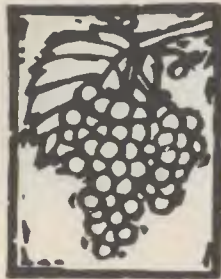
OUR previous post was the kind where you are either bored to death or scared to death, neither condition being conducive to peace of mind or creativity. Our main job was to survive and to do it gracefully. The technique of this complicated trick

Mrs. Sherer is the wife of a career Foreign Service officer presently serving as Ambassador to Czechoslovakia. Since 1946 they have had nine posts abroad and three Washington assignments. They are still married to each other and even living together.

could best be developed and executed by the women, a fact tacitly recognized by everyone, and they instinctively set about doing it. There was no question of charity events; we never even celebrated our national day. Our problems were real basics like how we would get enough to eat. Everyone was at one time or another genuinely frightened and the eleven o'clock curfew stuck until the end of our tour. It was the only post we have had where a Foreign Service officer

was arrested and taken off to jail in a paddy wagon with his diplomatic identity card in his pocket. We only got him back by the Ambassador's going in person to the Presidency in the middle of the night and demanding his immediate release. The courage and self-discipline exercised by the officer's wife during those trying hours were an example and a boost for all of us. None of us will forget her.

In fact, none of us will forget any of it. Although I guess there wasn't



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a single one of us who could have said he was really doing his own "thing," we were doing our mutual thing which seemed to bring out the best in each one and we were proud of that. It was a good (bad?) job well done, and someday I hope to get a decent book out of it, but even if I don't I would not trade the experience for any number of years of my own thing because *my* thing, at least, is not that interesting and I would not for a moment pretend that it is.

Now that I am back in Europe where life is easier and where I am not threatened by anything except my own inertia and stupidity, I have had time to focus on the "wives' dilemma" in the Foreign Service and have tried to inform myself of all its particulars. Many nations, of course, do not choose or cannot afford to use the wives of their diplomats in the way that most Europeans have come to view as traditional. In those cases the husband comes to the post unaccompanied by his family. He has no choice until much later on when he be-



comes that dirty word "senior." This explains why ambassadors' wives of some countries are not as likely to be skilled in survival techniques as ours are (e.g. language ability, health precautions and procedures, child-rearing abroad).

But this would be a rather harsh and un-American solution to the dilemma; people should, after all, have a choice. Having great sympa-

thy for the wife who wishes to be divorced from her husband's career but not from her husband, I am proposing a plan which could save the State Department hundreds of thousands of dollars and would satisfy the demand for independence that many wives have nowadays while at the same time giving recognition to those who wish to remain

(Continued on page 40)

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Diplomacy, I believe, is a profession with some special characteristics. It is worthwhile to see what other nations are doing about theirs.

A LOOK AT FOUR FOREIGN SERVICES

BRAZIL · WEST GERMANY · ISRAEL · JAPAN

PRATT BYRD

INTRODUCTION

THIS is a look at the diplomatic establishments or foreign services of four nations today, in 1973, to see how they are similar and how they are different. The central effort has been to try to find the essential characteristics of each of the services, to see what are the dynamics within that service, and, as far as possible, to present an impressionistic picture of each.

A word as to methodology. Conversations were held with officers assigned to their nations' Embassies in Washington. Next, visits were made to all four Foreign Offices. An attempt was made wherever possible to schedule additional visits in foreign capitals with representatives at other Embassies along the lines of the Washington visits. I have reviewed published materials available and have sought the opportunity of discussing the topic with journalists, American observers, and others whenever possible.

It is my conclusion that there is a widespread interest throughout all Services in the topic and a genuine concern about the problems we all face. Yet, I should like to make clear that the conclusions and impressions I present are my own. I hope they are accurate, but if not, it is my own per-

Pratt Byrd, who entered the Foreign Service in 1950, has served at Frankfurt, Bremen, Kabul, Budapest, Djakarta and Munich. This article is excerpted from a paper prepared as a case study at the Senior Seminar in Foreign Policy. Part II which looks at the Foreign Services of Israel and Japan will appear in the November issue.

ceptions which are fuzzy and inaccurate.

I have attempted to relate what central authorities entrusted with implementing personnel policies say to what the troops in the field have to say. I have considered the possible conflicts between image and reality and reached what I hope is a fair assessment. I am aware that my approach has, by design, encouraged a superficial view, for I have not delved into historic roots, cultural phenomena, or the national economies.

Nonetheless, I am hopeful that my study has some merit on its own and may stimulate more detailed studies. Foreign Services are important and diplomacy, I believe, is a profession with some special characteristics. Since nations want to have strong, capable foreign services, it is worthwhile to see what other nations are doing about theirs in order to see our own in proper perspective; the US Foreign Service in recent years has gone through a process of intensive self-analysis and, as a result, we have lost sight of our colleagues and competitors.

BRAZIL

THE Brazilian Foreign Service is a cohesive group of dedicated officers, somewhat small in number with respect to the economic strength and vitality of Brazil. It is a service with traditions, proud of its status and its emphasis since 1919 on professionalism. The Service

may be characterized as youthful, bright, attractive, hard-working, with a certain quality of vibrancy, color and dynamism.

The Foreign Service of Brazil is an integral part of the nation's Civil Service, but it has a quality of independence as well. Members of the Foreign Service assigned to Brasilia staff almost all substantive positions in the Foreign Office, housed in one of the capital's most attractive new structures. Most of Brazil's Ambassadors are career officers. Considerable prestige is accorded to the Foreign Service and diplomacy is considered a worthwhile and attractive career. Well-qualified university students apply for admission to the Service, and there is no present inclination to reduce requirements or lighten the strict examinations.

Candidates apply to take the examinations on an annual basis. Provisional or preliminary exams, mostly of general aptitude nature, are given in five or six of the major cities; those successful in the preliminaries are invited to Rio for the intensive written and oral examinations conducted by the Instituto Rio Branco, equivalent to a Foreign Service Institute. Competence in French and English is required and tested both orally and in writing.

The written examinations are given in series; failure to pass any exam with a grade of 50 or more prevents the candidate from taking

the next exam. He must have a passing grade of 60 or more for the series, based on simple averaging. If he has passed his physical, security, and psychological tests as well as his formal exams, he is appointed and assigned to a two-year course at the Institute.

The examinations test a candidate's knowledge of International Law, Brazilian History and Geography, World History, International Affairs and Diplomacy. The Institute's curriculum includes additional instruction (mostly lectures and readings) on these subjects, Economics, Brazilian Government, the working methods of the Foreign Office, and foreign languages. Recently the Institute has been experimenting with other projects such as the drafting of background papers for a visit by the Foreign Minister to certain African countries and field trips to Brazilian cities and regions. Particularly since the move of the Foreign Office to Brasilia, the Institute is seeking ways of cooperating with the Foreign Office as closely as possible.

Following his introductory training program, the new officer in most cases is assigned to the Foreign Office for a period of two years or more before assignment for the first time abroad. Assignments tend to alternate thereafter between four years abroad (two two-year tours) and four years in Brasilia (generally in two different assignments). This is particularly true during the earlier portion of one's career, and an officer in higher grades will likely stay abroad for longer periods. On the average, a diplomat will spend two-thirds of his career overseas and one-third in Brazil.

A recent reform of the promotion system, which appears not to relate directly to the assignment process, provides an unusual combination of objective and subjective appraisals, seniority, and peer-group evaluation. A promotion committee produces a list annually of those officers considered eligible for promotion. The list is based on a point system with certain points allocated for time-in-grade, for special positions held, for length of service, etc. The list is published and made available at home and abroad. All officers of the Foreign Service are asked to vote for ten of their col-

leagues at the same level whom they consider should be promoted. Each of these votes carries ten points.

The list with peer-group ratings is next made available to a promotion board of 15 high-ranking officers; each board member's vote counts 1000 points toward promotion. This figure sounds astronomical compared to the point-count of the vote of a colleague, but officers believe board members are influenced by the votes a promotion candidate receives from his peer-group. If the entire board supports the promotion of one officer, he will be awarded 15,000 points. The number of candidates a board member votes for is determined by the estimated number of promotions from a particular class; this number is based on promotion-created vacancies at the higher level and estimates of attrition due to death, sick leave, or extended leave for special purposes.

When points are all counted in, a tabulation is made and the board produces a second list of promotable officers. This too is published and thereafter the Ministry must promote on the basis of the list whenever a vacancy occurs. It is conceivable but not likely that not enough vacancies will occur during the calendar year to promote those officers recommended; should that occur, the disappointed officer would likely be put at the head of a subsequent list. After the second list is published or "gazetted," actual promotions are made on a quarterly basis.

Although the system was introduced only in 1972, officers believe it will work well and be an improvement over the previous promotion system, which relied almost exclusively on subjectivity—whom do you know and who knows you. Subjectivity has not been eliminated and still has a very significant weight in promotions. This is not necessarily a bad thing in a Service small enough for almost everyone to know most of his colleagues on a personal basis. When the Service grows larger, as I believe it probably will to accommodate the nation's growing importance, perhaps other techniques of promotion will have to be adopted.

What makes the promotion scheme somewhat unique is the absence of required and periodic eval-

uations or efficiency reports. Commendations for particularly good work are sparingly used; more effective is the practice of mentioning an officer's good work in the right quarters, perhaps in an informal conversation with a member of the Board.

What officers in the Service like about the new system is the improved prospect for promotion for officers who may be well regarded by their colleagues but not particularly well-known in Brasilia. They believe the old promotion system was perhaps somewhat unfair to officers who had long been assigned overseas.

The new system has produced a side benefit; it makes somewhat more appealing the possibility of an assignment to Brasilia, a fate earlier considered as slightly less than an assignment to oblivion. Many officers tend to see an assignment to Brasilia now as tantamount to a better possibility for promotion, since the Promotion Board sits there and opportunities abound for making oneself and one's work known. On assignments, personal connections can also be important. A number of officers follow senior officers around from post to post. On occasion familial relationships appear to be of great importance, but one can no longer say that they are a dominant factor in the Foreign Service. Officers are able to resist assignments without prejudice to their careers. If their reasons for rejecting an assignment are not too sound, officers may have to accept assignments they would prefer to avoid.

On the other hand, there is a quality of discipline and organization in the Brazilian Service. Some officers are proud of similarities between the Foreign Service and Brazil's military services. Some officers feel the tempered discipline of the Foreign Service is a civilian model of the more strict discipline in the military. Emphasis on training in the Service is considered parallel to that available to military officers, and the organization of the Foreign Office is considered to be patterned on that of the Defense Ministry.

The Brazilian Foreign Service has a kind of time-in-grade limitation, operative only in the upper levels when an officer must retire if not

promoted to the rank of Ambassador from the rank of Minister Counsellor by the time he reaches the age of 60. As far as could be determined, the concept is applied only at the upper levels and a quality of rapid promotion governs at lower levels. An officer expects to be promoted regularly and quickly to the rank of First Secretary; this permits his assignment to positions with a greater amount of responsibility at a comparatively young age. Thereafter his promotions will slow down, but he can have a reasonable expectation of ultimate appointment as Ambassador since almost all Ambassadors are appointed from the career service and since Ambassadors generally serve no longer than four or five years before retirement.

The Service has succeeded in changing its earlier image. It was formerly considered a lightweight institution characterized by nepotism, in an exclusive club-like atmosphere, mostly involved in non-serious pursuits. Although an impressively large number of Brazilian diplomats are children or relatives of diplomats, there is some sensitivity on this point and officials now take some pleasure in the fact that children and relatives of diplomats do not receive preferential treatment; they must enter the Service through the examination process and, it is somewhat gleefully reported, some of them don't pass.

The Service does not pretend to represent the nation racially, geographically, or socially. There is, however, no bar to the acceptance of dark-skinned Brazilians other than examinations. Since most of the best universities are located in Rio de Janeiro and Sao Paulo, those who take and pass the examinations are likely to come from those cities. The government's liberal policy of providing deserving students from the outlying and underdeveloped areas with scholarships and assistance to study in the larger cities has already brought into the Service representatives from outside Rio and Sao Paulo. In addition, as universities elsewhere in Brazil improve the quality of education available to students, there will likely be successful applicants from other universities.

The Service has emphasized the introductory training course for its

diplomats and, although the interest and intentions are there, it has apparently neglected further training at middle and upper levels. This may be explained by a shortage of funds as well as of personnel. The Institute is already experiencing difficulties as a result of the Ministry's move to Brasilia. Plans are for the Institute itself to move, when suitable quarters become available. The move will likely produce mixed results; it will be unpopular with students and staff, it will remove the Institute from the rich educational resources available in Rio, and it will at the same time permit close coordination and cooperation between the Institute and the Ministry.

Further problems may arise in the inevitable need to expand the size of the Service. Already experiencing a drop in the number of applications for a variety of reasons (primarily the government's move to Brasilia and the competitiveness of other career opportunities in a rapidly growing economy), an increased need for more officers may have to be met by a downward adjustment of requirements and examinations, which may create further burdens on the Institute.

Some officers point to problems which arise through the frequent exchange and transfer of Foreign Service officers assigned to the Foreign Ministry. There are few permanent career non-Foreign Service personnel in the Ministry. Although the system of assigning officers to substantive positions in the Ministry has obvious advantages, transfers of these officers every two or three years prohibits continuity in Ministry operations.

There has been some public criticism about the Ministry's liberal policy of allowing officers to leave the Service temporarily; at any one time, perhaps twenty-five or more officers are maintained on the books but not working in the Ministry or abroad. Some take leave to accept high-paying positions for a time; some accept positions in other government ministries; and some leave for personal or family reasons. When officers on leave for any of these purposes wish to re-enter the Foreign Service, they are entitled to the first vacant position available. There have been some instances of

officers remaining outside Service positions for as long as five years before seeking reinstatement or resigning.

There is a growing concern about female career diplomats, and women officers are increasingly concerned about prejudicial treatment. Women officers feel the Ministry is unduly rigid in requiring that women officers married to male diplomats abandon their career when their husbands are assigned abroad; husband and wife teams may work in the Ministry in Brasilia. The Ministry is aware of this as a growing problem, but does not seem to be moving away from its present policy.

In general, wives of diplomats assigned abroad are not expected to be able to continue their own separate career. A journalist-wife might be an exception, or a musician or an artist. Regulations in the host country on employment of foreigners would apply and there would be little inclination to request special authorization or waive diplomatic immunity on behalf of a diplomat's wife.

Parenthetically, a new regulation on marriage of diplomats is raising some concern, since it requires the Foreign Minister's approval for marriage to another Brazilian and Presidential approval for marriage to a foreigner.

Present Foreign Office regulations preclude the assignment of a diplomat to the country of his wife's former nationality, though exceptions can be made. A foreigner married to a Brazilian diplomat is not required to adopt Brazilian citizenship.

These present and prospective problems can be solved without diluting the quality of excellence in the present Service. Officials are aware of these problem areas and there is abundant evidence of talent and ability to solve them.

WEST GERMANY

THE German Foreign Service is a well-established institution, tied closely to the Civil Service. There is little difference between the German Foreign Service officer assigned in Bonn and his colleagues in other ministries. Salary scales,

working conditions, retirement benefits, insurance, etc. are almost identical; the separate and distinct status of the Foreign Service is maintained through special *Bundestag* regulations on such matters as home leave, travel, schooling allowance, shipping costs, provision of air conditioners, and the like.

The Foreign Service was the subject of study for a Commission established by Willy Brandt when he was Foreign Minister in 1969; reportedly, Brandt had become concerned when he visited a number of German missions abroad as Lord Mayor of Berlin. The Commission was made up of highly regarded politicians, university professors, public officials, and similar persons. It began its intensive study in 1969 and presented a final report with some 132 separate recommendations in 1972. All but one or two of the proposed changes will be implemented by the end of 1973, either in terms of new ministerial directives or legislation, if required. This is perhaps an unparalleled example of how one goes about effectively reforming a national institution; Brandt and the members of the Commission are to be commended for the seriousness of the study and for its effective implementation.

Well on its way to completion of the reform, the German Foreign Service today gives an impression of considerable authority, competence, and professionalism, with a few occasional examples of conservatism and "old guardism." The new look of German diplomats is particularly noticeable in the lower and middle levels; there are a few (but not many) representatives of the aristocratic families one would expect to find in a German Foreign Service, and there are a few officers who represent the old traditions rather than the new.

The Germans themselves are concerned that so many of their diplomats come from the field of law—approximately two-thirds of the "higher" or diplomatic service. While the Ministry would be happy to see a wider variety of professional studies represented, the Ministry does not want to sacrifice quality, and those students who do best on the examinations are, in the majority, law students. This perhaps has its roots in the German educational

system which makes law a favorite field of study at the university level for aspiring public servants, businessmen, students of international affairs, and politicians as well as for those interested in a career as lawyers or judges. Some recent initiates were quite outspoken in saying that the study of law, they felt, was a particularly good discipline in preparing students well to take almost any kind of written and oral examinations; preparation of law briefs was good training for writing clear prose, and training in courtroom procedures was helpful in preparing for the oral examinations.

The examinations test general as well as specific knowledge. Competence in two languages is required—English or French, or both, or one plus another language. Written examinations are followed by approximately five days of oral examinations, individually and in groups, giving the examiners ample opportunity to form sound judgments. Upon successful completion of examinations, including a physical (mostly aimed at testing the candidate's health in terms of possible assignment in difficult climates) and a security check, the new appointee embarks on an eight-month training program in the Diplomatic School, a handsome and well-equipped new building with dormitory facilities located on the Venusberg outside Bonn.

The examination procedure is arduous, but it includes strong feelings of camaraderie. The Germans have seized on the English word "crew" to define officers who enter the Service at the same time. Identification with one's crew remains throughout one's career, and meetings of a crew are held from time to time when enough members are available in the same city. Officers in the Service are identified as belonging to the crew of 1956, for example. Members of a crew tend to receive promotions at about the same time, and members try to be helpful to each other whenever possible.

After finishing his introductory course at the School, a new officer in most cases is assigned for an internship of about six months to a mission abroad. He then returns to Bonn for a further language examination, any additional exams which

may have been found necessary during his training program at the School, and an assignment in the Foreign Office. At the end of this assignment, he is granted career status and is off probation.

The rather long period of introductory training, internship and probation has obvious advantages in permitting the Ministry an on-trial situation in judging the suitability of new officers before a career commitment is given; since it is difficult to remove people from the Service, it is better to be sure before they are completely admitted. An obvious disadvantage is the extended period required before an officer is really in the Service.

Promotions in the lower ranks come relatively fast and almost automatically, with length of service in class a primary consideration. Evaluation reports are required on a periodic basis, which are perhaps as important for offering the officer a chance to express his wishes and interests as much as for promotion purposes. The officer must see and discuss his report with his supervisor, and he has the opportunity to comment or rebut.

The Ministry is obliged to discuss promotions and assignments with the Personnel Council of the Ministry, 13 representatives elected periodically by members of the Foreign Service at home and abroad. The Council represents the effort to introduce the concept of "co-determination" (*Mitbestimmung*) into a government office similar to the council of workers in an industrial plant. Management and the Council appear to have a harmonious and cooperative relationship and do not consider themselves adversaries, although the Council does have considerable power and authority.

The Council also functions as a grievance board, a place for an individual to go for adjustment and settlement of complaints. In a similar way, each mission has an elected "Obmann," an ombudsman, to listen to complaints, hopefully provide useful services to individuals, and act as an intermediary in representing the interests of individuals or groups with the Ambassador or chief of mission. The *Obmann* is expected to act as the local arm

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"Do not go gentle into that good night,
Old age should burn and rave at close of day;
Rage, rage against the dying of the light."—Dylan Thomas

regards to life but not too many

ALEX LIPSMAN



WHEN we arrived at the Old Peoples' Home, Hobie, the Head, greeted us. His office is situated where he can see all who come and go.

"I've been wanting to see you," he said. He'd been standing in the driveway, clasping and unclasping his hands, waiting.

"We're here," I said. I looked sidewise at my sister. He meant he wanted to see the two of us, which she perfectly well understood.

"Excuse me," she said. She stalked off and sat on a bench, stonily eyeing the distance. To her Hobie was anathema, the great villain in the piece. I looked him over, while his eyes darted after her. I wanted to see the meanness. But nothing was obvious except harassment—due I thought to the cubic yards of waste that kept pouring out of those incontinent people in the Home. I'd be harassed too, I said to myself.

"First," Hobie said, "I want to tell you how sorry I am about your mother. We did everything we could

for her."

"I'm sure," I said. According to my sister, when she came to the Home she found my mother crawling to the toilet. "She was no longer able to walk," my sister said. "And they wouldn't believe her. They thought she just wanted attention."

My sister shook with rage.

I looked at Hobie. Should I say, well now, according to my sister, you were infamous? No, I thought, temper hold thy tongue. Hobie still had my father.

"Hobie," I said, showing myself somewhat on his side but not entirely. "I'm sure you did the best you could."

"It was unfortunate," he said. "She should not have been brought here in the first place. We are not equipped to give medical care. She should have been hospitalized. The trouble was there was friction in the family."

"What?" I said.

"Friction."

"Thank you for what you have told me," I said. "It's all been very sad." I beckoned to my sister.

"Very sad," I said again.

My sister brushed by. "Excuse me," I said to him.

"Hey," I told her. "You needn't run." She has short legs that go like pistons. "Hobie thinks mother should have been hospitalized from the beginning."

"Now," she said. "Now that bastard. He was the worst, denouncing mother. He *denounced* her."

I took her gently but firmly by the arm, guiding her toward my father's room.

"He'll get his some day," I said.

"He was unspeakable," she said.

Gently I kept her going until we came to my father's room.

"Hi, pa," I said. "How's the sport?"

The sport was impassive.

"You're late," he said.

It was not his custom to say hello.

"How do you feel?" I said.

Usually it irritates him if I ask him how he feels.

This time it was different. "I feel terrible," he said.

I didn't care for that. When he says he feels terrible he is prepared to prove it.

"What's the matter?" I said.

"They gave me an enema."

"Why?"

"I couldn't go," he said impatiently.

"Do you feel weak?" I tried to remember how it feels to have an enema.

"I feel terrible," he said vehemently.

"Yes," I said mechanically. On the day of the funeral they give him an enema. No other day than this, I said to myself, would do.

"You ought to have something to

Alex Lipsman writes, "I have worked in the federal government a long time, a good part of it for AID, but I once took six years' leave (!) and published a tourist guide in San Clemente, California. . . . The money was uncertain so I finally had to leave though I enjoy the thought I was among the first to go away and do my thing. Now I work at the weaver's trade, which is the loan office of AID's Latin American Bureau."

tighten you up. You'll be out in public."

"I've been tight," he said. "I've been full up to here. Terrible."

"You don't look terrible," I said. "You look good." I turned to my sister. "He looks good, doesn't he?"

She just kept looking at him. I thought of the time an hour ago when I had shown her the suit he would wear to the funeral. "He'll look decent enough in it," I had said.

"I could care less," she had replied. "I should think about his feelings after the years he spent rejecting mine?"

So she just looked at him.

I said, manufacturing some conviction: "You look okay, pa."

"That's what you say," he said.

"Have you gone any?"

"Some."

"A little huh?"

For answer he looked impatient.

"Okay," I said. "Here's your suit. We better get you dressed now and go to the cemetery."

"I'll leave," my sister said.

I got him out of his robe and into his clothes. In fact, he did it himself except for the tie. On the outside he looked pretty decent, I thought, except inside the bomb is stirring around. All of a sudden there's going to be a big whoosh, I thought. And if you take a shovel my son you can clean up what Rover has done, what he has done, what Rover has done.

"Pa."

He looked at me. I thought of the sphincter he couldn't control anyway and the enema on top of that. Pa, I thought I'd say, let's put you in a diaper, hey? But my heart misgave me. He would just snarl in a fierce angry way, helpless to hurt me but wishing he could.

"Nothing," I said.

A nurse came in. She gave me his pills and the directions. My sister returned. I gave her the pills and the directions. After she took them I remembered about women's lib but she said nothing. Well, I thought, with all her independence that's one thing that hasn't reached her yet.

"Let's go, sport." I gave him a squeeze across the shoulders. "You really look good in that suit."

He had picked up a little. Maybe it was dressing up, living a little.

"Yeah," he said.

On the way over to the cemetery I managed to avoid bogging down in an argument with him, which isn't easy if you have a man of my father's contentiousness on the day of his wife's funeral and he has just had an enema. We passed his bank and he wanted to know about his money.

"How much have I got there?" he said.

"I don't know," I said. It was some big deal like two thousand. "Harry will tell you tomorrow." Harry is his living-in-town son.

He looked sourly at me. "Can't I know?"

"Pa," I said, thinking fast. "How much money have you got on you?"

"Why?"

"I might run out of gas. How much?"

He pulled out his wallet, showing me. "Eight dollars."

"Hold onto it," I said. "We may need it."

"I have eight dollars at the office with Hobie," he said.

"The same," I said. "You have eight and Hobie has eight."

"I keep them the same," he said. "Then I know."

"Know what?"

"I can remember what I've got in my pocket," he said. "If I keep it the same as I have with Hobie."

"You mean you ask Hobie how much of your money he has and then you know how much you should have in your pocket?"

"That's exactly right," he said triumphantly.

"How come you do that?"

"Because they're a bunch of crooks." He meant the attendants at the Home.

"Naw."

"Naw, naw, he says," my father said heatedly. "You know."

The scorn of yesteryear was there as ever in his voice but the sting I remembered was gone.

"You mean they steal from you?" I said.

"What am I saying?" he said.

"Right," I said vigorously.

"But I know how much." I sensed some problem in his system of checking with Hobie but I kept still. A psychiatrist told me old people become paranoid as their nerve ends harden and my father has arteriosclerosis amongst his various

infirmities.

"There's only one safe way," I said. "Keep all of it with Hobie."

"Why should I?"

"All right," I said nettled. "Don't then, keep it in your shoe." I was thinking of a movie I'd seen that showed a shoe with a false sole.

"That's how much you know," he said. "Then they'd be sure to get it."

My sister chimed in. "I should have a record of this," she said. "If he wore a toupee he could keep it there too—if it was all in bills."

There was a silence. She was talking to me, not him. Come to think of it, I thought, she had not spoken directly to him nor he to her.

"Your daughter is speaking to you," I said.

"How much have I got?" my father said.

"What?"

"What?" he said with exasperation. "What am I talking about?"

"Pa, Harry will take the bank book out of his desk tomorrow and tell you."

"I would just like to know," he said resentfully.

Despite the countless times my father has worked on me the same way, I never pick it up initially. Now I realized he was for some reason annoyed with me or maybe her and thought he'd like to dig into us.

Yeah, I thought, there's two that can play at that game.

"You might be broke," I told him as my mind raced with ways I could crack at him. "You might be a pauper right now. In fact, you probably don't have a pot to piss in," I said, warming up.

"I have to go," he said. We had come to the gates of the cemetery.

Momentarily I didn't react. I had forgotten about the enema. But my sister was out of the car pell-mell like a shot, now talking to some official looking person at the gates. I had forgotten about her responses to emergencies. The toilet-crawling reseau of my mother was only one of a million. Let Carthage sleep, she would be awake.

"Hurry up," my father said.

I edged closer to the gates.

"It's a shed," my sister shouted. "Turn in."

"Hurry up," my father said

again.

I swung into the driveway and pulled up in front of the shed. As I came to a stop I reached over and opened the door for him.

"There," I said.

If you ever saw an old man 80 years old with swollen hurting feet trying to walk fast to an outside privy you have an idea of my father's gait. He didn't know whether to sit down and let it go or run or cry—or what. I, the guide, went ahead.

"Go, go," he said, as if I were holding him back.

There was no door to the throne and we both quickly inspected the seat as he fumbled with his pants. There was the timeless odor that goes with such places and it came through with a certain definiteness that made me turn away. "Never mind," I said over my shoulder and holding my breath. "It's clean."

My sister came over. "Are you prepared to give him your shorts?"

"Why?" I said. "My God."

She wandered off. Who needs her suggestions, I thought. Yuk, I said. It is sure a fine day for an enema. All Presidents should have one on the morning of their inauguration, say two hours before the speech. It would lend passion to their delivery, I thought, and temper them in a way that would be good for the country. I was sorry now I hadn't tried to get him jammed up with something or other. Probably too late anyway, I thought. The enema was just now ready to do its finest work.

I went back to check in case he needed any cleansing tissues, which I had an excess of in case of heavy crying at the gravesite. He was sort of feebly pawing at his shorts with toilet paper. What he needed was a thorough swabbing.

I left again. I saw an old aunt of mine, about father's age.

"My goodness," she said looking at me closely.

"Hi, aunty."

"For God's sake," she said, the consternation rising in her voice. "You're getting to look just like your father."

I smiled feebly and backed off. My father wasn't the best liked man I'd ever met, to put it mildly.

I saw him hobbling his way out of the privy.

"Hi, sport. Here." I guided him to a water fountain. "Wash up."

"Thanks," he said. He didn't mean it.

"Let's go over and sit down," I suggested.

"Can't I get some soap?"

"There isn't any."

"Take me back." He meant to the Home.

"I can't," I said. "That is ridiculous."

"Then I'm going." He started away, taking those pitiful steps.

"I swear to God," I said. "If you go walking out of here now I'll tie you up with a rope."

"You haven't got a rope," he said.

Just then a hush fell on the cemetery. The men were bringing the coffin. The people who had been talking in different parts of the cemetery started moving towards the gravesite.

"Pa," I said. "This is for ma."

I took him by the arm and while I think he would have liked to shrug me off, he didn't. The men put the coffin onto the planks over the pit and the time had come.

I stood behind my father, listening to the rabbi. He was a young man who had a set piece. He said he wanted to emphasize the overriding thing about my mother, the above-all-else characteristic about her. It was this—she was a good Jewish mother. That was it. When you had said that you had said what she was, you had given the essence. But there were things about the essence. These were the sacrifices she had made for her children, her devotion to them, her good works. There were the things that made a good Jewish mother, he said. I drifted off. I could not expect the young rabbi, or even if he was old, to recreate my mother, I told myself. He couldn't say she was a peasant woman who feared life but hungered for touches of it she rarely got. That was the truth about her. One part of her knew she was missing out and the other part let it happen. She had to let it happen. She never had the precious sense of belonging. She was always on the outside looking in and nothing in her family or children could ever make up for that. So it was embittering. It made her clannish and suspicious. Regards to life she might

have said, but not too many.

I heard a sound as of a person breaking wind. I glanced down at my father, seated on a folding chair. His face was gray and his legs moved because of the peristalsis. I looked around. Everyone seemed engrossed in the rabbi. I tugged gently at his arm. I didn't see how he could remain there. He would just have to miss the ceremony. I tugged again but he had set his jaw. I closed my eyes. Let it be. He was so messed up now a little more wouldn't hurt. Whatever his reason, and I am not sure it was out of respect for my mother, he wanted to stay. I saw the wonderful smile of my mother and everything else for the moment dissolved in it.

Finally the service ended. They lowered the coffin into the pit and it was time to go.

"Let's go, pa," I said.

"I hate to move," he said.

"What?"

"If you had what I had," he said, "you wouldn't want to move either."

"You can't stay here," I said.

My sister came up. "He doesn't want to move," I said. I leaned toward her so he wouldn't hear too well. "His pants are full."

Her eyes flashed. "I wouldn't want to move either."

I had seen that flash a thousand times. She would not be found wanting in the moment of need. She would be human and true, though the others, the legions of them, would not. How in hell did she get that way? I thought.

"He can't stay here," I said emphatically.

"I'll get those young pallbearers," she said urgently. "They'll pick him up and transfer him to the car. Just like he is."

Now if I let her she would go charging around the cemetery, gathering up the pallbearers and in a minute or so I would be surrounded with them. I put a restraining hand on her.

"Pa, I said. "We have to go."

He didn't move. He didn't want to break the dainty bind between the warm fecal matter and his delicate skin. Well, I thought, you're going to break it, like it or not. I brought him to his feet.

"I'll bring the car around so you

won't have to walk very far," I said and left, precluding any reply.

I brought the car around and watched him hobble towards me. My sister had vanished, but suddenly she reappeared. She had a roll of toilet paper. Quickly she spread it where he would sit, and just as he came to the car she finished the job. If I could only bottle her timing, I thought.

He tried to get into the front seat but couldn't make it. By now the wrenching inside had weakened him so much he wasn't in control of his limbs. My sister realized this practically instantly.

"Help him, help him," she exhorted me.

"Yea, yeah," I said. I got out and went around to the other side of the car but His Highness wasn't waiting on me. He kept trying to get one leg into the car and in the process he slipped, his head barely missing the steel upright. When I got to him he was sliding toward the ground. I got one arm under his shoulder, and maneuvered him into the seat. By now all the toilet paper was on the floor.

"Okay," I said. "In fifteen minutes you can get all cleaned up and be as good as new."

I started the motor and drove off. "What?" my father said.

"In fifteen minutes. . ." I trailed off. His hearing is very good.

"What do you mean what?" I said.

"Where are you going?" he said.

"Everybody's going to Harry's," I said. "But you have to get yourself cleaned up."

"I'm going to Harry's," he said.

I didn't want him going to Harry's. If I took him to Harry's, I would have to dance attendance on him, of that I was certain. He would not sit quietly and let me go my way.

"With the load you've got," I said. "Why do you want to go to Harry's?"

He didn't answer.

"They'll take care of you at the Home."

Still no answer. I really hated to take him. Harry and the Home were at opposite ends of town and if I no sooner got him there and he wanted to leave, I could just as well have stayed in bed.

"What do you say?" I said.

"If I tell you Harry's and you tell me something else, should I thank you?"

It was a major issue now. So I took him to Harry's. We were there long enough to run him in and out of the bathroom. What took longest was getting him out of the house into the car. I supported him as he hobbled and meanwhile my sister piled newspapers on the seat. She never forgets her assignments.

"Do you want me to go with you?" she said, peering through the car window.

"No," I said. "I'll take His Highness out there by myself."

Going out to the Home he tried to open the door of the car.

"What are you doing?" I said, alarmed. The car was traveling at a speed of 30 miles per hour.

He didn't answer. "Do you want to get killed?" I said. Still no answer. It dawned on me that it was the old game again, trying to arouse my anxieties. We came to a traffic light and I stopped. This time he tried even harder to open the door.

"You want to get out?" I said.

"Yes," he said, strongly.

"You can't," I said, laughing at him. "You're a prisoner."

"It's exactly what I am."

I lapsed into silence, sorry I had laughed at him. It was such a poor way to live, I thought. No more sinking to his level again, I said to myself, and I didn't. I got him to the Home and into their clean-out room and the attendants took over.

"I'll see you tomorrow," I said. He was immersed in the big tub. He nodded. At least, I thought, he doesn't bear a grudge as he did in the old days. In the old days I'd never have gotten that nod. I must be needed, I thought, getting into the car. It surely couldn't be love.

The next day I got ready to say goodbye. My sister wouldn't go with me.

"Not me," she said. "I don't like that man. Do you?"

"It's a love-hate relationship. Sometimes I like him and sometimes I don't."

"There's no love in me," she said. "When he dies yours truly won't be at the funeral."

We kissed and I felt sorry. I remembered the turmoil of her childhood. It had been pretty bad for all of us. Somehow for her it had

been the worst.

My father was resting quietly in an easy chair when I found him in the public room. He looked none the worse for wear and I told him he looked good.

"I'll tell you something," he said. "You thought I didn't know what I was talking about, didn't you?"

He took out his wallet and opened it.

"See?"

"What?"

"There's only five dollars," he said. "They took three dollars."

"The attendants?"

"Of course. You saw yourself I had eight dollars yesterday."

"Well," I said, trying to think.

He raised his voice. "Don't tell me I don't know what I had."

"No, no. I'm sure you knew."

"They took three dollars from me," he said grimly.

"Well, they have to make a living too. Ha, ha."

He put his wallet away.

"I'm going to say goodbye to you, sport."

He nodded and got to his feet. He wanted to see me to the door. Slowly as we walked he asked me if my sister had left town. "Yes," I said. He said nothing. She hadn't said goodbye to him. If he felt hurt, he didn't show it.

When we got to the door Hobie was there. He put his arm around my father's shoulders. Great day, I thought. Then my father reached up and pulled my face down to his. I could see the look in Hobie's eyes. Close family relationship, it said. Little did he know, I thought, as I returned the kiss.

I waved goodbye and left, thinking of Hobie with his arm around my father's shoulders. He would probably throw the old man to the pavement and stomp him as soon as I got out of sight. Perish the thought, I thought. The old man would bite him on the leg. I wondered about the alleged theft of the three dollars. If my father complained again I would tell Harry to find out how much money he actually had on deposit with Hobie. Maybe he was making deposits with Hobie so he could show his wallet and claim he'd been robbed. I wouldn't put it past him, I thought. Not at all. With a father like mine you learn to suspect such things in life. ■

THE FERTILE NEST EGG

Stock Market Strategies For the Small Investor

JOHN T. BENNETT

PREFACE

MOST prefaces should probably be read after the material which they are supposed to introduce, rather than before. Mine is no exception, but being a minion of convention, I have chosen to place it at the beginning where tradition dictates.

One of the surprises of my year in the Graduate School of Business at Stanford University was a course in Investment Management taught by Professor William F. Sharpe. I audited the course because it seemed to have no place in the program which my employer had paid for—it was, in other words, for my personal pleasure.

The course dealt with the choice of an investment strategy. The strategy can be applied with the greatest confidence to the stock market, but the techniques of analysis can be extended to other investment forms, though few markets are so well developed, so well supplied with competing professional investors, or so amenable to quantitative analysis. Thus, a strategy appropriate for investing in, say, real estate or small business, would probably re-

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quire considerable effort and involve higher risks but might also produce higher yields. In any case, it would never tolerate the passive role which the stock market encourages, indeed demands, of the small investor.

The paper that I have developed has a happy conclusion—that the investor in stocks can do reasonably well, with very little effort and very little current information. How is it that the stock market can apparently operate as efficiently as the data suggest? Is there any plausible way to account for its operating that way? I have proposed a theoretical explanation which I find satisfying in the sense that I think it is possibly true.

That explanation is no more than a variation on the conventional market formulations of economic theory. The reader will, therefore, find it more or less appealing, depending on whether he finds economic theory satisfying as an explanation of the way that firms, industries, and markets behave. But the important point remains—that statistical analysis of market behavior substantiates that the market is competitive and efficient. At least one explanation of individual investor behavior is consistent with that result. Thus, the market's behavior may be considered as more than just luck, so that the investor can operate as if it would continue to behave in a reasonable fashion in the future. Perhaps that is all we can know—and all we need to know.

INTRODUCTION

I'VE finally managed to save a bit for my retirement. How should I invest it?" That question occurs for more and more people as their careers lengthen, their salaries rise, and the more obvious family investments get made. In the common experience, they are far along in paying off on a house, can look forward to some kind of pension when they retire, have put something into a savings account for emergencies, and have sufficient life insurance. The returns from investing more in savings accounts or insurance are not attractive.

Some people have put their nest eggs in real estate. It can be a good investment, if you're lucky in your tenants, have someone trustworthy to manage it when you are away, and won't have to cash out in a hurry.

Of the alternatives to real estate open to the small investor, the obvious one is the stock market. But recent experience with the market has been pretty bad for most people. Even if they expect it to do better in the future, where can they get sound advice? It turns out not to be easy. Many of those giving ad-

vice are brokers who have a vested interest in selling a particular stock or in maximizing their customer's trading. Others are selling an advisory service which, as we shall see, might better be considered as entertainment or as after-the-fact rationalization for what is happening in the financial world. Moreover, the noise and misinformation that floats around begins to resemble a Middle Eastern produce market where no one speaks a recognizable tongue.

The computer has vastly increased the use of quantitative methods in a variety of fields. One of the most interesting has been its application to investment markets and particularly the stock market. The conclusions are particularly useful to the small investor. They contradict a good deal of past advice and what is currently offered as well.

The most important conclusion has been that it is next to impossible to make money in consistently greater amounts than the market average over the long run (except by taking greater risks, a point to be discussed below). Thus, people are frequently lucky—but only for a time. If one truly wants to depend on luck (which is to say, to gamble), the legal alternatives are the horses, a variety of lotteries, and two closely related games, the commodities and the options markets. The choice among them should be made on the basis of personal taste and of the odds offered, adjusted for what those who run these entertainments charge for their services.

What about all those people who are reported to have made big money? Assuming these stories have not been embellished, we need to ask some questions to determine whether their experience is really more than luck. Do they make money consistently? Do they make it in falling markets as well as rising ones? Or at least, do they get out of falling markets before their gains are all lost again? And then back in again when the market reverses direction? Can they tell you how they decide when to buy and when to sell and what to buy and what to sell, so that you can make money too? If they can't, there is a strong presumption that they are just lucky. If they can, other people can probably find out their system, it

will eventually become widely known, and then because many people are following it, it will lose all profitability.

While it is next to impossible to gain more than the market, the reverse isn't so difficult. Indeed, it is the most likely outcome for many. Their losses are what keep brokers and the rest of the "investment industry" busy churning out advice, largely paid for in commissions. Indeed, the tendency to trade is one of the four most common mistakes that the small investor can make (another is not to diversify appropriately; a third, to ignore the level of risk in individual investments; and a fourth, to follow market fashions and fads).

The conclusion, that it is very hard to do better than average, is based on an enormous amount of study of the market. The data indicate the market is really a very good one by the economist's standards. Thus, new information is quickly communicated throughout the market place and is just as quickly reflected in prices. The investor cannot, therefore, make money on the information, except when it is truly "inside," i.e., not available to enough others to be fully and quickly reflected in the stock's price. Profiting from real inside information is illegal and apparently a rarity, from all the evidence studied so far (the periodic scandal which shakes Wall Street is really the exception that proves the rule and indeed, serves a social purpose by creating a public outcry which keeps such policemen as the Securities and Exchange Commission alert). In the absence of new information and depending on the stock, prices seem to move with the market and, in the absence of a change in the market, to move randomly. No systematic pattern seems to be exhibited which, if discovered, could be used to determine a rule for trading that would make money.

Stock Market Theory

Since the statistics show that the market behaves extraordinarily well, how is this performance to be explained? No one can speak with great assurance, but economic theory suggests some ideas that are consistent with the observed behavior. Thus, the market receives informa-

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tion in a continuous stream, relating to both general economic conditions which affect the overall market and to the experience of specific companies. These pieces of information quickly affect stock prices—to the point where the market seems to value each stock at a price which appropriately reflects both overall economic conditions (the level of the market as a whole) and the relative position of each stock in it.

One way to look at the market as a whole is to consider a fictional "typical" stock. Its attractiveness is a function of its position as an investment relative to all the alternative investments. One of the more important alternatives, for example, is the bond market. When interest rates rise there, it becomes more attractive to put new savings into bonds. Funds that would otherwise have gone to stocks are then diverted. Stock prices eventually fall to the point where people find their expected yields and future sales prices to be as attractive as those of bonds. Higher interest rates may also affect stock prices because they raise costs of doing business for many firms, suggesting that they

will find it difficult to continue to be so profitable in the future. Alternatively, rising interest rates may result from changes in policy by the Federal Reserve System and foreshadow still tighter money and thus slower economic growth, if not an actual recession, adversely affecting future business profits. Finally, in recent years, inflation has been an important cause of higher interest rates; thus, a rise in interest rates foreshadows further price rises and as such, is bad for stock prices.

The price of an individual stock is a market phenomenon but depends only in part on broad economic factors. A wide set of other factors also influence the intrinsic value it has. They are summed up in what the stock pays for dividends now and in the future and what it can be sold for in the future. Assuming we knew precisely what dividends and future market prices would be, we could tell exactly how much we would be willing to pay for Stock A, knowing the price of Stock B, Bond C, etc., as well as knowing at what price it would be advantageous to switch from A to B or C.

The real world does not offer such certainty, so that market prices seem also to be influenced by investors' attempts to account for the risk that the future has been forecast incorrectly. They do so by recognizing that companies are in businesses of varying predictability and are affected in varying ways by the business cycle, interest rates, etc. A rough attempt to evaluate stocks' predictability is made when analysts categorize firms according to whether they are in cyclical or growth fields, based on the nature of their businesses and past performance. Past growth rates and earnings variability give an even more precise indication, assuming the future will be like the past. Although expectations about earnings variability are based largely on past performance, they may also take account of information about the future, such as mergers or new product developments which diversify and thus, strengthen the company's earnings or bring it into more profitable and rapidly growing fields.

If the future had been correctly foreseen and price set accordingly, any piece of good or bad news

would normally not affect the price of a stock. Unfortunately, not all future events are foreseen with precision. Surprises are constant. Their impact can be viewed as temporary with only a slight effect on price, but often they are seen as more fundamental, influencing the market view of the whole stream of future earnings and thus causing a major re-evaluation of the stock which quickly shows up in its price.

Professional investors controlling large sums of money are constantly reviewing the news and investing new funds or moving funds from one investment to another. They must consider the same variables as we have in previous paragraphs. If they are good at their profession, they will correctly foresee the future earnings and prices, and these will be reflected in their demand for various investments. Assuming that they were all perfect at forecasting, market price would then be the precise value of the stock. The amateur investor could then feel perfectly safe in investing in any one of the stocks and paying the market price.

Given imperfect foresight and the resulting uncertainty, do the professionals offer any protection or guidance for the amateur? They do if they make their decisions based on estimates of future earnings and selling prices, so that prices are constantly revised to take account of any recent information. Under these circumstances, new information would be immediately and correctly reflected in market price. The amateur would then be freed from doing very much work and could play a passive role, that is to say, he could pay the market price for any stock, knowing that it would be approximately correct in that it reflected the current set of expectations about its future value.

Of course, few would want to depend on the professionals never making mistakes. But what if mistakes by the professionals were viewed as surprises, just like the surprises that normally occur with a firm's earnings? If we can assume they are random, diversification can be used to protect the amateur against this source of loss. To help, however, the professionals' mistakes must be random over all stocks—that is, the tendency to

overvalue some stocks must be offset by the tendency to undervalue others. That their errors are random seems a reasonable assumption, if we believe that they are themselves trying to forecast the future correctly. Their mistakes can be of two kinds. They can overvalue a stock relative to others. And they can overvalue stocks relative to other investments (say, bonds). In the first case, what is invested in Stock A is not invested in Stocks B, C, etc., so that the errors are offsetting. On the other hand, if professionals over-invest in stocks as opposed to other investments, the amateur can only protect himself and still invest in stocks alone if he continues to buy stocks with a small amount of his lifetime savings each year over a long period of time. (Since many people save and invest a fixed percentage of their salaries, this is not an unrealistic strategy.) Otherwise, he must diversify into other types of investments which may be relatively difficult for him to do. Some evidence exists that misvaluation has persisted for long periods in the past. However, it shows the error was to overvalue and thus depress bond returns.

Assuming that the professionals were not trying to predict future values and invest accordingly, but rigging and merchandising stocks, the problem of protecting the amateur is difficult. The Securities and Exchange Commission and other safeguards have been set up to eliminate some of this behavior. Overall, they seem fairly successful. On the other hand, we continue to see individual stocks pushed very hard, often with promises of great gains. One can only regard this sort of activity with suspicion and look for other stocks in which to invest, or at least, avoid with great care any temptation not to diversify his total portfolio.

With regard to the broad category of future surprises, not just the effects of professionals' errors, if we were safe in stating that they are random in their impact, then we need not worry much about uncertainty. Diversification offers considerable protection against such surprises—some will be pleasant and some not, and the net effect is likely to wash out over the long run, leaving us making about the market

average. The statistical evidence for the view that surprises are random is quite strong; that is to say, no one has been able to predict future earnings or prices with sufficient precision to make money in greater amounts than investing in the market average.

The description of earnings as random or governed by chance needs to be modified somewhat. For some stocks, the result may be just like flipping a coin, a fair game in which the odds are even. In other cases, the odds favor larger earnings each year. However, the amount of annual growth varies randomly. It can then be said that the firm's earnings grew, say, 10 percent a year on the average and that they grew between 8 percent and 12 percent in three out of four years. Other stocks might also average 10 percent growth a year, but the variability would be larger, say between a decline of 5 percent and growth of 25 percent. Most people prefer the less variable stocks, as the market confirms when it prices them at a premium. Their reason for being willing to pay less for a stock with more highly variable earnings is the greater risk because they may have to sell when earnings and therefore the prices are down. Most people are less concerned about the temporary loss of earnings as such, since they will average out over the years.

This analysis of how the market performs puts very strong reliance on the ability of professional traders and investors to assess the present value of a stock correctly and set their bids and offers accordingly. How can this individual behavior be translated into overall market behavior? Consider, on the one hand, a group of professionals who are close to buying a stock at the current price and, on the other, a group that is holding the stock and is close to selling. Each professional has an amount in mind which he would hold if he could buy it for, say, \$20, another amount at \$21, and so on. Each of these prices at any moment would, therefore, involve a purchase, a sale, or no change in his holding. These individual decisions can then be translated into decisions to buy or sell at each price. Ranked, they can be transformed into a demand and a supply curve

such as the conventional ones economists use. Their intersection determines the price at any given moment. Given the last price at which everyone was satisfied, a change in someone's disposition to hold would lead him to offer to buy at some higher price or sell at some lower one. Shifts in prices and some shifting of holdings (buying and selling) will occur because someone changes his present-value calculation for this stock or for some other stock which in turn leads him to wish to shift from one to the other. Alternatively a change in the value he puts on, say, current consumption—he wants a new car—or a

"Skepticism about claims made for individual stocks and diversification is perhaps the only way the amateur can protect himself against these risks."

change in his income or wealth, as from an inheritance, can also lead him to change his holdings.

A major piece of news will, of course, change many professionals' evaluations and demand curves, changing in turn the overall demand and supply curves for the stock. How likely is such a process as we have described to produce fairly stable values? Quite likely, if there are many buyers and sellers, if information is encyclopedic and quickly transmitted, and if the individual professional investor is making carefully calculated judgments about present value (rather than, say, trying to outguess the market). Stocks on the major exchanges seem to meet the first and second requirement fairly well, but the third is difficult to corroborate (do mutual fund managers calculate the present value of their holdings and buy and sell accordingly?) and there seems to be a lot of behavior that suggests it isn't met. For example, fads in high technology, conglomerate, and "concept" stocks are too common to require comment. Moreover, some companies have been using tricky bookkeeping, hiding information, or releasing only that

which is favorable. The largest firms have such complex operations that it would be difficult to sort out their operations even with inside information, much less to predict the future. Skepticism about claims made for individual stocks and diversification is perhaps the only way the amateur can protect himself against these risks.

In such a market as we have described, major pieces of news can prove extremely upsetting by shifting everyone's expectations sharply. On the one hand, they may lead to very small sales and still be accompanied by large percentage changes in price. On the other hand, the decision on the part of a major institutional holder to close out its position rarely knocks the price way down because there seems to be plenty of demand for the stock at prices close to that prevailing before the block was offered. Instead, the evidence suggests that large price movements associated with large institutional sales must be explained in other ways. Thus, there may be a bandwagon effect, as some holders think the seller has special information or as they may come to expect that the larger supply on the open market will depress the price far into the future. And, of course, the institutional sale may be accompanied by the release of bad news.

A small disappointment in earnings should not affect price very much, since it is only one in an infinite series of earnings. On the other hand, it can cause a new look at an industry and a revision of the general view about its future. Thus, the prospects for finding new natural gas have become so poor in the United States as to cast a pall over the future of companies in this industry. The rise in the cost of fuel and of interest rates has led to a major re-evaluation of the electric utilities. On the other hand, the energy crisis seems as yet not to have hurt the earnings or prices of stocks in the automobile industry.

Portfolio Management and Market Strategies

The merchandising of particular stocks often seems to be done with energy and occasionally with skill. It trades on the example of millionaires who become wealthy by investing early and in large amounts

in such highflying post-World War II issues as Xerox and Polaroid. Two comments need to be made about their success. For each investor who made it, many failed. And those who made it did so by putting all their eggs in one basket, which is the same as failing to diversify. The rewards of success are multiplied, but so are the penalties of failure. Moreover, we are talking here of getting in early. By the time stocks like Xerox and Polaroid are well-known, future growth can only be bought at a price so high, that the average investor will rarely make more than the market average.

The large gains and losses to be made from concentrating in one or a few stocks opens up a whole new subject which has been intensively studied in recent years, portfolio management. We have noted that prices are affected by the particular history of the stock earnings, but also by a common set of factors that affect the whole market. Failure to diversify subjects an investor to both the risk specific to the individual stock (which is usually referred to as non-market risk) and to market risk which arises because of broad shifts in expectations about the economy's future overall performance. Investing in a set of stocks approximately like the market as a whole eliminates the non-market risk but leaves the market risk. At least until the recent past, such a strategy would not have been a bad bet, as despite cyclical variations, the average stock has risen quite faithfully over long periods, yielding about 9 percent a year in dividends and capital gains. Modern economic theory and practice seem to support this strategy, as, in recent years, the use of monetary and fiscal policy to keep the economy operating at near full-employment and capacity has been better understood. Disappointment with the results of recent economic policy should not alter this judgment, because improvement in managing the economy since the 1930s is still very striking. To expect corporate earnings not to grow with the economy is to predict a rise in the return to labor and rents as a percentage of gross national product, a phenomenon that has never been true historically for more than a few years. To expect the economy to

fail to grow would require such a shift in how it operates that few would be willing to see it happen without a struggle.

Assuming that the stock market will remain attractive overall, decisions on portfolio strategy become the critical ones open to the investor. Modern investment theory suggests several options. One of these is, as previously stated, investing in the market as a whole. How can this be done? Today, it is impossible in the literal sense, unless one has a very large amount to invest. The alternative is a mutual fund, but none today is set up to reflect the market as a whole. Plans to create two such funds for institutional investors have been announced, but until they become publicly available, no other fund really comes very close. Instead, most have specific objectives, such as growth or income or investment in a particular industry. Moreover, they have generally sought to outperform the market, but have not been able to do so consistently. Instead, on the average, they seem to have performed about as well as the market, after account is taken of costs of purchase of trading and management.

Three types of mutual funds exist, load funds, no-load funds, and closed-end funds. The load funds suffer from the fact that an 8 percent sales commission must be paid at the time of purchase. No-load funds are clearly preferable to the load funds, in that there is no sales commission, but they are not available from regular brokerage firms, as there is no profit in handling them. Closed-end funds must be bought and sold on one of the exchanges, rather than being issued and redeemed, as with the usual mutual fund. There is no load or sales charge, but regular broker fees are paid at the time of purchase and sale and the management fee and other operating costs usually take about half a percent a year (but for some, it is considerably higher). For reasons that are not clear, many closed-end funds sell at discounts from the net asset value, but the amount tends to be unpredictable so that it affords both slightly greater return and slightly greater risk. Such funds are a way to achieve diversification at relatively low cost and

with small amounts of capital. Studies show that they move very closely with the overall market (as from 50 percent to 80 percent of the price variation of most funds is due to variation in the market) and thus have very little non-market risk, compared to other individual stocks. Since the closed-end funds have specialized to some degree, the purchase of two or more such funds or a fund and several stocks in industries not in the fund could go far to achieving the desired diversification and reduction of non-market risk. The choice among closed-end funds may be logically made on the basis of their diversification, their discount from asset value, their operating costs, and their portfolio turnover.

Statistical analysis of the price variation such as that applied to closed-end funds can also be applied to individual stocks. This analysis attempts to measure how much of the price variation of the stock is explained by variation in the market as a whole and how large a percentage change in the stock's price is associated with a one percent change in the market. Statisticians call the first measure the covariance between the stock price and a chosen market index (such as the Standard and Poor 500 Stock Index) and the second, the regression coefficient (known as the beta) when the percentage change in the stock's price is regressed on the percentage change in the market index.

Stocks with percentage price changes greater than the market (high-beta or "aggressive" stocks) go up more than the average in a rising market and down more in a falling one. Knowledge of which are high-beta stocks can be used to make above average returns, if the investor knows that the market will be going up over the long run, just by buying and holding. Equally, even if the market does not stay up over the long run, an investor good at predicting the business cycle could make money by holding high-beta stocks in a rising market and selling out before or during the down-phase (or holding low-beta "defensive" stocks at other times or selling high-beta stocks short in the expectation that the market will fall). Both theory and statistical evi-

(Continued on page 38)



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18	5.68	5.43	.50	10.08	9.58	1.00	14.48	13.73	1.50	23.28	22.03	2.50	18
19	5.83	5.58	.50	10.38	9.88	1.00	14.93	14.18	1.50	24.03	22.78	2.50	19
20	5.98	5.68	.45	10.68	10.08	.90	15.38	14.48	1.35	24.78	23.28	2.25	20
21	6.13	5.83	.45	10.98	10.38	.90	15.83	14.93	1.35	25.53	24.03	2.25	21
22	6.28	6.03	.45	11.28	10.78	.90	16.28	15.53	1.35	26.28	25.03	2.25	22
23	6.43	6.18	.45	11.58	11.08	.90	16.73	15.98	1.35	27.03	25.78	2.25	23
24	6.68	6.33	.45	12.08	11.38	.90	17.48	16.43	1.35	28.28	26.53	2.25	24
25	6.88	6.53	.45	12.48	11.78	.90	18.08	17.03	1.35	29.28	27.53	2.25	25
26	7.08	6.73	.45	12.88	12.18	.90	18.68	17.63	1.35	30.28	28.53	2.25	26
27	7.28	6.93	.45	13.28	12.58	.90	19.28	18.23	1.35	31.28	29.53	2.25	27
28	7.53	7.18	.45	13.78	13.08	.90	20.03	18.98	1.35	32.53	30.78	2.25	28
29	7.78	7.38	.45	14.28	13.48	.90	20.78	19.58	1.35	33.78	31.78	2.25	29
30	8.03	7.63	.45	14.78	13.98	.90	21.53	20.33	1.35	35.03	33.03	2.25	30
31	8.33	7.88	.45	15.38	14.48	.90	22.43	21.08	1.35	36.53	34.28	2.25	31
32	8.63	8.13	.45	15.98	14.98	.90	23.33	21.83	1.35	38.03	35.53	2.25	32
33	8.98	8.48	.45	16.68	15.68	.90	24.38	22.88	1.35	39.78	37.28	2.25	33
34	9.33	8.78	.45	17.38	16.28	.90	25.43	23.78	1.35	41.53	38.78	2.25	34
35	9.73	9.13	.50	18.18	16.98	1.00	26.63	24.83	1.50	43.53	40.53	2.50	35
36	10.08	9.53	.50	18.88	17.78	1.00	27.68	26.03	1.50	45.28	42.53	2.50	36
37	10.53	9.88	.50	19.78	18.48	1.00	29.03	27.08	1.50	47.53	44.28	2.50	37
38	10.98	10.38	.50	20.68	19.48	1.00	30.38	28.58	1.50	49.78	46.78	2.50	38
39	11.48	10.83	.50	21.68	20.38	1.00	31.88	29.93	1.50	52.28	49.03	2.50	39
40	12.08	11.33	.50	22.88	21.38	1.00	33.68	31.43	1.50	55.28	51.53	2.50	40
41	12.63	11.88	.55	23.98	22.48	1.10	35.33	33.08	1.65	58.03	54.28	2.75	41
42	13.33	12.48	.55	25.38	23.68	1.10	37.43	34.88	1.65	61.53	57.28	2.75	42
43	14.03	13.18	.55	26.78	25.08	1.10	39.53	36.98	1.65	65.03	60.78	2.75	43
44	14.83	13.93	.55	28.38	26.58	1.10	41.93	39.23	1.65	69.03	64.53	2.75	44
45	15.68	14.73	.60	30.08	28.18	1.20	44.48	41.63	1.80	73.28	68.53	3.00	45
46	16.58	15.58	.60	31.88	29.88	1.20	47.18	44.18	1.80	77.78	72.78	3.00	46
47	17.63	16.63	.60	33.98	31.98	1.20	50.33	47.33	1.80	83.03	78.03	3.00	47
48	18.73	17.63	.60	36.18	33.98	1.20	53.63	50.33	1.80	88.53	83.03	3.00	48
49	20.03	18.88	.65	38.78	36.48	1.30	57.53	54.08	1.95	95.03	89.28	3.25	49
50	21.53	20.38	.65	41.78	39.48	1.30	62.03	58.58	1.95	102.53	96.78	3.25	50
51	23.23	22.03	.70	45.18	42.78	1.40	67.13	63.53	2.10	111.03	105.03	3.50	51
52	25.28	23.98	.70	49.28	46.68	1.40	73.28	69.38	2.10	121.28	114.78	3.50	52
53	27.33	26.03	.75	53.38	50.78	1.50	79.43	75.53	2.25	131.53	125.03	3.75	53
54	30.13	28.73	.80	53.98	56.18	1.60	87.83	83.63	2.40	145.53	138.53	4.00	54
55	33.48	32.13	.80	65.68	62.98	1.60	97.88	93.83	2.40	162.28	155.53	4.00	55

*Accidental Death Benefit

TERM INSURANCE FOR DEPENDENTS

\$5,000 Spouse Rider (Form 37783) (Incl. Waiver)	Age Group	Monthly Rate	\$2,000 Children Rider (Form 37741) (Incl. Waiver)	Coverage on Each Eligible Child
	15-30	1.50		Monthly Premium for All 1.00
31-35	1.70			
36-40	2.25			
41-45	3.20			
46-50	4.75			
51-55	7.30			
56-60*	11.15*			
61-64*	15.30*			

*Renewal premiums only, these ages



Aetna Life Insurance Company
Hartford, Connecticut

AMERICAN FOREIGN SERVICE ASSOCIATION PERMANENT INSURANCE PLAN
APPLICATION TO AETNA LIFE INSURANCE COMPANY

1. PLAN:

AMOUNT

- \$ 5,000
 \$10,000
 \$15,000
 \$ _____

- WAIVER OF PREMIUM (INCL.)**
 ACCIDENTAL DEATH

SPOUSE COVERAGE — \$5,000
(not age 56 or over)

COVERAGE ON EACH CHILD — \$2,000
(15 days and under 19 years)

2. YOUR FULL NAME (Print) _____

SEX

- M
 F

3. RESIDENCE ADDRESS

No. & Street _____

City: _____

State: _____

Zip: _____

4. YOUR SOCIAL SECURITY NO.

--	--	--	--	--	--	--	--	--	--

5. OTHER IDENT NO.
(if applicable)

6. HEIGHT _____

7. WEIGHT _____

8. DATE OF BIRTH _____

9. PLACE OF BIRTH _____

10. NAME OF EMPLOYER _____

11. YOUR OCCUPATION AND DUTIES _____

12. DATE EMPLOYED _____

13. SPONSOR'S NAME and ADDRESS (Street, City, County, State and Zip)

AMERICAN FOREIGN SERVICE ASSOCIATION, 2101 E STREET, NORTHWEST, WASHINGTON, D.C. 20037

14. SPOUSE'S NAME (if to be insured) _____

15. HEIGHT _____

16. WEIGHT _____

17. DATE OF BIRTH _____

18. PLACE OF BIRTH _____

19. OCCUPATION _____

20. NAMES, SEX AND DATES OF BIRTH OF CHILDREN UNDER 19 (if to be insured)

21. a. Beneficiary's full name and relationship to you. (You shall be the Beneficiary of any dependent coverage.)

Primary _____

Contingent _____

Unless otherwise requested herein, payment is to be made to the primary beneficiaries who survive the insured, equally, or, if none survives, to the contingent beneficiaries who survive, equally, or if none survives, to the insured's estate.

b. Unless otherwise requested under "Remarks", you are to be the Policy Owner.

22. Are you now performing all the duties of your regular occupation on a full time basis at your customary place of employment? Yes No

23. Will insurance or annuities in any company be discontinued if insurance now applied for is issued? Yes No

24. Have you ever been told that any person to be insured had high blood pressure, heart disease, kidney disease, diabetes, respiratory disease, nervous disease, or any form of cancer, or do you know of any impairment in the health or physical condition of any such person? Yes No

25. Has any person to be insured had an examination or received medical treatment from a physician or practitioner within the last 3 years? Yes No

REMARKS: (For "No" to questions 22 or "Yes" to 23, 24 or 25 give full details including names of persons treated and names and addresses of physicians and hospitals, dates, conditions, special tests, duration and treatment.)

The statements and answers in this application are true and complete to the best of my knowledge and belief, and are made to induce Aetna to issue the policy and to accept payment of premium thereunder. It is agreed that: (1) No one but the President, a Vice-President, a Secretary or Assistant Secretary of Aetna has authority to accept information not contained in the application, to modify or enlarge any contract, or to waive any requirement; (2) any policy issued shall take effect upon its delivery and payment of the first premium during the lifetime of each person to be insured. Payment of the first premium shall be representation by me that such statements and answers would be the same if made at the time of such payment.

Do you know, or have reason to believe, that any insurance or annuities will be replaced (or modified) if this insurance is issued? Yes No

Signature of Agent: _____
(Licensed Resident Agent if State requires)

Dated at _____ on _____, 19____

Signature of Proposed Insured: **X** _____

(37782) ED. 2-73

CAT. 311049
 PRINTED IN U.S.A.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company or other organization, institution or person that has any records or knowledge of me or my health to give Aetna any such information.

A photographic copy of this authorization shall be as valid as the original.

Date _____ 19____

Signature of Proposed Insured: **X** _____

Instructions for Completing Application for Life Insurance and Authorizations for Automatic Payment of Premiums

1. Complete application form by answering each question, and sign at bottom of form on both lines marked "X".
 - In completing question 1, check appropriate boxes. To apply for an amount in excess of \$15,000 on your life, enter amount desired on blank line.
 - It is suggested that in answer to question 3 you enter your current place of residence, giving a permanent mailing address under REMARKS.

REQUEST FOR AETNA LIFE AUTHORIZED CHECK PLAN

The Aetna Life Insurance Company, Hartford, Connecticut, is requested to allow the payment of premiums, Mutual Fund Shares and the repayment of policy loans under its authorized check plan and is authorized to draw checks, for the purpose of paying such premiums, shares, and repaying loans, on the account of the depositor shown on the attached sample check.

This request is subject to the following provisions:

1. In each month a check will be drawn by the Company covering the premium and loan repayment falling due during such month. A check in payment of a premium will not be drawn until the initial premium and any other due premiums have been paid. While premiums are paid under the authorized check plan, the Company will not mail notices of premiums falling due on any such policies. The canceled checks will constitute receipts for payment of premiums and repayment of loans.
2. The privilege of making payment under this Plan may be revoked by the Company if any check is not paid upon presentation.
3. The Plan shall not be construed as modifying or affecting any of the provisions of the policy, except that during such time as premiums under the policy are being paid by use of the Company's Authorized Check Plan premiums on the policy shall be payable on a monthly basis, and the Company will accept the premiums for monthly periods at its Monthly Budget Premium rate. In the event that premium payments under this plan are discontinued, premium payments will be at the Company's regular rate and, if necessary to conform to its minimum premium rules, the Company may change the premium frequency to quarterly, semi-annual or annual.
4. This Plan may be discontinued by the Company or by the depositor, policyowner or his assignee upon thirty days written notice.
5. This Plan shall apply to any other policy which the depositor and policy owner request be paid under this plan.
6. The above will also apply to Mutual Fund deductions when applicable.

X

_____ Date _____ Depositor

_____ Policy Owner

_____ Assignee

DO NOT WRITE ABOVE THIS LINE

AUTHORIZATION TO HONOR CHECKS DRAWN BY THE AETNA LIFE INSURANCE COMPANY, HARTFORD, CONNECTICUT 06115

_____ Print Name Of Depositor As Shown On Bank Records _____ Account No.

To: _____ BANK

Bank Address _____

As a convenience to me, I hereby request and authorize you to pay and charge to my account checks drawn on my account by and payable to the order of the Aetna Life Insurance Company, Hartford, Connecticut provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each said check shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such check.

The Bank shall be under no obligation to furnish me with any special advice or notice in writing or otherwise of the payment and charge of such checks to my account.

I further agree that if any such check be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

X

_____ Date _____ Authorized Signature

When corresponding with Aetna Life please refer to this ACP number _____

2. Complete and sign on line marked "x" the Authorized Check Plan Request Card.

3. Complete and sign on line marked "x" the Bank Authorization Card.

4. Attach a voided check, so that your account number in magnetic ink can be registered.

5. Fold and mail application form/ authorization card + voided check.

YOU MAY FOLD ON PERFORATIONS

FOLD HERE →

____ ACP NO. (76-80)

BANK NAME

TRANSIT NO. ($\frac{66-67 \quad 68-70}{72-75}$)

..1..
CD

2-35
36-65

..2..
CD

2-35

SHAREHOLDER NO./
POLICY NO.

AMOUNT/
PREMIUM

DUE DAY

32 31 30 29 28 27 26 25 24 23 22 21 20 19 18

CHECK SIGNATURE ($\frac{14-43}{44-71}$)

..8..
CD

X

2-13
74-75

FIRST
CHECK:
AGENCY _____
INSURED _____

MAIL ADDRESS

FOLD HERE →

To: The Bank named on the reverse side

In consideration of your participation in a plan under which payments due to Aetna Life Insurance Company (Aetna Life) or Aetna Financial Services, Inc. (Aetna Financial) or the two combined are collected by checks drawn by Aetna Life (on its own behalf or as collection agent for Aetna Financial or both) on the accounts of persons who are responsible for these payments, Aetna Life does hereby agree:

- (1) To indemnify and hold you harmless from any loss you may suffer resulting from or in connection with the execution and issuance of any check whether or not genuine, purporting to be drawn by or on behalf of Aetna Life and payable to it pursuant to an authorization signed by one of your depositors, and received by you in the regular course of business for the purpose of payment, including any costs or expenses reasonably incurred in connection with such loss;
- (2) In the event that any such check shall be dishonored, whether with or without cause, and whether intentionally or inadvertently, to indemnify you and hold you harmless from any loss resulting from such dishonor, including reasonable costs and expenses (even though dishonor results in a forfeiture of the insurance or the cancellation of the purchase of equity products or both), the payment of which is sought to be collected by Aetna Life by any such check;
- (3) To defend, at its own costs and expenses, any action which might be brought against you by any person or persons whatsoever because of your actions taken pursuant to the foregoing request or in any manner arising by reason of your participation in this agreement; or which shall contain provisions which have first been approved by an officer of the Company's Law Department as not imposing substantially greater liability upon the Company than would have been imposed under the provisions set forth in this vote.

Robert G. Espie

Vice President and Comptroller Aetna Life Insurance Company
Authorized in resolution adopted by the Board of Directors of the Aetna Life Insurance Company dated 3-30-72.

Guaranteed Safety

ÆTNA LIFE & CASUALTY

- THE NATION'S LARGEST DIVERSIFIED FINANCIAL COMPANY and among the 20 largest corporations in the United States in terms of assets, as reported by Fortune magazine.
- THE NATION'S LARGEST all-lines insurance organization in terms of assets and life insurance in force.
- SERVING EVERY STATE AND 70 FOREIGN COUNTRIES.
- THE PERMANENT INSURANCE PLAN of the AMERICAN FOREIGN SERVICE ASSOCIATION is underwritten by ÆTNA LIFE INSURANCE COMPANY — an affiliate of Ætna Life & Casualty.

ÆTNA LIFE INSURANCE COMPANY

- FOUNDED IN 1853.
- A LEGAL RESERVE COMPANY meeting the requirements of all state insurance laws governing policy reserves for the safety of policyholders.
- THE HIGHEST FINANCIAL RATING by all leading independent insurance reporting services.
- MORE THAN 68 BILLIONS OF LIFE INSURANCE IN FORCE making it one of the largest life insurance companies in the world.



You get action with Ætna

LIKE many Americans we have a few friends who through accident or illness have lost their sight. The most famous of these was Helen Keller who also lost her hearing at the age of a year and a half. The story of how she overcame that handicap and the inability to speak, which was its natural consequence, is too well known to be repeated. What she had in common with our other stricken friends was her ability to "see."

Our friendship was of a few hours duration in one sense and eternal in another. Because of our connection with the cultural section of the United States Embassy in Madrid, we were privileged to escort Helen and her companion, Polly Thompson, to Toledo on a day's excursion. From then on we corresponded and stayed close together although our paths never crossed again. On that day, from the first minute that we picked Miss Keller up at the Palace Hotel, we were conscious of her use of the verb "to see." In fact, she did "see" a great deal and her travels abroad and all over the United States fulfilled a thirst for art and beauty for her as for any other tourist.

Madrid in 1955 had no suburbs. The apartment houses formed almost a wall where they ended, then the empty fields were before us as we sped our way toward Toledo. At first we found it a bit difficult to understand Helen Keller's pronunciation, but Polly Thompson, her companion with the dry wit and quiet charm, repeated when necessary even while busily "telling" Helen what we had said by fingering the message into Helen's palm. While driving over the highway the hour or so required to reach Toledo, Helen told us of some of her previous travels—to India where she had met Gandhi, to Italy to talk with the Pope, to England to talk with the Queen. As Polly put it, in the world of women only Eleanor Roosevelt was better known than Helen and no other woman was better loved. She prepared for each trip with care. As early as 1896 she had passed the language examinations in French, German and Greek for entrance into Harvard College and wrote in "The Story of My Life" two years later, "What an inexpressible joy it will be to read about Achilles, and



"The hearing ear and the seeing eye, the Lord hath made even both of them." Proverbs

Sightseeing with Helen Keller

ROBERT & NANCY BARTON

Except for the period written about in this article, Robert and Nancy Barton have always served in Latin America. His most recent post was PAO in Guadalajara. As CAO in La Paz he wrote, "A Short History of Bolivia" which his wife illustrated. Mrs. Barton was also the JOURNAL's August cover artist.

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Ulysses, and Andromache and Athene, and the rest of my old friends in their own glorious language! I think Greek is the loveliest language that I know anything about. If it is true that the violin is the most perfect of musical instruments then Greek is the violin of human thought."

She and Polly had learned enough Spanish to get by while in Spain and it was their enthusiasm for new intellectual and artistic adventures that first struck us. Here was a woman who could not hear a word of the language she was studying, who could have only occasional use of it after it was learned, who could not see paintings or designs woven into tapestries but could say from the warmth of her generous soul that she received genuine pleasure from seeing these works of art through the eyes of her friends.

By the time we had crossed the flat central plain outside of Madrid to the city of Toledo, we had come to know Helen and Polly well enough to be on easy first-name terms with both. By the time we arrived we felt she knew us, not from any occult or secret sense but because she had passed her fingers over our faces and had had Polly tell her the color of our hair, black and blonde, and eyes, dark brown and hazel. Some say that Helen had an acute sense of smell which helped her identify persons and things. We cannot vouch for this as far as we personally are concerned, but we were amazed to see how she could identify what grain was being threshed as we passed farmers prodding their blindfolded oxen around and around the threshing floor in the way they have used since biblical times. Having so quickly learned of her ability to absorb all that transpired around her we eagerly left the car to explore Toledo.

The ancient city, the capital of Spain long before Isabella and Ferdinand, soars above the plains of La Mancha. Isolated by the Duero River which makes it almost an island city, it peaks its way to grandeur by way of the turrets of its ruined fortress, the Alcazar, and its even greater glory, the towering cathedral which dominates all else. We went there first. The venerable shrine combines five distinct architectural styles since its completion took as many centuries. Its

high vaulted roof, so lofty the huge columns seem to diminish in vanishing perspective, fascinated her. Polly described them as best she could, but we had the feeling that Helen felt the immensity of space above her and that somehow she sensed the beauty of the stained glass windows. She reached forward eagerly as Polly led her to one of the pillars. Moving slowly around it with outstretched arms she felt its girth. Her head lifted up with the joy of discovery as she exclaimed over its gigantic dimensions. All of a sudden we, too, were seeing this early architectural masterpiece in a new light. "Seeing" it physically made us appreciate in a way never before experienced the immensity of the labor that had gone into its creation.

Leaving the magnitude of the tower we moved to the apse with its intricately hand-carved choir stalls. As we did so, conversing in hushed tones, she told us that the echo of the human voice against the yellowed stone was vibrating in the marrow of her bones. Obviously it gave her an exquisite delight, one which none but the deaf-blind could fully appreciate. At the theater, she told us, she enjoyed the vibrations of the audience as much as the performance which had to be translated by either Polly or earlier by Teacher, as she always called dedicated Ann Sullivan who first awoke the genius in Helen to its great potential. Even at concerts she sensed the musical pulse of the instruments she could not rightly hear. We knew she would as easily sense the elaborate beauty of the carved choir which occupies the entire center of the cathedral. Her fingers passed deftly over scenes from the Bible and no sooner done than she would identify which Old or New Testament tale was depicted there. The seats fold up so that the priests still occupy their niches even when standing to chant. Underneath each stall the early carvers had let their robust and earthy humor have full rein. Helen's face broke out into smiles and then laughter as her hands recognized gargoyle-like animals and finally a human being in a relatively obscene pose.

She wanted to see the white madonna, the expressive alabaster figure just inside the entrance to the

choir. The sexton brought her a chair, allowing Helen to rise and fold her arms around this tenderly beatific statue. The subtle curve of the draped figure took on a new meaning for us when we saw the emotion fill her sightless, yet beautifully clear, blue eyes. Truly this was another kind of seeing and we recalled what she had written years earlier in her autobiography about sculpture. "I derive great pleasure," she wrote, "from touching great works of art. As my finger tips trace line and curve, they discover the thought and emotion which the artist has portrayed. I can feel in the faces of gods and heroes hate, courage and love, just as I can detect them in living faces I am permitted to touch. . . . I sometimes wonder if the hand is not more sensitive to the beauties of sculpture than the eye. I should think the wonderful rhythmic flow of lines and curves could be more subtly felt than seen." We, watching, knew what she meant when she said she could feel the "heart-throb" in the marble Virgin.

The cathedral has received hordes of rich gifts from prelates and rulers alike. The sexton, ever obliging, opened up the cases so that Helen could see in her own way these elaborately ornamented plates, chests, robes and crowns. But these treasures are stored in a much smaller room where they can be adequately guarded and people began to gather around to touch her hand as if to capture thereby something of her joy of life. She was a world symbol and the Spanish visitors in the shrine knew her as instantaneously as did the foreign tourists.

As we moved out of the building, Polly tried to shield her from aggressive camera-fans in order to avoid poses awkward to Helen. She, herself, appeared unconcerned about anything so ridiculous, but we worried about her as we tramped over the steep, cobble-stone streets. Helen at that time was 75, but she moved briskly over the rough road. In addition, she found the time to reach out her arms to learn the width of the narrow passageway to El Greco's home. Polly provided the color and image as she translated into Helen's palm each historic detail we supplied. They were both erudite women, full of humor and

good spirits. The translations appeared to us to be simultaneous. At any rate it was as easy to converse with Helen and to share jokes and puns as with anyone we know.

Helen in her brief visit to Toledo had already sensed what had made it a fitting home for El Greco. In a way she resembled him. His love of the clean, open air, his head-over-heels exuberance to find his own form of genius, his reverence, and his ability to conquer his medium so it could "speak" to the ages were qualities they shared. El Greco was an idealist and so was Helen Keller. He interpreted what he saw, never simply copied nature. She could "see" nothing, but she perceived so much more than ordinary mortals. Where El Greco distorted for the sake of expressing the eloquence of his reverence, she extracted the beauty of her surroundings and replayed them in charming essays of her own.

After leaving El Greco's home, we stayed momentarily in the ancient synagogue later known as Santa Maria La Blanca. It dates from the 13th century and Helen found its carved plaster, its Arabesque arches, its pine shaped capitals, and its low ceilings a charming contrast to the gothic of the cathedral. How like her to have known that originally the three religions of the Near East, Judaism, Muhammadanism and Christianity, had all lived together in harmony in Toledo.

Our next stop was at a charming hostel with its sheltered patio where we could sit in the spring sun. There we asked her if she could identify a budding bush which we tugged to her hand. Instantly she smiled in that tender, appealing way made so famous through her philanthropic work for the blind, and said, "It's a lilac bud trying to bloom." She believed everyone has a subconscious knowledge of nature, of its charm and dangers, of its calm and storms. She told us that neither blindness nor deafness had robbed her of this prenatal memory which could hear, see, feel and sense nature all in one as a sort of composite sixth sense.

Meanwhile, she was enjoying another of her senses. She loved to eat and Polly had to watch her carefully. It was almost a game that she and Helen shared. As soon as her

(Continued on page 39)

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LETTER, from page 4

of State. I know how much the Association has done to promote the professionalism of the Foreign Service, and look forward to working with you and the AFSA Board—assuming the Senate confirms my nomination—in a close and productive partnership.

In keeping with this desire, and your suggestion that I meet at an early date with the officers of the Association, I suggest that you and your colleagues call on me at my White House office at 3:00 p.m., September 6th. This will give me an opportunity to meet all of you, and learn your views before I begin my confirmation hearings on September 7.

I would also be happy to join you and the other members of AFSA at your September 14 luncheon.

Forty-five Years Ago

The Honorable Henry P. Fletcher, then Ambassador to Italy, was the speaker at an American Foreign Service Association luncheon on January 12, 1928. He took occasion to give his younger colleagues a few words of counsel:

Another thing which is very instructive and useful to do if you can, is to read the CONGRESSIONAL RECORD. An instance in point occurred at a post to which I was once assigned. It was perhaps 25 or 30 years ago. The Minister nearly always read the CONGRESSIONAL RECORD—it was not then a very busy post. So one fine day after four years' service he got a telegram instructing him to ask the consent of the Government to the appointment of Mr. So-and-so as his successor. This Mr. So-and-so had been a Senator or a Congressman, and in the course of his service had made speeches highly derogatory to that country and to everybody connected with it. So when the Minister went up to present this to the Foreign Office he said, "I have been instructed to ask for the agrément of Mr. So-and-so and am very happy to do it." He gave the usual biographical information that always goes with an instruction of that kind, and then said, "I have also translated some of the speeches he made when he was in Congress, which your Excellency may wish to read." And so it was found that the gentleman designated as his successor was not acceptable and that Minister remained four years more. His own party came in, and he remained another four years. That shows the advantage of reading the CONGRESSIONAL RECORD.

Wilbur J. Carr, who had introduced the Ambassador, closed the function with assurances to the gathering that when any of those present was appointed Minister and if he himself happened to be Budget Officer at the time he would give him a subscription to the CONGRESSIONAL RECORD.

And Nearly Two Hundred

I find that, by a rigid economy, bordering, however, on meanness, I can save, perhaps, five hundred livres a month, at least in the summer. The residue goes for expenses, so much of course and of necessity, that I cannot avoid them, without abandoning all respect for my public character. Yet I will pray you to touch this string, which I know to be a tender one, with Congress, with the utmost delicacy. I had rather be ruined in my fortune than in their esteem. If they raise the salary to what it was, or even pay our house rent and taxes, I can live with more decency.—Excerpt from a letter to Colonel Monroe from Thomas Jefferson, then on diplomatic mission to Paris, June 17, 1785—contributed by Faith Persius.

Yugoslav Resistance

TITO, MIHAILOVIC AND THE ALLIES, 1941-1945, by Walter R. Roberts. Rutgers University Press, \$15.

INVESTIGATIVE reporting has drawn much attention recently, including the award of a Pulitzer prize to a newspaper for its persistent efforts to dig out the facts. As a methodology, however, it is not uniquely the province of journalists or confined to current events. Walter R. Roberts so demonstrates in a new book, "Tito, Mihailovic and the Allies, 1941-1945," published in July by Rutgers University Press. His story of the wartime interrelationships between the Partisan and Cetnik leaders in Yugoslavia on the one hand and the United States, Great Britain and the Soviet Union, on the other, is the fruit of painstaking investigative reporting at the level of history.

The available literature on this subject is sometimes dramatic, sometimes dull, often inaccurate, usually fragmentary, and invariably biased. This book provides for the first time a comprehensive and thoroughly documented account devoid of *parti pris* and bearing the mark both of scholarly research and reportorial diligence.

In collecting material for this work, Mr. Roberts gained access to archives hitherto closed and interviewed or corresponded with more than a hundred Yugoslav, American, British and German participants in wartime events in Yugoslavia. Fresh information and patient cross-checking of the many conflicting versions of single happenings enabled him slowly to sort fact from fiction, to fill in the gaps and finally to move a significant piece of the chronicle of the Second World War from the realm of protagonism to its rightful place in the history of recent international relations. What has been the end of Mr. Roberts' labors is bound henceforth to become the starting point for students of this subject.

Among the controversial matters on which the author sheds light and brings perspective is the question

of the extent and nature of collaboration between the Cetnik leader, General Draza Mihailovic, and the Axis powers. By this account, it was neither so widespread and wholehearted as many assumed, nor were contacts between the Germans and the Yugoslav resistance confined to the Cetniks alone. It is clear that the Royalist Cetniks and Tito's Partisans ranked each other ahead of the Germans as the number one enemy, and from this political consideration stemmed the accommodations each sought or allowed with the Wehrmacht. Traffic with the enemy cost Mihailovic his life at the hands of the new rulers of Yugoslavia. But, as this book reveals for the first time, the Partisans too carried on secret negotiations with the Germans, with a view to obtaining a cessation of hostilities so that Tito's forces could concentrate on the Cetniks.

The situation on the international scene was no less complex. From the tangled skein of national interests and personal predilections, action and inertia, insight and misperception, hopes and fears, Mr. Roberts draws the main threads of evolving Allied relations with the Yugoslav Government in Exile, the Cetniks and the Partisans. In so doing, he describes relationships on several levels—resistance, civil strife and revolution within Yugoslavia; diplomacy; deliberations within the Allied war councils; summitry at Quebec, Cairo and Tehran, and the personal interactions of the wartime Allied leaders.

Outside the time frame of this book's story lies the abiding consequence of events Mr. Roberts relates: the expulsion of Yugoslavia from the Cominform; but as the author points out, "the seeds for this rupture were planted early, during the war."

The book's notes and bibliography are a mine for the scholar, and the maps a relative rarity in works of this kind—especially designed for the book and easy to read.

—ROBERT C. HANEY

Walter R. Roberts is now Associate Director (Research and Assessment) of the United States Information Agency. From 1960 to 1966 he was Counselor of Embassy for Public Affairs in Belgrade, an assignment that led him to begin the research resulting

in this book, which was written during a year at Brown University as Diplomat in Residence.

Economics for the 70s

THE UNITED STATES AND THE INDUSTRIAL WORLD, by William Diebold, Jr. Praeger, \$13.50.

EVERY once in awhile a book comes along that makes me want to go out and give copies to particular people in the hopes that they'll read it. This volume, subtitled "American Foreign Economic Policy in the 1970s" is one of those books, and the people I'd give it to include economists, businessmen, and FSOs involved with other industrialized nations in the Western world.

The reasons for my opinion are many, but they all boil down to the plain fact that Diebold has written the best current treatment of the relationship between the US and these "developed" nations. By combining history with economics, comprehensiveness with precise detail, and scholarly rigor with easy readability for the layman, the author has forged an impressive beginning to a Praeger series which will also include treatments of our relations with less developed countries and the Communist nations. Diebold, a Senior Research Fellow with the Council of Foreign Relations who was at the State Department after World War II, is well qualified for this project, and his opinions merit serious attention.

It is probable, however, that such an ambitious effort would give rise to a few areas of disagreement, however, and this work is no exception. One major source of concern is Diebold's treatment of the international monetary crisis. While admitting the theoretical attractiveness of flexible exchange rates, the author's real world policy suggestions in the area are at best ambiguous and at worst mere tinkering with an already antiquated system. At a time when more and more flexibility is both an economic necessity and a business reality, the author's treatment of the subject is far too timid for inclusion in an otherwise strong collection of proposals for the 1970s. As implied, however, most recommendations are quite reasonable, and some, like the vigorous

case made for trade liberalization even in the face of the resulting domestic adjustments, are outstanding. Taken as a whole, then, Diebold's work is quite laudable; don't wait for someone to give you a copy before reading it!

—A. H. STUDENMUND

China to Her

THE BREACH IN THE WALL, by Enid Saunders Candlin. Macmillan, \$8.95

BORN in Shanghai, the author lived in Shanghai, Peking, Nanking and elsewhere in China during the early 20th century until 1939, when the Japanese invasion forced her to leave. As the daughter of a rich tea merchant in Shanghai, she enjoyed the gracious life of privileged Westerners in treaty-port days along the China coast. Her affection for and understanding of the Chinese, as well as her extensive knowledge of China and the Chinese (whose language she knows well), make this report on the Old China delightfully instructive. A charming mélange of personal experiences, quotations from Chinese poets and philosophers, expositions of Chinese history, religion, art, *et cetera*, makes her chronicle an effortless, fascinating way to learn a lot about the Celestial Kingdom, now vanished in the mists of history, and the New China that is ever more in the thoughts and future of Americans. Those who, themselves, knew the China she describes so evocatively will read this lovely, loving memoir with poignant memories of their own—they will relive the days-that-come-not-again.

Holy Writ tells us that "of the the making of many books there is no end and much is the grief thereof." Surely, this is true of the turning out of books on Maoist China, but few books have been written, nor can they be written, like this unique record. Appreciation of Mrs. Candlin's memoir may perhaps best be had by quoting the Han poem she translated and with which she concludes her memorial to the Old China.

*In the midst of the courtyard stands
a strange tree
Whose verdant leaves rise from a
rich sap,
I have pulled down a branch, and*

*broken off its splendor
That I may send it to you, who
engross my thought.
Its fragrance scents my robe, makes
my sleeves sweet.
But the road is so long—how can
it reach you?
How can I send it to you unharmed?
Yet—let it persuade you,
How grave is our separation.*

ROBERT W. RINDEN
(AKA Tung Yuan-feng)

A Man for the (Dark) Ages

PATRICK J. HURLEY AND AMERICAN FOREIGN POLICY, by Russell D. Buhite. Cornell University Press, \$12.50.

WHAT kind of man was this whose ideas, even pre-China, were dismissed by Dean Acheson and Eugene Rostow as "hysterical messianic globaloney?"

Russell Buhite's biography was inspired by the "lack of an objective and scholarly study" of this Oklahoma cowboy turned millionaire, Secretary of War, and Presidential confidant. A scholarly treatise, it capably fills the vacuum and adds a revealing and balanced chapter to the so-called Dark Ages of the Foreign Service.

From 1929 until the post-War years, Patrick Jay Hurley played a variety of controversial roles in formation and execution of American national security policy. As Hoover's War Department chief he fought early granting of Philippine independence. During FDR's second term he negotiated an important oil expropriation settlement with the Mexican authorities. In the early years of World War II, Hurley served as a White House fact-finder in the Middle and Far East. And, in 1944-45 he was special envoy for both Roosevelt and Truman to war-torn China.

Buhite has considered the many sides of this provocative American who was at once both famous and infamous. Hurley may be faulted for riding rough herd over State Department careerists. He failed in his greatest challenge, China, as did both Stilwell and Marshall. Yet, this was also one of the few American officials following Roosevelt's death "quick to point out the conflict with the ideals of the Atlantic Charter and the possibility of long-term trouble for the United States if it did

not prevent the European powers from reacquiring control of their Southeast Asian colonies."

The exciting content of this bearable (323 page) and most commendable biography is unfortunately not matched by the style, which on occasion is overly repetitive.

—JOHN J. HURLEY, JR.

Cold Turkey

THE AMERICAN DISEASE: *Origins of Narcotics Control* by David F. Musto, M.D. Yale University Press, \$10.95.

THE AMERICAN DISEASE puts today's drug abuse into historical perspective. Thoroughly researched and annotated—with the notes at the end, praise be: 82 pages of them to 250 pages of text—it is an institutional and political overview. The account is fascinating—of professional societies, trade associations, and citizens' leagues; reformers, physicians, and quacks; lawmakers, bureaucrats, and diplomats. And when they weren't persistently equating the "drug problem" with ethnicity, they were trusting medical specifics to cure all!

In the Federal establishment's attempts at control, at home and abroad, the fusion of the government's power-base, the supercharged zealot's self-interest, the public's mythology, and the faith in the M.D.-ity is no less fascinating. Dr. Musto's exhaustive research and his unadorned writing reveal the maze of hope through which cure or control have long chased drugs, never quite catching up to them.

The book wasn't written to help the family in pain from present-day drug abuse. Nevertheless, its solid factual base will widen the horizon of us counselors who are trying to help that family. It will encourage the continuance of today's innovative drug-treatment efforts. The National Drug Abuse Training Center says, ". . . why a person uses drugs has a more direct relationship to drug abuse than its chemical formula or its legal status. This humanistic approach, which keeps attention focused on the individual user rather than a particular drug *per se*, is being adopted by most of our Federal programs today." Will this be more effective than commissions, conferences, and legislation; than

prickly ash bark, hyoscyamus, and belladonna, followed by castor oil? Or will it go the way of Keeley, Neal, and "Dr." Towns and their "cures?"

—CLARKE SLADE
*Foreign Service Educational
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In Defense of Bureaucracy

BUREAUCRACY AND FOREIGN POLICY,
by Francis E. Rourke. Johns Hopkins
Press, \$2.00.

THE immense importance of bureaucratic factors in foreign policy formation seems now to be pretty much taken for granted. Professor James Thomson of Yale University, for example, has written persuasively of the "curator mentality" which prevails in the Department of State—a career orientation which makes the preservation of past policy the primary responsibility of the bureaucrat rather than the initiation of new ideas. And even Soviet writers have begun to comment on the mischievous influence of the bureaucrat who sees his job as a position to be preserved, not as a task to be done. In the words of a particularly perceptive Soviet Ministry of Foreign Affairs official (now retired, of course): "Basic ignorance, especially of cultural achievements, emotional dullness, and a limited intellect are typical characteristics of the bureaucrat."

"Bureaucracy and Foreign Affairs" by Professor Francis E. Rourke of the Johns Hopkins University Washington Center of Foreign Policy Research is thus a welcome addition to the growing discussion of this central aspect of the management of foreign affairs. In this debate about the part played by the bureaucracy in the making of foreign policy, Professor Rourke tends to come down on the side of the bureaucrats. He thinks much harm is done in having more and more foreign policy decisions made in the White House, where he sees sycophancy as a common failing, rather than in the executive departments, where he appears to suppose that there is less of a tendency for subordinates to toady to those at the top.

This point of view should assure the author's remarks a sympathetic reception just now in the upper levels of the State Department and

other foreign affairs agency hierarchies, but whether it will convince institutionally uncommitted readers with first-hand experience in these matters is less certain. May it not well be argued, for example, that US-Vietnam policy initially went so disastrously wrong not so much because of sycophancy in the White House as because of excessive White House deference to received bureaucratic opinion from the executive departments? For surely no one can pretend that the conventional wisdom of Secretary Rusk and the great majority of his higher-ranking bureaucratic associates and subordinates was ignored or rejected by the White House during the Johnson administration. An expanded version of Professor Rourke's interpretation of the domestic context of American policy will be published this year.

—THOMAS A. DONOVAN

Priorities and Politics

THE PERVERTED PRIORITIES OF AMERICAN POLITICS, by Duane Lockard. Macmillan, \$6.95.

PROFESSOR LOCKARD takes us through some rather heavy sledding to make an intriguing point: The major institutions of government in the United States are the basis for a good deal of injustice and inequity.

Our celebrated dispersal of powers, for example, results in priorities that exclude the poor and racial minorities from political "consideration." The strong executive, rather than the New Deal Savior, becomes the Great Society Mephistopheles.

Lockard is really arguing for a change in some fundamental tenets of American politics. Before progress can occur, the vast majority of Americans must lose its fear of public authority, must discard the notion that aimless bargaining among interest groups is good, and must shed its ignorance of the economic feasibility of reducing pollution, ending poverty, and providing decent medical care. Only after this has happened will the "humane" political outcomes that Professor Lockard seeks be possible. The book is an eloquent plea for changed priorities, but if Lockard's thesis is true (and it seems reasonable enough) then we have a long way to go.

—JOHN D. STEMPEL

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FOUR FOREIGN SERVICES

from page 13

overseas of the Personnel Council.

Promotions are in large measure related to assignments; officers will be promoted in connection with their next assignment. The number of promotions in any one year, however, is severely circumscribed by the federal budget which prescribes exact numbers for each of the levels or grades in the Foreign Service at home and abroad. These positions can be shifted from one post to another by the Ministry in case of need. If the Ministry requires additional positions to staff a new Embassy (Peking, for example), it must in effect steal the positions from other posts or free some positions by closing down posts. In the face of the cuts called for in federal employment, it is very unlikely that the Foreign Office could ask for and obtain additional new positions from the *Bundestag* on a special basis; new positions are established generally only at the time of preparation of a new Budget.

Since the total number of officers is so tightly controlled, there is little slack in the system, which makes advanced training difficult and sometimes complicates the timing of transfers and replacements. The Ministry would like to have a few more officers, a reserve, in order to work out transfers and replacements smoothly.

Perhaps as a result of the difficulties German diplomats suffered in the Nazi period and at the time of denazification, the German Foreign Service is determined to avoid the excesses of the past in its relationship with politics. Almost all Ambassadors are career diplomats, and there are very few political appointees at other levels. Most observers anticipated a large number of SPD appointments to the Foreign Office at the time of Brandt's tenure in the Foreign Office and subsequently upon his election as Chancellor. These anticipations have not been fulfilled. German diplomats who wish to become active in politics are encouraged to resign.

The Ministry on occasion must borrow officers from other ministries (especially Economics) or from public life (press and cultural attaches) if the Service does not contain officers of the requisite skills.

Such appointments from the outside are generally limited in tenure to the specific assignments.

The German Service appears to operate effectively under a paternalistic system; most officers are devoted to their career and feel that good decisions are made for and about them in the Ministry, and that central authorities are willing to listen to their problems and do whatever possible to be of help. They do not feel exploited or deprived of due process as a result of government employment. The Personnel Council is seen as an effective Court of Last Resort, but officers rarely envisage having to use it as such. On its side, the Ministry encourages officers to correspond with the Assignments Officer and to consult with him while in Bonn.

The life-long career available after confirmation has some advantages and some disadvantages. The career offers a great deal of security to its officers; the rate of promotion is somewhat variable, but it is difficult under the German system for an

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officer to be fired. On the other hand, the system can become stagnant with slow-moving or non-promotable officers blocking the advancement of younger and more capable officers.

Within the Ministry, most significant positions go to career officers. Bonn is considered good as a place of assignment for promotion purposes, and it has become an attractive post for assignment, particularly in terms of improved housing, schooling advantages, career minded wives of diplomats, and the general improvements of life-style taking place in this somewhat artificial capital city. With this development and change, some new problems have arisen in that some officers are now reluctant to accept foreign assignment and leave Bonn.

There is growing concern about women's liberation and the role of the woman diplomat. Wives of German diplomats overseas are not permitted to work except in cultural or educational fields. Women in the Foreign Service who marry German diplomats are faced with the choice

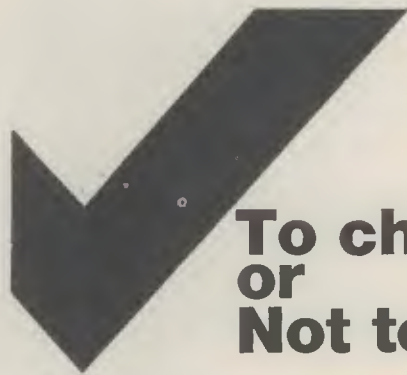
between marriage and a career of their own, since the Ministry is not prepared to assign working couples to a post abroad. Exceptions to this policy can be made in assignments to different missions in the same city (New York, for example). There have been a few examples in the German Service of women officers married to non-Foreign Service husbands who have continued Foreign Service careers.

The Ministry denies it has any sort of quota system in accepting women candidates for the Foreign Service; some officers believe, however, that the Ministry deliberately keeps the number of women appointees low, even though qualified women who have passed the examinations are available. Should this be the case, the Ministry can be highly selective in taking only the very best women candidates. As German society as a whole becomes more involved with some of the career concepts of women's liberation, the Foreign Service may have to change some of its present policies and attitudes; at present, however, women

in the Service do not feel they have been given prejudicial treatment in terms of assignments or promotions. A number of women have reached high ranks in the career; admittedly the pyramid of women officers thins out appreciably at the top, with some loss of women officers to marriage and other careers.

With the reform program nearly completed, the German Foreign Service is looking forward to changes in style and atmospherics more than to radical departures in policies. The Foreign Office is focusing attention on the need for management skills and leadership; at the same time, it is trying to establish a human relationship with officers in the Service on personnel matters. It's not so much a matter of relaxing discipline as it is of eliminating a certain stuffiness or "formalism," as one source put it. The combination of dedicated, professional officers with the present skillful and sensitive administrative leadership of the Foreign Office augurs well for the future of the German Foreign Service.

(To be continued next month)



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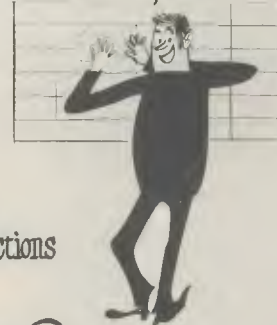
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FERTILE NEST EGG

from page 22

dence suggest that high-beta and thus high risk stocks deliver a premium reward over time. Investors seem to favor safer issues and thus the riskier ones can, on the average, be bought at lower prices for the same long-run yield. But clearly, this greater return is purchased at a greater risk. Failure to sell out before a falling market can leave the holder with large paper losses which will be translated into real losses if he needs to liquidate.

Most investors believe they should be able to predict the rise and fall of the stock market, since it moves with the business cycle. The evidence against that view, however, is very strong. Most notably, the market itself frequently goes down in anticipation of a business decline which fails to occur. Just as frequently, it seems to most observers that the market is unreasonably high. Thus, anyone who tries to predict the broad movements of the market must be lucky and is unlikely to succeed consistently.

What then, are the best market

strategies? The simplest and the best, if the individual has less than about \$20,000 to invest, is to put his money into a couple of the closed-end funds. With small sums, buying individual stocks in the small amounts needed to achieve diversification becomes very costly because of commissions.

With larger sums, a more active role is possible. Something above 20 stocks, and preferably about 30, are needed for sufficient diversification to eliminate most of the non-market risk. They should be chosen so that they are unlikely to be affected by common economic factors; to achieve this protection, equal amounts should be invested in different industries. The individual stocks can be chosen at random, if one believes that the market is efficient; errors in valuing individual stocks, random; and thus, that market prices reflect on the average appropriate value. On the other hand, if the investor wants to try to do better than the market, it probably can do no harm to try to pick better values, so long as diversification is maintained. One variation is

to choose high-beta stocks which offer a greater return for higher risk. Another variation is to choose particular stocks within each industry to satisfy the person who wants high current income from dividends or low dividends in order to minimize the income subject to ordinary income tax rates. If the market is really pricing all stocks appropriately, then the investor can't be wrong in picking any one stock. If the market is randomly wrong in its pricing, then sufficient diversification, like that suggested, should produce approximately the correct price on average.

A second rule with this strategy is to buy and hold. Otherwise commissions rapidly eat up returns. The exception to the rule against selling occurs when a particular stock becomes disproportionately large in the portfolio, thus decreasing the diversification that was sought. An investor might also wish to take tax losses from time to time either to decrease his current income tax or offset any capital gains he felt obliged to take. But such sales would not occur very often. ■

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HELEN KELLER

from page 30

light luncheon was served Polly whisked half of each serving onto another dish. We had ordered the real Spanish tortilla made with potatoes, a tossed salad, tea, and wonderfully fresh figs full of Spanish sunshine. When the sun grew a little warmer she knew the sky must be cerulean and asked if there were "small, cotton clouds." She spoke of her longing for color and stretched out her hand to the warmth of the sun as if almost to pray her thanks for the "gold and blue" day she was enjoying.

Everything that had form and texture she understood and eagerly sought out, but her interest was not only in nature or in monuments and art treasures. People also fascinated her. When the waiter pulled back her chair at the end of the luncheon she surprised him with a gracious and clearly understood "*muchas gracias.*" Polly had described him to her and she felt she knew him—certainly better than did we who are apt to believe waiters are invisible.

Her interest in people became

more evident that evening. Even after our strenuous day in Toledo, the two ladies were happy to accept our invitation for cocktails and dinner originally to be given in honor of UNESCO dignitaries visiting Spain, but with her acceptance most decidedly in her honor. We called for them early so our three boys could share our pleasure of visiting with them before the other guests arrived. Helen, in a blue dress matching her eyes, sat on an heirloom Victorian love-seat. She invited each boy to sit by her side one at a time and discreetly and naturally passed her fingers across their foreheads, felt the curve of their young cheeks and from then on knew instantly which was Bradford or Bill. Although two years different in age, they then appeared as twins and even we sometimes confused them. Ricky, our pale, dark-eyed five-year-old returned to cuddle close to her. Then he passed his fingers across her face. She laughed delightedly. Her love of children was as genuine as it was wholehearted. It spoke to the boys instantly and with an honesty only

children understand instinctively.

The next day she left Madrid for other capitals. She left behind for us a carefully inscribed picture of herself with Polly. We had watched her write a message of thanks in the guest book at the Toledo restaurant with the help of a ruler she carried with her. The incisive and individual letters of her inscription on the photograph are as individual as any signature. In successive years, as we corresponded, we got to know them well although she typed everything except her "Helen." Then Polly Thompson died and our correspondence ceased. It must have been a tragic day for Helen, but we know her fortitude and faith kept her not only alive but buoyant for the seven years that followed.

Helen Keller's day in Toledo must surely have been like many others she enjoyed around the world for she traveled widely and lived to be 88. The combination of an active mind and personal fervor gave Helen Keller a colorful, alive and sensitive world. Despite her handicaps it was more vivid than for most travelers. ■

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WIVES' DILEMMA

from page 8

involved. I would like to have the plan named after me because I am so fond of it.

The Plan

The Sherer Plan provides that each Foreign Service officer declare himself/herself either as an "I" (Independent) or a "D" (Dependent) before going to a new post. These initials refer to his official status in relation to his spouse at the post. The "I" category (Independent of assistance from spouse at post) will, of course, automatically include all bachelors, widowers, widows, and unmarried women officers whether or not they have children. It will also include officers whose wives prefer not to come to the post at all or to come without the burden of any responsibility toward Embassy or diplomatic life there. These officers will be eligible for a special allowance known as the "I Allowance." It will not be a substitute for a Representation Allowance but will be in addition to it. It will be

sufficient to allow the officer to hire caterers, to rent linen, cutlery, and crystal for representational events he needs to put on at home, or it may be used to supplement the Representational Allowance which is usually not adequate for entertaining in public places. The I Allowance should be a set sum, differing in each post like the Cost of Living, dependent on the officer's rank and official responsibilities outside his office. It should allow him to do an adequate job without wear and tear on his wife or her personal possessions.

By definition an "I" wife will be outside the jurisdiction of the Ambassador and exempt from duties toward the common life of the Embassy, the school, or any other community organization. Her name will not appear on the diplomatic list and she will not be required or even encouraged to attend social events in her husband's Embassy. She may take any job she likes (and is permitted to take as a foreigner by the host government), she may sign any petition, march in any parade, or

join any movement that interests her. She may, of course, expect the same protection from the Consul as any other American citizen.

"I" wives will in turn resolve their own health problems without help from United States Government facilities; they will travel on regular passports (except to a limited number of posts where they might encounter visa difficulties, they will be issued Official passports); they will, of course, pay for their own transportation. Subject to the Ambassador's approval, they may pay rent to the Embassy and live in government quarters with their husbands. The amount of this rent will be determined by the post which will consider the cost of utilities and maintenance in figuring it. These wives will not have Commissary or PX privileges in posts where these facilities exist, but there is naturally no reason why the husband cannot shop for the whole family.

An officer who wishes to declare himself "D" (Dependent on his wife for official support at the post) will

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be required to procure his wife's signature on the declaration whereas, in the case of an "I" declaration, the wife's signature will be optional. "D" wives but not "I" wives will be entitled to all of the classic benefits of the Foreign Service including pouch privileges, free entry of imported goods (as determined by the host country), language lessons paid for by the Department, briefings at the FSI, medical care, pre-paid transportation for herself and her belongings, and the rest of the list we all know about. She will in turn be responsible for her classic function. She will participate in official entertaining at the post to the extent of her knowledge and ability and she will not engage in activities which the Ambassador deems detrimental to the common mission.

This is not to say that "D" wives are prevented from taking jobs. On the contrary, they are encouraged to do so as their influence in the community will be of great benefit to the Embassy. They will not use their jobs, however, as an excuse to avoid their official tasks although

reasonable consideration should be given to working "D" wives because of their employment. Theoretically, at least, this is the system that has always been followed. (Personally, I have had full-time jobs away from home in only two posts. However, I had the feeling in both cases that my job enhanced my ability to assist the Embassy rather than the other way around.)

"D" officers will receive a new benefit, funds for which may easily be transferred from travel and housing allowances unclaimed by "I" officers. This is the right to claim Representation for entertaining done by their wives alone. This is unfortunately long overdue and should be rectified as soon as possible. There are some types of contacts, very important to the mission, that can only be made by the women and they should be reimbursed for doing so. Their role in this capacity, in other words, should not depend on their husbands' being present or on any other diplomats' being present.

The "D" wife will naturally insist

that her official work be recognized and evaluated by the Ambassador or someone designated by him to do so. Conversely, she would resent spending her time and energy for the commonweal and having it go unnoticed. She will not be ashamed or afraid of having this evaluation included in her husband's efficiency report which is where it belongs and where it can be made readily available to those responsible for making appropriate assignments. On request, a "D" wife may at any time receive a copy of the evaluation from the Department of State for use as experience or job reference when seeking employment outside the Embassy either abroad or at home.

Under the Sherer Plan the Grievance Board becomes an even more vital, although hopefully less active, tool than it already is. As there is no way and never will be a way of defining perfection in the interpersonal relationships of an unpredictable combination of human beings in unpredictable situations at all of our foreign posts (c.f. MRB-

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20 is so disappointing) much will, as always, have to be left to the intelligence, good sense, good manners, and good taste of the participants on the spot. In resolving cases of significant conflict the Grievance Board will be handy. As now, it will have the right to refuse to review a case which is outside its authority and it will, of course, no longer be concerned with grievances of "I" wives since they will formally have shed themselves of any connection with or responsibility to their husbands' official life. This will significantly ease the work of the Board.

It should also be kept in mind that under the Sherer Plan an officer may change his category from "I" to "D" or vice versa when he changes his post or of course during his assignment if he marries or divorces while at the post. It is quite possible, for example, that a wife who chooses to be a "D" in Dakar might prefer to be "I" in Paris. The Plan is flexible enough to allow this luxury. It will, in addition, better serve the needs of the Chief of Mission than the present

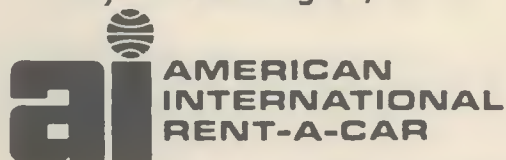
system because he will be informed in advance of what he may expect from the wife and what the housing and allowance pattern will be. There should be any number of circumstances in which the Chief of Mission may especially desire an "I" officer at a post. Formerly only bachelors could be considered for these jobs, but the Sherer Plan would provide a much wider choice of candidates and, by the same token, an Ambassador may request a "D" candidate in cases where he judges the vacancy on his staff particularly requires it.

It is no news that changing times and attitudes necessitate the adoption or at least trial of new solutions to old problems. It may be that these days the young people, especially married women, who are motivated by a strong desire to serve their country are not joining the Foreign Service in as great numbers as they used to. They are perhaps staying in the United States because they are more interested in finding solutions for domestic social problems than they are in foreign

affairs. From reviewing the numerous articles and letters of women as they have appeared in the JOURNAL, it is clear that there is a group that should be respected whose resentments are based on their oft-repeated statement, "But I didn't join the Foreign Service. My husband did."

This is one of the present day dilemmas that the Sherer Plan is designed to resolve. Everyone who has had several posts in the Foreign Service knows that the quality of life at the post depends on the women and the extent to which they organize themselves to keep it high. Nothing will change that; and doubtless we still have enough wives at each post who are willing and able to undertake that responsibility so that no one need participate who prefers another occupation. What is important is that we somehow revive the system for having their enormous contribution evaluated and recognized for what it really is, an essential ingredient in the smooth functioning of all our overseas missions. ■

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Wives and Waterwalkers

■ There is the story of the FSO stationed in Washington who wanders down to Haines Point, stands at the water's edge, removes a couple of sheets from his pocket, and carefully re-reads them again. He folds the papers and puts them away. Then he proceeds to step out onto the water. He sinks and shouts for help as yet another FSO fails to walk on water. Unfortunately, he believed what was written about him in his efficiency report.

The list of what cannot be discussed in an efficiency report today is comprehensive. About the only thing needed to insure a superlative report is the prohibition against including any critical comments.

I would contend that one forbidden area of discussion—the wife and family—relegates them to oblivion. Certainly freeing the wife of a junior officer from the unreasonable demands of some principal officers' wives is to be applauded but I believe that we have overreacted once again.

While I may be reluctant to admit it in my own household, it is the wife who takes the brunt of each move from post to post. It is the wife who must reestablish the home, train the servants, cater for the official functions and comfort the children who have lost, once again, their circle of friends and who are probably faced with yet another different school system. (While doing this the wife is probably also engaged in some type of voluntary work in order to assist her husband's and country's image.) Meanwhile the husband is happy in his new but familiar job surrounded by the FAMS or Thomas Register.

When the children are grown and the wife tires of 20 years volunteer work and declares she is going to take a job, what happens? Our regulations do not allow her to be employed at the post. In most countries, local law prevents her from taking outside employment and, if she could, the job would have to be in keeping with her husband's position.

Thus we are faced with the fact

that today we give no credit and little opportunity to the Foreign Service wife. Is it any wonder that we receive a less than enthusiastic response when we inform our wives that we have just been transferred unexpectedly "for the good of the Service?"

Somewhere along the way there should be some place wherein we recognize the contributions and sacrifices of the Foreign Service wife and children. I suggest that one place would be the efficiency report.

THEODORE B. DOBBS
Consul General

St. John's

Hitler & Quantitative Analysis

■ I found David E. Long's article in the July JOURNAL entitled: "Quantitative Analysis and Foreign Policy Decision-Making," interesting as an exercise—an exercise in futility. My immediate reaction was: God! I hope no one in the Department will take this thing seriously. But someone in the Department just might. That is what prompts this letter.

I tried out a similar exercise while I was interned by the Japanese in the Consulate in Tsingtao, China in 1942. We were at war, and I was interested in anticipating the outcome. So I composed a quantitative analysis of the war-making capabilities of all the major powers; assigning so many points for each armored division, infantry division, cruiser, battleship, submarine, etc. Then I discovered a thing called "the imponderables," which could not be fitted into my scheme. So I junked the whole thing. That I hope is what Mr. Long will likewise do.

Hitler made war on the basis of quantitative analysis, and didn't see how he could possibly lose. On a quantitative basis we should have won the war in Vietnam in about three months time, but after eight years we got the Hell licked out of us by the imponderables. On the quantitative analysis basis would someone please explain the surrender at Singapore of 103,000 British troops to 30,000 battle-weary Japanese?

As has been said so many times before, politics is an art, not a science. Any attempt to mechanize

(or, in effect, to computerize) an art is foredoomed to failure. And in this case, it might also lead to dangerous miscalculations.

PAUL W. MEYER
FSO Retired

Tolland, Conn.

Senatorial Shortsightedness

■ The rejection by the Foreign Relations Committee of G. McMurtree Godley's confirmation as Assistant Secretary of State is a surprising example of Senatorial shortsightedness.

Naturally every Senator who voted against him can explain that he did so from the highest motives, that he had nothing against Mr. Godley personally and that he considered the latter guilty only of over-zealousness in carrying out a policy of which the Senator disapproved. These explanations sound hollow when considering the deeper implications.

Every citizen, including Ambassadors and Senators, has the right to disagree with policies of his Government. He also, if he is an appointed or an elected official, has a responsibility to his country. How he expresses his disagreement is a part of that responsibility.

Every Ambassador worth his salt is bound to disagree from time to time with some aspects of policies he is instructed to carry out. In such cases part of his responsibility is to present his own considered views as cogently as he can to the Secretary of State, confidentially of course, in an effort to have his instructions modified. Whether or not he succeeds, he is clearly responsible for carrying out either the changed or unchanged instructions to the best of his ability, regardless of his personal views.

Every Senator also naturally disagrees from time to time with some policies of his Government. Whether or not he succeeds in getting them changed he has the responsibility as a public official of putting the public interest ahead of his personal views.

There is an important difference. A Foreign Service officer, whether or not an ambassador, is subject to discipline and his first loyalty is to his country and his Government, whatever Administration is in power.

er. He is also subject to Senatorial pleasure for each step up the ladder of promotion and each post as Ambassador. A Senator is subject to no discipline except that of the voters and it is sometimes easy to confuse his own and the public interest. There is a vast difference in perspective.

A vote to penalize an Ambassador for carrying out his Government's policies to the best of his ability because the Senator disagrees with those policies smacks of petty frustration and shortsighted irresponsibility. Do some Senators really want this country served by Ambassadors and Foreign Service officers who either refuse to carry out instructions or do so only half-heartedly because of fear of displeasing some Senatorial opinion?

THEODORE C. ACHILLES
*Ambassador of the
United States (Retired)*

Chatham

Letter to the Secretary

■ I have read with interest in the May 1973 issue of the Department of State NEWSLETTER, and subsequently in Senate Bill S1791, of the current efforts being made to amend title VIII of the Foreign Service Act of 1946 relative to its existing retirement provisions. I should like to call to your attention what I, as a retired FSO subsequently re-employed by another branch of the Federal Government, find to be a serious and surely unintended inequity in the provisions of the Foreign Service Act of 1946—which has not been dealt with in S1791. Title VIII, Part II, Sec. 882(a) of the Act provides that an annuitant “. . . who is reemployed in the Federal Government service in any appointive position either on a part-time or full-time basis, shall be entitled to receive the salary of the position in which he is serving plus so much of his annuity payable under this Act, as amended, which when combined with such salary *does not exceed the basic salary such officer or employee was entitled to receive under sections 412 or 415 of the Act, as amended, on the date of his retirement from the Service.*”

The intent of this provision is understandable, but the wording

“does not exceed during any calendar year the basic salary such officer or employee was entitled to receive under sections 412 or 415 of the Act, as amended, on the date of his retirement from the Service” results in total deprivation of all cost of living increases—which does not seem fair to retired FSOs who are willing to give further service to the Federal Government. For example, I retired from the Foreign Service in April 1970, at which time my salary as an FSO-2 at the top step was \$31,632. My annuity was figured at \$18,548.63. In December, last year I accepted a job with the Smithsonian Institution at the GS9/Step 4 level, which brought my combined annuity and earned salary to \$30,698.63—or approximately the amount of my salary on retirement. On January 1, 1973 a cost of living increase of 5.5 percent was applied which affected both my annuity and my salary. My annuity was promptly reduced, which was appropriate, but it was reduced by an amount which took away part of both cost of living increases, so that my combined income remains at the 1970 level, without any cost of living increase. And, under present circumstances I will not be able to receive any part of any future cost of living increases. This is patently contrary to the very purpose of an increase to compensate for rises in cost of living—which has indeed been specifically applied to both annuitant income and earned income to insure that people in each category would get it.

I accept the fact that employed annuitants should not receive double cost of living increases, but they should certainly be entitled to one or the other. This is not possible, however, so long as the language of Sec. 872(a) of the Foreign Service Act holds the total compensation of an annuitant to the level of his salary on retirement. There must be a number of retired Foreign Service officers re-employed on some federal payroll who are being similarly penalized.

I, therefore, request that the language of Sec. 872(a) of the Foreign Service Act of 1946 be amended to read as follows:

Sec. 872 (a) “Notwithstanding any other provision of law, any

officer or employee of the Service, who has retired under this Act, as amended, and is receiving an annuity pursuant thereto, and who is reemployed in the Federal Government service in any appointive position either on a part-time or full-time basis, shall be entitled to receive the salary of the position in which he is serving plus so much of his annuity payable under this Act, as amended, which when combined with such salary *does not exceed during any calendar year the current salary of the Class and Step in which such officer or employee was rated and entitled to receive under sections 412 or 415 of the Act, as amended, on the date of his retirement from the Service.*”

and, that this change be included among the changes envisaged in S1791. This would eliminate the present penalty attached to further service for the Federal Government by retired Foreign Service officers, without in any way violating the intent of the dual compensation provision of the Act.

EDWARD F. RIVINUS

McLean

Delights of the Service

I wonder if you could publish this welfare and whereabouts report for the benefit of those of your readers who have followed the Quinlan odyssey from Kaduna to Sauaa to Adana but may have lost sight from there.

The situation is that the Quinlans are alive and well, running still another ma-and-pa shop and getting ready to move into a flat above the shop in a 31-room, 150-year-old house *cum* castle.

The latest development is that droppings on the living room floor have been identified by local naturalists as products of the large gray foxes which live in the caves on the mountain forming the rear wall of the chancery/residence.

There is no way to cover up a problem like this so I'll report it straight: not only is there a fox up in the mountain somewhere but the Quinlan's parlor is just all foxxed up.

C. J. QUINLAN

Muscat



THIS MONTH IN WASHINGTON by Rick Williamson

After a long stretch of unusually hot and smoggy weather, cooler temperatures returned to Washington by mid-September. With the cooler weather, the bums returned to the ventilating grates along Virginia Avenue. For those of you who may be unaware of the problem, recent Supreme Court rulings have made it all but impossible to prosecute anyone for vagrancy. As a result, in the past two years an odd collection of winoes, pan-handlers and assorted knights of the road have taken to hanging out in the Potomac Park-Foggy Bottom area. When the weather turns colder, they sleep on the ventilation grates which are warm (and smelly) from the heating ducts and underpasses below Virginia Avenue. We have investigated, and can find no substantiation to the rumor that these unfortunates are former FSOs or FSRs who have been selected out without a pension. However, if the cost of living goes much higher, or if Congress doesn't pass Foreign Service retirement legislation for career employees of AID, perhaps AFSA should ask the D.C. government to reserve the ventilation grates in the Foreign Service Memorial Park for Foreign Service employees.

We are pleased to report that the chances for getting Foreign Service retirement in AID are better this year than in any time in recent memory. Both the Senate and House AID bills have provisions calling for Foreign Service retirement benefits for permanent-status AID personnel. If there is an AID bill at all, and that is not at all certain, the odds are very good that it will include the retirement provisions which the Association has been seeking,

and which AID Foreign Service employees are so long overdue in obtaining.

In State, by far the most exciting thing which happened this month was the meeting which took place September 8 between Dr. Kissinger and three of the officers of the Association. The meeting is discussed elsewhere in the **AFSA News**, and I won't dwell on it further except to point out that the initial "vibes" were very positive. It is clear to us that we as an Association and Dr. Kissinger are both dedicated to the development of the best possible Foreign Service, and that we both recognize that substantial changes will be required if that goal is to be met.

The other exciting event was the Association's annual awards luncheon. The luncheon was enormously successful. This year's speaker was Senator Claiborne Pell, a former FSO, and a strong friend of the Foreign Service and a staunch defender of the career principle. The Service is already deeply indebted to the Senator for his efforts on our behalf, and we were honored that he was willing to take time out from his busy schedule to speak to us. We received a large number of outstanding nominations this year, and the balloting was unusually close. A profile of this year's winners is contained in a following article.

Meanwhile in State, we are deeply engaged in negotiating with management on the precepts for this year's selection boards. On the whole, the negotiations are going very well, a welcome and overdue change from our previous dealings with State's management. We have reached preliminary agreement on a large number of changes which AFSA members had told us should be made in the

precepts. We were unable to reach agreement, however, on the treatment of labor officers (we could not agree with management proposals which so heavily favored labor officers that they discriminated against other deserving officers), and on procedural safeguards (management refused to go along with provisions which would preclude tampering with the promotion lists). These two issues have been referred to the "Disputes Panel," the mediation and arbitration mechanism called for under the President's Executive Order to handle cases where we and the Department are unable to agree. Still to be negotiated are provisions of the precepts for the threshold and senior boards. Negotiations on the precepts are also about to begin in USIA.

Personnel reform in AID continues to be a major goal of the Association. Unfortunately, we have a long way to go. Having adopted an advanced new personnel rating system which is one of the best we have seen, AID management has made a mockery of the new system through the inept way in which it is being administered. If you are like a lot of other AID employees and have not heard of the new system, or haven't been told how the new system is supposed to work, let us know via a letter to John Patterson, care of AFSA Headquarters, or write AID management directly. The other issue which we continue to press vigorously in AID is establishment of a fair and equitable system for the conversion or termination of limited tenure FSRs & FSSs. AID management continues to drag its feet on this question, in spite of the fact that it is in management's long-term interest to have such a system established.

AFSA Officers Meet With Dr. Kissinger

On September 8, 1973, Secretary of State-Designate, Dr. Henry A. Kissinger, received AFSA Chairman Tom Boyatt, and AFSA Officers Tex Harris and Hank Cohen. The discussion centered on the shared goal of achieving the best possible Foreign Service to serve the nation with excellence. The AFSA Board members presented their views with respect to the professional and employee concerns of the career service in terms of this broad goal, and expressed the full support of the Service for Dr. Kissinger's announced intention of

—institutionalizing foreign policy by engaging the career service in the policy process;

—maintaining an open policy with the Congress, the press and the public;

—building a new foreign policy consensus.

New Bylaws Adopted

All of the proposed amendments to AFSA's Bylaws were adopted in the referendum concluded on September 4 and are therefore now in effect, replacing the previous Bylaws in their entirety. The text of the new Bylaws was circulated to the membership with the referendum ballots, and will be reprinted in the November *Journal*.

The outcome of the balloting was as follows:

Total number of ballots received 1,649
Number of invalid ballots in above total 23

Valid votes cast	FOR	AGAINST
ARTICLE I	1,430	190
ARTICLE II	1,330	294
ARTICLE III	1,485	135
ARTICLE IV	1,437	179
ARTICLE V	1,419	197
ARTICLE VI	1,436	184
ARTICLE VII	1,356	263
ARTICLE VIII	1,333	286
ARTICLE IX	1,463	157
ARTICLE X	1,481	135
ARTICLE XI	1,476	144
ARTICLE XII	1,485	133
ARTICLE XIII	1,451	168
ARTICLE XIV	1,487	134
ARTICLE XV	1,489	133

AFSA 1973 Elections

This issue of the *Journal* should reach the membership at about the time the 1973 elections campaign gets underway, but it went

to press before the revised closing date for filing candidacies (October 1st). These elections will be conducted under Articles IX and XV of the new bylaws, to fill the several positions forming the AFSA Governing Board. These positions are: (a) five Officers, elected by the entire membership—**President, Vice President, Second Vice President, Secretary, and Treasurer;** and (b) **Representative(s)**, to be elected by each of the several membership constituencies pursuant to the formula of one **Representative** for each 1,000 members or fraction thereof, determined as of September 30. By mid-September, the composition of AFSA's membership yielded one **Representative** each for AID and USIA, two for Retired Members, and four for State. AFSA members will be receiving separately the list of candidates and their campaign statements, by direct mailing made at about the same time as this *Journal* issue is posted. Other key dates set in connection with these locations are:

October 9—List of candidates, and their campaign statements, sent to the membership.

October 15-November 14 — Campaign period.

November 15—Ballots mailed to the membership.

January 9—Closing date for receipt of ballots by the Elections Committee.

January 10-11—Tabulation of ballots and announcement of re-

sults.
January 15—New Governing Board takes office.

AFSA Intervenes in the Selection Out Case

A major issue which we face in State and USIA is the question of selection out. This issue is before us in the context of this year's precepts, but is also before the District Court as a result of the suit brought by the Thomas Fund. AFSA was unable to support the position of AFGE and the Thomas Fund, which attacked the whole notion of selection out. On the other hand, we could not support the position of the Department and USIA, both of which have attempted to defend their past practices. Accordingly, AFSA sought and received permission to file a brief as friend-of-the-court. In our brief, we stressed AFSA's view that: (1) Selection out, as it has been practiced by State and USIA, has in many cases failed to provide even the most elementary due process standards, and violated the provisions of the Foreign Service Act; and (2) Selection out is important to the maintenance of an effective career service, and fair and reasonable standards can be adopted. We went on to suggest to the judge the kind of standards and procedures which meet the legal requirements and still provide a fair and effective selection out system. A decision in the case is expected shortly. We



believe that once the court's decision is in hand, it will take little time to negotiate selection out provisions for this year's precepts which will conform to the court's ruling.

AFSA Testifies on Behalf of Larger Pay Increases

AFSA joined a number of unions and professional organizations this month in arguing for higher federal pay increases this year. The Civil Service Commission had proposed a smaller increase of 4.7 percent, based on a technical change in the method of comparing federal pay with pay in the private sector. We testified before the President's Advisory Commission on Federal Pay that there was a compelling need for a wide-ranging review of the pay comparability structure, both between private industry and government, and between Civil Service and Foreign Service. We pointed out that to single out just one basis for change (which happened to lie in the government's budgetary interest) was unreasonable and unjust, particularly in light of the special economic privations faced by Foreign Service personnel this past year. Accordingly, we argued, the increase for this year should be 5.5 percent, as called for in the original pay comparability study. In the meantime, we are working together with JFSOC on a new pay comparability study between Foreign Service and Civil Service. While our study is not complete, our preliminary conclusions are shocking. As we have long suspected, Foreign Service people are getting shafted—again.

Home Leave Tax Deduction Court Case

AFSA is now receiving home leave tax deduction files which are about ready for court action to challenge the IRS refusal to honor the Ninth Circuit Court decision in the Stratton case allowing an income tax deduction for home leave expenses. Unfortunately, we have not yet collected sufficient funds to take these cases into court. If you have not already done so, please send a check for \$5.00 or more to the AFSA Legal Defense Fund.

Sixth Annual Awards Luncheon

AFSA's Sixth Annual Awards luncheon on September 14 drew a capacity audience to the Eighth Floor of the Department of State in spite of a torrential rain. Those braving the weather were welcomed by Chairman Tom Boyatt, addressed by Senator Claiborne Pell, given the background of the awards and the nominees by Ambassador Charles T. Cross and heard the presentation of the awards by Acting Secretary Kenneth Rush to James S. Sutterlin (Herter), Edward L. Peck (Rivkin) and Douglas K. Ramsey (Harriman).

Senator Pell's wide-ranging speech drew upon his own experience in the Foreign Service and that of his father. He remarked upon his long-time membership in AFSA and upon Congressional aims and purpose, and went on to draw attention to the high regard of Congress for the career Foreign Service. He said, in part, "Respect is high and very deeply held—I'm not sure the Foreign Service has the same respect for individual members of Congress," and then suggested that the Service not use the label "control officer" for Congressional delegations, but rather "escort officers" or, perhaps, "shepherds." After calling attention to the bill he sponsored assuring merit promotions up to Class I, he noted some tendencies he considered dangerous and said, "you have got to think of yourselves as an elite service—not only the senior officers but the junior officers as well . . . this is one of the few professions that is a team effort."

The Senator stated his appreciation of the guidelines for ambassadorial appointments but said the Committee would not rubber stamp career officer appointments but would do its best to exercise its judgment. He closed by saying that Dr. Kissinger's goal was to infuse the Foreign Service and the Department with a sense of purpose and that he felt the Foreign Service was an occupation of public service, a life of interest and challenge which would release the creative forces that contribute to

the excellence of the Service. Senator Pell then added, "We will do what we can to help—we believe in you and we want you to believe in us."

The Herter Award presented in memory of the late Secretary of State Christian A. Herter by Mrs. Herter and her son, Christian A. Herter, Jr., was presented to James S. Sutterlin, Country Director, Germany and Central European Affairs, with the following citation:

For his contributions to the Berlin negotiations, West German negotiations with Moscow, Warsaw and East Germany, and U.S.-East German relations; for his forcefulness and tact while successfully converting concepts to policy with regard to U.S. positions vis-a-vis the Germanies.

Edward L. Peck, Special Assistant, Office of the Under Secretary of State for Political Affairs, received the William R. Rivkin Award, presented in memory of the late Ambassador to Luxembourg, Senegal and The Gambia by his family and friends. The citation read in part:

For his creative initiative, courage, tenacity, and integrity in improving inter-agency communication to and from the field. Fighting a battle over what others called narrow bureaucratic interests, he furthered the concept of what this country so sorely needs—a unified foreign policy. By persistently reminding Washington State Department officials of their responsibilities for policy leadership and inter-agency direction, he singlehandedly inspired a sometimes reluctant Department to enhance its leadership role.

The W. Averell Harriman Award, for junior officers, presented by Ambassador Harriman, went to Douglas K. Ramsey, prisoner-of-war in Vietnam from 1966-1973, with this citation:

For his courage during the severest physical test; for his initiative and fortitude in saving the lives of his fellow prisoners of war; and for his objectivity and insight in reporting on the Viet Cong and their political and military goals.

Among the special guests present were Mrs. John Sterry Long, widow of Ambassador Rivkin, Kenneth Youel, president of the Pub-

lic Members Association and chairman of Herter and Harriman Awards Committees, and Mrs. Elwood Quesada.

The nominees for the Awards this year included FSO-2 James E. Akins, FSO-5 Gary Steven Bassek, FSSO-6 Francine L. Bowman, FSO4 Glenn R. Cella, FSO-4 James R. Cheek, FSO-4 Dwight M. Cramer, FSO-1 John R. Diggins, Jr., FSO-5 Morton R. Dworken, Jr., FSO-1 Richard A. Ericson, Jr., FSRL Joseph B. Goodwin, FSO-2 Philip W. Manhard, FSO-5 John Paul Lyle, FSR-3 William H. McCluskey, FSRL Juanita L. Nofflet, FSR-5 Carol Peasley, FSO-5 Daniel H. Simpson.

Both the judges and AFSA's Board of Directors hope that this year's high standards of nominations will prevail for next year's awards. Nominations are welcome at any time, with the closing date for the 1974 awards on February 28, 1974. Supervisors and fellow employees are urged to make nominations to recognize individuals displaying courage in all its dimensions, independence of spirit and dedication to the service. Complete information on the Awards Program follows:

The three awards are the Herter Award for senior officers (FSO 1 and 2 and equivalents), the Rivkin Award for middle-grade officers (FSO-3-4 and equivalents), and the Harriman Award for junior officers (FSO-5-8 and equivalents). They are given, **not** for all-around good performance or super-efficiency reports—this is the Department's area—but for outstanding intellectual originality, courage, forthrightness, and "constructive dissent." Although past recipients have often been chosen on the basis of their contributions to the Department's debate on general foreign policy issues, this is not the only field in which these characteristics can be displayed.

Two copies of each nomination, unbound on regular size paper, marking each page with the name of the nominee and numbering each page, should be sent to:

American Foreign Service Association

Awards Committee
2101 E Street, N.W.
Washington, D.C. 20037

in time to be received by February 28, 1974.

The format for nominations is as follows:

PART 1:

Biographic Data
NAME
BIRTH DATE
GRADE
AGENCY

PART 2

Association with Candidate (Strictly limit to 250 words).

PART 3:

Justification for Nomination (Strictly limit to 500-750 words). Summary of specific reasons for nomination. The narrative should discuss:

- a. Qualities of mind and spirit which qualify the Nominee for the award:
- b. Examples of the Candidate's accomplishments, particularly evidence of outstanding initiative, integrity, and intellectual courage.

Anyone with knowledge of a Foreign Service colleague's accomplishments can nominate for these awards—in fact, the idea is to emphasize peer nominations rather than nominations by superiors. This is where you come in: the more nominations AFSA receives, the more certain we can be of having sought out and found the most deserving candidates. We hope that some person at each post meets the specifications for one of these awards, that you AFSA representatives will pass the word to others at the post, and that each chapter will send in at least one nomination as soon as possible.

Letter to Secretary Rogers

Your tenure as Secretary of State has witnessed profound changes in the direction of American foreign policy. US military involvement in the Southeast Asian conflict has been terminated, new relationships have been forged with the Soviet Union and the People's Republic of China, a cease-fire was achieved in the Middle East, and important initiatives have been undertaken in the field of arms control. We know these accomplishments are a source of considerable pride for you as they are for the career professionals of the Foreign Service.

One achievement of recent years in which AFSA has a particular interest has been the creation of

an employee-management relations system for the Foreign Affairs Agencies. As the official representative of the men and women of the Foreign Service, we are confident that this achievement will not only improve the well-being of Foreign Service personnel, but will have significant and beneficial implications for the optimal conduct of American foreign policy. We appreciate your role in this endeavor and are confident that the record will show your contributions to the Foreign Service in the areas of openness and creativity second to none.

We are proud, Mr. Secretary, to have been associated with you for these past four and a half years. You have set a high standard of personal integrity which will serve as an example for all of us.

I know I speak on behalf of all the men and women of the Foreign Service in extending best wishes and a fond farewell to you and Mrs. Rogers.

Thomas D. Boyatt
Chairman
Board of Directors

Thank you for your letter of August 30. I have enjoyed my association with the men and women of the Foreign Service. They can be proud of their dedication and professionalism. It has been a privilege to have worked with such talented people.

With best regards,
William P. Rogers

Annual Leave During TDY Assignments

If you take annual leave en-route to a TDY assignment, and while you are on vacation at some intermediary point the TDY assignment is cancelled, the Government must still reimburse you for the cost. The Comptroller General has said the following on this point: "We have consistently held that an employee assigned to temporary duty who departs prematurely for an alternate destination on authorized annual leave which he would not have taken but for the temporary duty, should not be penalized by reason of a subsequent cancellation of the temporary duty assignment."

AMBASSADORIAL APPOINTMENTS:

Letters to the Secretary and to Senator Fulbright

Upgrading the Caliber of Ambassadors

The Association has taken a major new professional initiative, designed to upgrade the caliber of American Ambassadors, and to preclude the long-standing practice of "selling" ambassadorships. Reproduced below are copies of our letters on this important professional issue to Senator Fulbright and the Secretary.

Senator Fulbright, in his letter to you of June 29, 1973, requested that you provide the American Foreign Service Association with a copy of his letter in order to obtain the views of AFSA on the Committee's proposed ground rules for assessing ambassadorial nominees. We have replied directly to the Chairman and I am enclosing for your information a copy of our comments to the Committee.

As you will see from our reply, AFSA strongly supports the general objectives which the Committee seeks to achieve through its proposed guidelines. We believe application of the Committee's guidelines, appropriately modified, will improve the caliber of American representation abroad. Since the Committee's role is limited to approving or disapproving the nominees submitted by the President, however, the primary responsibility for assuring that the United States is represented abroad only by the best qualified ambassadors will still rest largely with the Executive Branch. We urge you, therefore, Mr. Secretary, to take the lead in a parallel effort to the Committee's to upgrade the caliber of American ambassadors.

In that context, we suggest that the following considerations be taken into account:

(1) This country has benefited greatly from the service of distinguished Americans such as David Bruce, Henry Cabot Lodge, Averell Harriman, and many others as American ambassadors. But in selecting potential nominees from outside the career service, great care should be taken to assure that only those best qualified for the position are given consideration. Political connections and personal fortune are poor substitutes for professional competence.

(2) In nominating career officers, the same principle should apply. Ambassadorships should not be granted as a reward for diligent service to a

particular position or function, but should be based solely on an assessment that the officer selected is the best individual available to serve in a particular post. In this regard, few officers who enter the Service laterally into the senior ranks because of political or personal connections qualify as bona fide career professionals.

(3) If the Senate's proposed guidelines are adopted, the percentage of all ambassadorships held by career officials will increase substantially. The Administration should use this opportunity to give greater consideration to the selection of ambassadors from among senior career officials of AID and USIA. The senior ranks of these two agencies contain a number of highly qualified, dedicated career professionals who would make outstanding ambassadors. Implementation of the new guidelines should provide an excellent opportunity to utilize their expertise.

(4) Finally, we urge the Administration to give careful consideration to those senior officers qualified to serve as ambassadors who are members of minority groups, or women so that our representation abroad will reflect the diversity of America's pluralistic society. We also suggest that in filling ambassadorial positions with individuals from outside the career service, special attention be given to seeking out and nominating qualified members of minority groups and women.

For half a century, the American Foreign Service Association has been dedicated to increasing the professional caliber of American diplomacy. As the official representative of the 12,000 men and women of the Foreign Service, we appreciate the opportunity to comment on your letter of June 29 to Secretary Rogers regarding ambassadorial appointments.

AFSA strongly concurs, Mr. Chairman, in the desirability of establishing ground rules for use by the Senate Foreign Relations Committee in evaluating ambassadorial nominations. We are in full agreement with the objectives and standards set forth in your letter.

The Association is particularly pleased with efforts by the Committee to preclude a long-standing abuse which has been perpetrated by both political parties—the auctioning of ambassadorships. AFSA has always maintained the principle that

the United States deserves to be represented abroad by the best qualified ambassadors. The selection of any ambassador, career or non-career, should be based primarily on competence and experience in foreign affairs. We believe the application of exacting standards to all appointments would help to ensure that both career and non-career ambassadors are of the highest caliber.

The application of such standards would result in career officers from AID, USIA and State being found the best qualified individuals in the vast majority of cases. We recognize, however, based on our past experience, that the appointment of distinguished individuals from outside the career service in some cases would be entirely justified. Many of these individuals have made extraordinary contributions to American diplomacy. However, the experience of our membership has been that, with a very few exceptions, this country has not been well served by those ambassadors whose sole or primary qualification for that office has been their level of contributions to the party in power. This Association, therefore, strongly supports efforts by the Senate Foreign Relations Committee to preclude ambassadorial appointments based upon political contributions and contacts, personal fortunes, or other questionable criteria.

We have the following comments on the specific guidelines proposed by the Committee:

Rule one, first paragraph: As noted above, we support entirely efforts to preclude ambassadorial appointments based largely on monetary contributions, irrespective of the amount. We recognize, however, that some concrete maximum sum may be necessary and, if so, the amount should be as low as possible. We would suggest a minor modification in the proposed language along the following lines:

The Committee will approve for confirmation only those ambassadorial nominees who possess demonstrated competence or experience in foreign affairs. The Committee will oppose confirmation of any nominee whose **prima facie** qualifications for appointment rests on monetary political contributions, and shall subject to special scrutiny any nominee whose contributions (direct or indirect) to the most recent presidential campaign exceed \$5,000.

Rule one, second paragraph: AFSA strongly supports the intent of this paragraph, though we note the difficulties inherent in hard and fast per-

centages. To our knowledge, in no other professional foreign service does the percentage of noncareer ambassadors approach even ten percent. Certainly, 15 percent should be sufficient to permit the Executive to nominate, from time to time, distinguished noncareer officers as ambassadors. Similarly, we concur with the Committee that there is no valid reason why, in any geographic area, the percentage of noncareer ambassadors should be substantially higher than in other geographic areas. The disproportionate number of noncareer officers as ambassadors to Western Europe has not only distorted career opportunities in the Service, but has not been helpful to our relations with our European allies. In this regard, we wish to point out that lack of personal fortune should not be considered a factor. The United States should have the professionally best qualified ambassadors in London, Paris, Tokyo, etc., even if they do not happen to be personally wealthy.

Rule two: AFSA supports the purposes of the six points under Rule two. We recognize that the Senate has constitutional prerogatives which imply obligations to the Senate on the part of any officer of the government, including ambassadors, in addition to his or her obligations to the President. Nonetheless, ambassadors abroad are the representatives of the President. Their duty is to execute foreign policy in keeping with the decisions of duly elected officials. Any requirements which forced an ambassador to choose between his loyalty to the President and his loyalty to the will of Congress would place the individual in an untenable position. In our view, ambassadors and career officials should not be drawn into the inevitable constitutional struggles between the Executive branch and the Congress concerning their respective foreign policy roles, and, as officers of the Executive branch, they should carry out instructions in keeping with whatever decisions result from the interactions between the two (or three) branches of the government.

We have the following comments on the specific points in rule two:

Paragraph one: AFSA is confident that all career officers understand the need to appear and testify before the Committee upon request. The obligation to testify on certain sensitive security matters, however, raises constitutional issues which go beyond AFSA's competence to address.

Paragraph two: This paragraph raises similarly difficult constitutional issues.

Paragraph three: We understand that this paragraph incorporates language which is already the law of the land.

Paragraph four: We strongly concur with the provisions of this paragraph. We would suggest, however, in keeping with the purposes of rule one that the following be added:

and to provide the Committee with a list of all political contributions made by the nominee and his or her immediate family during the five years previous to his or her nomination;

Paragraph five: AFSA supports the purpose of this paragraph. While we believe relevant experience and proven aptitude in foreign affairs should be the predominant considerations, a full knowledge of the country to which an ambassador is being assigned is essential. We would suggest, however, several modifications to broaden the topics about which a nominee should be knowledgeable, and to make clear that a superficial knowledge—which could be acquired quickly—is not sufficient:

5. thorough understanding of the history, culture, international relations and current political, economic and social problems of the country to which the nominee is to be accredited;

Paragraph six: We strongly agree with the Committee on the desirability of emphasizing foreign languages in assessing the qualifications of any ambassadorial nominee, whether a career or noncareer officer. However, the issue is a bit more complex than the Committee's proposal would indicate. In the first place, the so-called "hard languages" (such as Japanese, Chinese and Arabic) are extraordinarily difficult to learn, particularly at the age of most ambassadorial nominees. The current exacting language requirements imposed on junior and middle-level officers in the Foreign Services of State and USIA, and the ambitious training programs in all three Agencies should, over time, insure that there is a sufficient pool of officers trained in these languages from which the President can make his nominations. At present, however, this is not the case, and the rule proposed by the Committee might thus preclude otherwise justifiable nominations. Moreover, in a few countries, for the ambassador to learn one of the dominant local languages, but not others, would give the impression of taking sides in ethnic conflicts within the host country. To avoid these problems, and place even greater emphasis on foreign languages as a qualification to hold the position of Ambassador, we would suggest the

following modification:

6. Either:

- (1) A proven working knowledge of the language of the country to which the nominee is to be accredited, or
- (2) A proven working knowledge of the language in general diplomatic use in the country of accreditation, and the willingness and ability to acquire a workable use of the dominant language of the country to which the nominee is to be accredited, provided that the acquisition of such knowledge is practicable and desirable.

We recognize that even this modification may not cover every contingency (e.g., Mongolia, where not only the indigenous language but also the languages in diplomatic use are "hard" languages), but, as a guideline, we believe that the wording we have proposed would suffice for almost all circumstances.

Rule three: We agree with the purpose of this rule. However, the wording of the final bracketed clause appears to be unduly restrictive. We would suggest the following alternative language:

or unless a majority of the principal representatives of member or participating governments bearing similar responsibilities are accorded the title of Ambassador

In closing, let me repeat how much we, as a professional association, appreciate this effort on the Committee's part to improve the professional caliber of American ambassadors abroad and to preclude the selling of ambassadorships. I have enclosed for your information a letter which the Association has sent to Secretary Rogers on this subject.

AFSA's Scholarship Program

The American Foreign Service Association, through the generosity of your Foreign Service colleagues and the Association of American Foreign Service Women, will be granting scholarships for college, university and preparatory school tuition for the school year 1974-75.

Application forms and complete information are available from the Committee on Education, AFSA, 2101 E Street, N.W., Washington, D.C. 20037. The material will be mailed promptly upon receipt of your request. The applications for financial aid are similar to those furnished last year and require a Parents' Confidential Statement to be mailed to the College Scholarship Service by February 15,

1974, with the Scholarship Application to be submitted to AFSA no later than March 1. Scholarships will again be awarded on the basis of need as determined by the College Scholarship Service.

Since AFSA's Scholarship Program is limited in the aid it can provide, the Committee on Education recommends that other avenues of financial assistance be explored. A list of other scholarships specifically designed for Foreign Service youths will appear in the November issue.

The Committee on Education is chaired by Ann Thornburg, and the members are: Honorable Arthur L. Richards, Christine Hugarth, Alan Lukens, James R. Vandivier and Clarke Slade.

Forty-one scholarships were awarded for 1973-74 with a total amount of \$33,830 being expended.

Kindergarten Allowance

The State Department authorization bill for FY-74 contains language establishing a kindergarten allowance overseas. The bill has not yet been signed by the President, and may be vetoed because of an unrelated controversial provision concerning the furnishing of information requested by Congressional committees. If the bill is vetoed, there is a possibility the Congress will resubmit it to the President without the undesirable provision, but with the kindergarten allowance intact. The worst outcome from our point of view would be no bill at all, with the Department of State riding out the fiscal year on a continuing resolution. This would effectively cancel the kindergarten allowance for this academic year as well as other helpful provisions such as special financial assistance for employees assigned to USUN. If you have a child in kindergarten abroad this year, and you have not already done so, AFSA recommends that you file an application for an allowance in order to be on record when and if the allowance becomes law.

JOIN AFSA
(OR ENCOURAGE OTHERS TO JOIN)
DUES CHECKOFF MAKES IT EASIER

AFSA's Treasurer and Asst. Treasurer



Raymond F. Smith



Lois W. Roth

BOOK FAIR

Department of State
10:00-4:00 October 15th-19th
2201 C Street, N.W.

The Association of American Foreign Service Women is pleased to announce this year's October Book Fair. The theme "Harvest of Books" is most appropriate as generous donations of books, art objects and postage stamps have been the largest in the history of the Fair. Some very special items such as World War I posters donated by Mrs. Herbert Fales, a collection of ceremonial candles donated by Ambassador Eli Eliot Palmer and a Steuben glass owl donated by Ambassador Amory Houghton, will be offered for sale at the Fair.

Open to the Public. . . The stock of books will be continuously recycled. Every day we expect to add thousands of books to give you the largest possible selection.

Proceeds will benefit the AAFSW Scholarship/Education Fund.

AAFSW Meeting November 13— Panel on Foreign Service Youth

On Tuesday, November 13, from 10 to 12 noon on the eighth floor of the State Department, the Association of American Foreign Service Women will hold a coffee and panel on "Foreign Service Youth in Transition, Abroad and at Home." Dorothy Stansbury, Chairman of the Workshop for Foreign Service Families at the Foreign Service Institute, will moderate the discussion which will touch on exposure to drugs, educational and social adjust-

ments, counseling, activities. Dr. Frank K. Johnson, Chairman of the State Department Committee on Mental Health; Mr. Clark Slade, Director of the Foreign Service Educational and Counseling Center; Bill Wight and Carol Sapperstein, members of the Youth Development Team working with Dr. Johnson, will take part. As the school year begins, we invite you to come armed with questions close to every Foreign Service parent's heart. We think you will be encouraged and stimulated by the knowledge of the work in progress, the help available, and the ideas put forth by this vitally interested group. Due to the nature of the discussion, the meeting is open only to members and eligible members, and their husbands. Eligible members are welcome to join the AAFSW at our regular meetings generally held on the second Tuesday of each month. For information on joining, please call Membership Chairman, Mrs. S. C. Kibble, at 488-9069, or write to her at AAFSW, P.O. Box 8068, Washington, D.C. 20024. For information about reservations for the coffee, call or visit the AAFSW Desk, Room 1248, (53)2-3573.

New Editorial Board Member

Larry Lesser (FSO-5) joined the Foreign Service in 1966. He has served overseas at New Delhi and Ouagadougou and is presently Economic/Commercial Officer for Bangladesh in the Bureau of Near Eastern and South Asian Affairs. Before joining State, Lesser's

studies and work experience were largely related to writing and editing, including teaching stints at the University of Minnesota and in Nigeria (with the Peace Corps). Lesser nowadays writes mostly cables, airgrams, and memos, but is also the author of unpublished stories, essays, and poetry. He is also an active, but not greatly feared, long distance runner. He lives in Washington with his wife, Harriet, and children Rick and Nina.

Foreign Service People

New Careers

Dr. Roy M. Melbourne began his new career at the Department of Political Science at Newberry College, Newberry, South Carolina, on September 1. Dr. Melbourne served most recently as Chairman for the Department of International Relations and Area Studies at the National War College after assignments at Kobe, Istanbul, Bucharest, Bern, Helsinki and Baghdad.

At Newberry, Dr. Melbourne joins Dr. Fredric B. Irvin, who became President of the College after service with USIA at Berlin, Bonn, Rawalpindi and Hamburg. Dr. Irvin expressed his pleasure at giving Newberry students the opportunity to become involved with courses in International Relations, US Foreign Policy and Modern Political Theory.

BIRTHS

Clark. A son, John Tyler, born to FSO and Mrs. John E. Clark, on September 7, in Washington.

Klein. A daughter, Maia Margrete-Odile, born to FSO and Mrs. Jacques Paul Klein, on August 28, in Bremerhaven.

DEATHS

Davis. Nathaniel P. Davis, retired Ambassador, died on September 12 in Winter Park, Florida. Ambassador Davis entered the Foreign Service in 1919 and served at Berlin, Pernambuco, London, Manila, and as Ambassador to Costa Rica

and Hungary before his retirement.

De Wolf. Francis Colt de Wolf, retired State Department lawyer, died on September 9, in Washington. Mr. De Wolf entered on duty with the Department in 1922 and served until 1931 in the legal department. He then left to serve on the secretariat of the League of Nations until 1934, returning to State that year. He retired in 1964 as chief of the telecommunications division. Mr. De Wolf is survived by two sons, Francis, Jr., 2333 Ashmead Pl., N.W., and Bradford C., 1149 Belleview Road, McLean, Va., and five grandchildren.

Holmes. Clyde E. Holmes, FSO-retired, died on July 19, in Florida. He served with a number of government agencies, including FOA, before entering the Foreign Service in 1954, serving at Tokyo, the Department and Beirut before his retirement in 1958. He is survived by his wife, Mary B. Holmes, Box 3117, Nalcrest, Florida 33856.

Martin. June M. Martin, wife of Dr. Edwin L. Martin, AID, died on August 4, in Washington. Mrs. Martin was a member of the AAFSW and PEO. She is survived by her husband and two sons of 3001 Veazey Terrace, N.W., Washington, D. C.

Nolan. Charles Paul Nolan, FSO-retired, died on July 17, in Arlington. He entered on duty in the Department of State in 1941 and was appointed to the Foreign Service in 1955. Mr. Nolan served at Buenos Aires and Seville before his retirement in 1969. He is survived by his wife, Jean, 3230 N. Abingdon St., Arlington, Va. 22207, a daughter, five sisters, two brothers, and two grandchildren. The family suggested memorial contributions to DACOR in support of its legislative efforts.

Wilkins. Julia Owsley Wilkins, wife of retired Ambassador Fraser Wilkins, died on August 20, in Washington. Mrs. Wilkins was the widow of FSO Jack Goodyear who died in 1964. She is survived by her husband, 4332 Garfield Street, N.W. and three sons.

SPECIAL SERVICES

The *Journal* has inaugurated a new service for its readers, a classified section. In order to be of maximum assistance to AFSA members and *Journal* readers we are accepting these listings until the 15th of each month for publication in the issue dated the following month. The rate is 40¢ per word, less 2% for payment in advance, minimum 10 words. Mail copy for advertisement and check to: Classified Ads, *Foreign Service Journal*, 2101 E Street, N.W., Washington, D.C. 20037.

Education

The Foreign Service Educational and Counseling Center welcomes your inquiries. A continuation of the services available for 15 years by AFSA's Consultant in Education and Youth Concerns, sponsored by AAFSW and AFSA with additional expanded activities. Write FSECC, 2101 E Street, N.W., Washington, D.C. 20037 or call (202) 338-4045.

Vacations

WINTER VACATION? Time to plan now. Luxurious, new, two-bedroom, two-bath condominium in tranquil setting on Charlotte Harbor, Punta Gorda, Florida. Access to all recreational facilities. Available for seasonal, monthly, or lesser periods at discounted rates subject to references.

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