

Originally Processed With FOIA(s):
2025-0373-S

FOIA Number:
2025-0373-S

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Collection/Office of Origin: Chief of Staff, White House Office of
Series: Card, Andrew, Files
Subseries:

OA/ID Number: 04012
Folder ID Number: 04012-004a

Folder Title:
AHC General Correspondence November 1990 [1]

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Withdrawal/Redaction Sheet (George Bush Library)

Doc. No. / Type	Subject/Title	Date	Restriction	Classification
01. Memo	Peter A. Cook to John Lehman, Re: Background Notes on Michael James Casey and his quest for a career as a Naval Air Pilot. (2 pp.)	n.d.	(b)(6)	
02. Resume	Re: Michael J. Casey. (1 pp.)	n.d.	(b)(6)	
03. Letter	R. P. Bartron to Michael James Casey, Re: Application for Aviation Officer Candidate School. (1 pp.)	n.d.	(b)(6)	

Page 1 of 1

Collection:

Record Group: Bush Presidential Records
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Series: Card, Andrew H., Jr., Files
Subseries:
WHORM Cat.:
File Location: AHC General Correspondence November 1990 [1]

Pinksheet Number: RML16114
OA/ID Number: 04012-004a
Date Closed: 3/12/2025
FOIA/Sys Case #: 2025-0373-S
Re-review Case #:
P-2/P-5 Review Case #:

THE WHITE HOUSE

November 5, 1990

Dear Detective Henshaw -

Thank you for your copy of correspondence to the President regarding efforts to have two of your childhood friends visit Boston from Nigeria. I will make sure the situation is reviewed by appropriate officials.

Please give my regards to your fellow officers. - Keep in touch.

Sincerely,
Andy Card

Andrew H. Card Jr.
THE WHITE HOUSE
WASHINGTON

Detective Richard E. Henshaw
6 Esten Road
Stoughton, Massachusetts
02072

THE WHITE HOUSE
WASHINGTON

Date: 11-5-90

FOR: *Matt Smith*
State Department
FROM: ANDREW H. CARD, Jr. *Andy*
☒ Action, *as appropriate*
☐ Your Comment
☐ Let's Talk
☐ FYI

Boston

October 29, 1990
Detective Richard E. Henshaw
Boston Police Department

Home Address: 6 Esten Road
Stoughton, Ma. 02072

Mr. George Bush
President of the United States
2600 Pennsylvania Ave.,
Washington, D. C.

Dear Mr. President,

You are probably wondering why I have decided to write to you when there are a myriad of Federal executives I could have lodged my complaint and appeal with. It is, however, a reflection of the frustration and anguish I am feeling because of the treatment I have received on more than one occasion from the U. S. Embassy in Lagos, Nigeria.

I am a detective with the Boston Police Department, a group of Law Enforcement officers who collectively support your policies. Year after year I have sent letters of invitation to two childhood friends to come visit me in Boston during their vacations. These people are hard-working, responsible and from respectable families with every reason in the world to want to go back home after their visit. Above all, I had always made it clear to the embassy officials who I am and that my sworn oath to uphold the laws and the Constitution of the United States of America would never let me jeopardize my job, family, home and the abundant respect I enjoy in my community, just to harbor an illegal alien.

The embassy has always felt that my position in law-enforcement, in spite of my oath and affirmation of my responsibility for the welfare of my visitors while here in the United States, are not enough reasons for them to issue visitors visas to my friends. If they can not trust me as a police official, then something is basically wrong with our society and the system. I can not help but wonder if it is because they are citizens of an African nation which may have stigmatized them as fundamental undesireables, or is it a lack of my right as an American citizen to have a friend visit me. I am not sure where the problem lies.

Mr. President, as a friend of Boston Policemen, I am respectfully requesting your intervention in this matter which is very important to me, and because letters from my Senator and Congressman have not had any positive effect. I would like the following two people to visit me in Boston:

Ms. G. Joy Nwibani
Assistant Treasurer
Kapital Merchant Bank Ltd.,
21/22 Marina
P. O. Box 54602
Ikoyi, Lagos
NIGERIA

Ms. Uwem E. Akai
c/o Mr Victor O. Otolorin
Inchscape Architects
16 Biaduo Street
S. W. Ikoyi
Lagos
NIGERIA

Boston

I look forward to a positive response from you and thank you for taking the time to read this. I wish you continued success, Mr President.

Sincerely,

Richard E. Henshaw
Detective Richard E. Henshaw

cc: Mr Andrew Card
Assistant White House Chief of Staff



Raymond L. Flynn, Mayor/POLICE DEPARTMENT/154 Berkeley Street 02116

THE WHITE HOUSE November 3, 1990

Dear Governor Orr -

Thank you for your note of October 31 and for the correspondence to the President from John Hansen, President of the Nebraska Farmers Union. I will make sure there is an appropriate response.

Keep in touch.

Sincerely, Andy Card

Andrew H. Card, Jr.
THE WHITE HOUSE
WASHINGTON

The Honorable Kay A. Orr
Governor
State Capitol, Executive Suite
P.O. Box 94848
Lincoln, Nebraska
68509-4848

THE WHITE HOUSE
WASHINGTON

Date: 11-3-90

FOR: *Ede Ito*

FROM: ANDREW H. CARD, Jr. *Andy*

☒ Action, *ASAP*

☐ Your Comment

☐ Let's Talk

☐ FYI

please "blue sheet."



STATE OF NEBRASKA

KAY A. ORR • GOVERNOR

October 31, 1990

Andy Card
The Whitehouse
Washington, DC 20500

Dear Andy:

John Hansen, President of the Nebraska Farmers Union, asked that I pass this along to the President for his response. It was my intention to give the President this correspondence during his visit here on October 15, 1990. However, due to time restraints, I was unable to do so.

Please have someone review his letter and give John a response to it. Your time and assistance is always appreciated.

Sincerely,


KAY A. ORR
Governor

KAO:mw



October 15, 1990

Honorable George Bush,
President
The White House
1600 Pennsylvania Ave. NW
Washington, D. C. 20500

Dear Sir:

This is a summary letter that covers the main points covered in the full attached version. We are farm organization leaders from eleven different farm and commodity organizations from across the state of Nebraska. We are trying to share our perspectives as to the condition of agriculture in Nebraska with you, and also some things that would be positive things you could help us with.

The overwhelming consensus among our organization members is that our industry is in a near crisis condition in regards to farm income. Our members are hanging up salebills, working at outside jobs to help hang onto their farms, and are not optimistic about the prospects for improvement in the near future.

The Mideast situation has impacted our farmers extremely hard. We are facing the loss of an important customer in Iraq. Nearly one-fourth of all great Northern edible beans went to Iraq, for example. In addition, our commodity prices have sunk to dangerously low levels. Wheat, corn, soybeans, and oats are at approximately the same levels they were forty years ago. We are forced to do harvest market selling because the loan rates on wheat and feed grains are so low that they are not an alternative that can generate enough short term cash to get us by until the markets recover, if they do, later on.

We have been hit extremely hard by the skyrocketing costs of petroleum. We use tremendous amounts of oil based products, fertilizer, insecticides, herbicides, tires, not to mention the huge amounts of operating fuel, irrigation fuel, and trucking fuel that we use. These are all additional expenses that we have no choice but to absorb because we have no way of raising our prices to reflect the additional costs that we have. We are literally being hammered by these additional costs.

The 1990 Farm Bill as it emerges from Conference Committee work has no provisions that would allow our target and loan rates to fluctuate with the costs of production. We are tied solid while our costs move higher. At this critical time, we are now being asked to absorb an additional \$13.6 billion cut in our Farm Bill budget. This represents 2.7% of the additional budget cuts coming from less than 1.0% of the budget, which agriculture represents. This does not seem fair.

If we are to receive these cuts, then we ask that we have some say as to how these budget cuts might best be obtained, so that we can best protect our farmers' incomes. We are in agreement that it is a much better and fairer approach to raise loan rates than it is to do triple base, cut target price, give payment yields, or any of the other approaches. We strongly agree in the need for exports, but it is more fair and cheaper to raise loan rates to offset the budget shortfall, and then accelerate our Export Enhancement Program. We do not believe that it is fair for grain trade companies to continue to post record profits while our farmers are going broke. The only way to stabilize farmer's incomes and still cut program costs is to raise loan rates. If we cannot get the 1990 Farm Bill more fully funded, and if we are not able to raise loan rates to save program costs, we then ask you to veto the 1990

Honorable George Bush
October 15, 1990
Page 2

Farm Bill out of fairness. We believe that fairness is not too much to hope for for our farmers members.

We are also troubled that people in production agriculture have not been able to participate in the development of policy at the Gatt negotiations. We are the most vulnerable players in the economy, yet we have not had a chance to participate in the Gatt negotiations. We ask you at this critical time for agriculture to stand up for us and with us.

Thank you very much for your time and consideration.

Sincerely yours,

NEBRASKA FARMERS UNION

A handwritten signature in cursive script, reading "John K. Hansen". The signature is written in dark ink and is positioned above the printed name.

John K. Hansen, President

Supported by following farm organizations:

John K. Hansen, Pres.
Nebraska Farmers Union
1305 Plum Box 2667
Lincoln, NE. 68502

Nebraska Dry Bean Growers
Larry Walters
HCR 80, Box 38
Venango, NE 69168

Randy Peters, Pres.
Nebraska Wheat Growers Assn.
RR 4, Box 216
McCook, NE 69001

Nebraska State Grange
Norm Tooker
7745 Park Lane
Ralston, NE 68127

American Ag Movement-Nebraska
Bob Breckenridge
RR 1, Box 77
Decatur, NE 68020

WIFE
Jacque Cunningham
RR
Brule, NE 69127

American Corn Growers
Gary Goldberg
RR 1
Kearney, NE 68847

Neb League of Rural Voters
Linda Kleinschmit
Box 253
West Point, NE 68788

Neb Beet Growers Assoc.
John Maser
RR 1, Box 260
Minatare, NE 69356

Nebraska Farmers Organization-Nebraska
Dave Bosle
Rt 2, Box 206
Hastings, NE 68901

October 15, 1990

The Honorable George Bush
President
The White House
1600 Pennsylvania Ave, NW
Washington, DC 20500

Dear Sir:

We, as representatives of farm organizations with thousands of members in Nebraska, have grave reservations about the direction and implications of your farm policy. Our concern was heightened by a recent Omaha World Herald article which quoted you as saying that farm income is at "a significantly good level." That assessment of Nebraska farmers' economic condition does not square with our own financial statements, and the feelings of our members. Our judgement is that things are getting tougher out in the country.

It was not a surprise to us that a recent study by the *Illinois Farm Business Farm Management Association showed that there wasn't a single year in the 1980s when the average Illinois farmer made enough money to cover family living costs. Conditions in Nebraska are certainly not better.

The *USDA chart shows the inflation adjusted value of farmers' real net income in the 1980s was \$2.3 billion less than it was during the depression decade of the 1930's. We are receiving prices that are lower than they were forty years ago.

We are intimately acquainted with the consequences of this loss in farm income. Poverty is growing by leaps and bounds in rural counties all across Nebraska. In the 29 Nebraska counties considered 100% rural over 20% of the children are living in poverty. This is nearly double the state average. The rate of Aid to Dependent Children has grown 41.6% in Nebraska's rural counties since 1980 while it grew only 9.7% in urban counties.

What kind of farm policy is it that sends our food producers and rural community citizens into town for food stamps to feed their families? It is revealing that the 10 fastest growing poverty counties in Nebraska are all 100% rural. Rural poverty as measured by ADC and Food Stamp use tells us that in both real numbers and in percentages, rural poverty is growing 2 to 3 times faster than it is in our urban communities. Our people are good, honest, hard-working people who are too proud to lightly ask for assistance. To understand the real significance of the assistance figures you should know that food stamp workers have learned that for every farmer that comes in for some kind of assistance there is a neighbor back home needing help, but too proud to come in and apply.

In addition to creating deep pockets of poverty low commodity prices have also dramatically intensified the

depopulation which is hitting rural Nebraska. In the last ten years 83 of Nebraska's 93 counties have lost population. When you destroy the economic base of a community you destroy that community. The pain is considerable and will increase in the future as infrastructures decay and community spirit is killed. The use of drugs and alcohol, rising incidents of child and spouse abuse, and increasing reports of suicides are side effects of a farm policy which is killing rural America.

When discussing farm policy it is often necessary to sort out conflicting information. Secretary Yeutter is fond of speaking of record farm income. He is right in the nominal sense, but when the cost of everything the farmer buys from shoes for his children to fertilizer, farm equipment, and fuel rises because of inflation it is misleading and dishonest to cite figures that have not been adjusted for inflation. Moreover the only reason why farm income adjusted for inflation hasn't fallen more precipitously is that many farm families hold down 1, 2 or even 3 off farm job in order to survive as farmers. The Commerce Department's Census Bureau found in 1988 the 57% of the U.S. farm operator's net income came from off-farm jobs. Surely it is misleading to say a farm policy is working merely because it forces farmers to seek more off-farm jobs.

While the figures the USDA compiles on farm income are grim enough, there is considerable evidence that their picture is misleadingly optimistic. The IRS figures have consistently been drastically lower than USDA figures. One brief example might help to illustrate why; if a farmer takes out a \$100,000 operating loan and at the end of the year can only pay back \$80,000 he is credited with a \$20,000 addition to income though I'm sure your business experience tells you he has taken a significant financial hit.

The diversity in agriculture can also give misleading results. Farm income figures reflect everything from program crops and livestock, to specialty crops such as Belgian endives. A sharp increase in the price of endives and lettuce might boost national farm income figures, but it does nothing to help a Nebraska wheat farmer trying to meet mortgage payments with \$2.25 a bushel wheat. The truth is that while some commodities might have risen in price in recent years, all crops covered by the federal farm program have taken big drops in price during the last decade. The drop hits right at the pocketbooks of the majority of farmers in the heartland of America.

It should also be noted that while the USDA's Economic Research Service has documented a rise in rural incomes due to more off-farm incomes, at the same time they noted a growing gap between higher and lower income rural Americans. Current trends point toward the rise of a landed gentry in this country with a resulting demise of the rural middle income Americans. As land ownership is concentrated, our agricultural system will increasingly resemble the collectivization of the Soviet Union rather than the

Jeffersonian family farmer.

What impact will the 1990 Farm bill have? The Congressional Budget Office baseline study found that if the 1985 Farm Bill was extended we will lose 500,000 farmers. That would be a tragedy of epic proportions but the actual situation is much worse.

The CBO study was done before the Iraq situation delivered a double whammy to American farmers. We are a petroleum dependent industry, both to operate our machinery and for petroleum-based fertilizer. The sudden jump in our operating expenses was large yet for the most part out of our control. At the same time our expenses went up we lost a significant part of our world market. While the Iraq embargo was across the board its impact on farmers was tremendous because ag products makes up 80% of our exports to Iraq.

Keep in mind that the 500,000 farmers forced off the farm was also computed before the budget deficit forced severe cuts in the farm program. These numbers will increase drastically if \$13 billion is cut in ways currently under discussion.

Farmers do not speak with one voice. We represent a diverse group of Nebraska farmers but there are others who differ from us on their approach to farm policy. In light of this it is important that you know what the feeling is out in the countryside. The Nebraska Farmers Union conducted a survey of farmers this fall. Of those surveyed 70% felt that the farm economy had worsened during the 1980s. 60% were of the opinion that if the US's position at GATT was adopted and all farm programs were eliminated that their economic situation would worsen. 70% thought that the policies of Secretary of Agriculture Yeutter favored agribusiness over family farmers. There is obviously a clear perception among farmers about where we are headed and it is not favored by a sizeable majority.

Given the current budget reality cuts will be made in farm program. It is increasingly apparent that agriculture will take a disproportionately large share of the budget cuts. However there is a way to make sizeable cuts in a way that will not irreversibly harm family farmers and rural Nebraska.

There are two ways to lower federal budget exposure in the farm program. One is to lower the target prices, thereby lowering deficiency payments. The result will be an almost dollar for dollar reduction in net farm income and a resulting catastrophe for farmers. The other alternative is to raise loan rates. This directly reduces federal expenditures but it doesn't take money out of farmers' pockets. The money to sustain our farm economy will begin coming from the market place rather than taxpayers' pockets.

Some people will argue that this will hurt our world market share, but there is a limit to the market share we can afford to own if we are selling at below our cost of production. We have just finished a five-year attempt to increase our market share. The government cost was over \$17

billion for the farm program. Farmers' cost was the \$465.5 billion we lost in farm assets plus the 400,000 farmers have lost since 1985. We are at point when we are going to have to suspend this form of economic warfare until we can again afford it.

If we have to shoulder such a large share of balancing the budget we feel farmers should have some say in how the cuts are made. Our members prefer higher loan rates to lower target prices, the triple base option, or payment yields. All of them lower government costs but only higher loan rates allow us to maintain an adequate income. If maintaining world market share is a priority for you as it is for us than some of the savings from raising loan rates should be reinvested into the Export Enhancement Program. That is the cheapest way to gain world market share.

There are other crucial changes that need to be made in the 1990 Farm Bill. The crop insurance program must be retained. Nebraska bankers tell us that without crop insurance 1 out of every 4 farmers will not receive financing next spring. If a choice must be made the disaster relief program is a much more expendable program since it is less necessary for stable financing and more prone to political manipulation. An obvious way to lower the farm program costs is to influence crop supplies. Raising ARP's will lower loan rate and deficiency payments at no cost to the government. Since world food supplies were reduced during the 1988-1989 drought and commodity prices are currently very low, this would be a good time to open the farmer owned reserve.

When you consider the tenuous financial condition of most farmers and the apocalyptic results predicted for even a fully funded Farm Bill it is obvious that the only prudent thing to do is veto the Farm Bill unless substantial improvements are made. We are not asking the rest of the country to sacrifice for us or that we be guaranteed a living. All we are requesting is a chance to survive economically while at the same time saving the government some money.

Sincerely,

John K. Hansen, Pres.
Nebraska Farmers Union
1305 Plum Box 2667
Lincoln, NE. 68502

Nebraska Dry Bean Growers
Larry Walters
HCR 80, Box 38
Venango, NE 69168

Randy Peters, Pres.
Nebraska Wheat Growers Assn.
RR 4, Box 216
McCook, NE 69001

Nebraska State Grange
Norm Tooker
7745 Park Lane
Ralston, NE 68127

American Ag Movement-Nebraska
Bob Breckenridge
RR 1, Box 77
Decatur, NE 68020

WIFE
Jacque Cunningham
RR
Brule, NE 69127

Neb League of Rural Voters
Linda Kleinschmit
Box 253
West Point, NE 68788

Nebraska Farmers Organization-Nebraska
Dave Bosle
Rt 2, Box 206
Hastings, NE 68901

American Corn Growers
Gary Goldberg
RR 1
Kearney, NE 68847

Neb Beet Growers Assoc.
John Maser
RR 1, Box 260
Minatare, NE 69356

Lingering legacy of the 1980s

SURVIVAL DOESN'T NECESSARILY MEAN PROFIT

By John Russnogle

Even though the economic roller coaster ride of the 1980s ended the decade on an upswing, the rough ride may not be over for many farmers. Particularly hard times may be ahead for those in the midsize range, according to data from the Illinois Farm Business Farm Management Association.

Business records show that there wasn't a single year in the 1980s when the typical Illinois farmer made enough money to cover family living costs. The 4,000 farms studied averaged 640 tillable acres.

Midwest malaise. "Family living expenses and tax payments exceeded the return to operator labor and management every year during the decade. To meet total family living expenses, farmers were supplementing farm income with nonfarm income, using up equity in the business or were receiving noncompetitive returns on their net worth," says University of Illinois Extension farm management specialist Dale Lattz. For this to continue in the 1990s, he cautions, farm operators must be willing to discount their returns to labor and net worth, or to generate more off-farm income.

While the data come from Illinois, it's a situation that farmers face across the Corn Belt. "The report confirms what I call the bell curve of farming," says Mike Jacobson, senior vice president at NBC Bank, Lincoln, Neb. "If you plot farmers' income from low to high, you'll get a bell curve shape. The left side of the curve is made up of primarily tenant farmers with low net worth. They're in a position that they have to borrow to buy capital assets. Any economic windfall that they might

SOURCE: UNIVERSITY OF ILLINOIS

The family farm can't pay its bills

Year	Net farm income	Return to labor and management	Family living expense
1980	\$32,379	\$8,138	\$26,606
1981	10,079	-14,017	20,727
1982	19,546	-807	26,502
1983	15,261	-1,443	27,674
1984	7,974	-7,634	20,383
1985	21,070	10,248	28,425
1986	23,046	12,036	29,253
1987	41,546	28,669	33,063
1988	24,917	11,100	33,991
1989	44,156	26,015	36,773
1980-1989 Average	\$24,157	\$7,223	\$29,940

The typical Illinois farm with 640 tillable acres never made enough money in the 1980s to cover the family's cost of living, according to Illinois Farm Business Farm Management Association records of 4,000 farm operations. "There wasn't a single year in the decade when the return to labor and management, in effect the farmer's salary, covered the family living costs, including taxes," says Dale Lattz, University of Illinois Extension farm management specialist.

To measure the true return to labor and management (column two), Lattz first deducts an estimated return on equity capital (the "opportunity cost" of assets invested in the farm operation) from net farm income. "We figure equity in land assets should return 4% to 5%, and nonland assets at a competitive, current interest rate, usually 10% to 11%," he says. While you can argue that that's an accounting procedure more than a measure of whether a farmer can stay in business another year, there were only three years in the 1980s when net farm income exceeded family living costs.

realize goes into upgrading tired equipment. They spend their depreciation dollars on living expenses and have very little chance of getting ahead. Low prices put them on the ropes.

"On the far right side of the curve you've got the only farmers who are really making any money," Jacobson says. "They own most of their land, have little equipment debt, and in some cases farm almost as a hobby. Farm bills and crop prices really don't make a lot of difference to them."

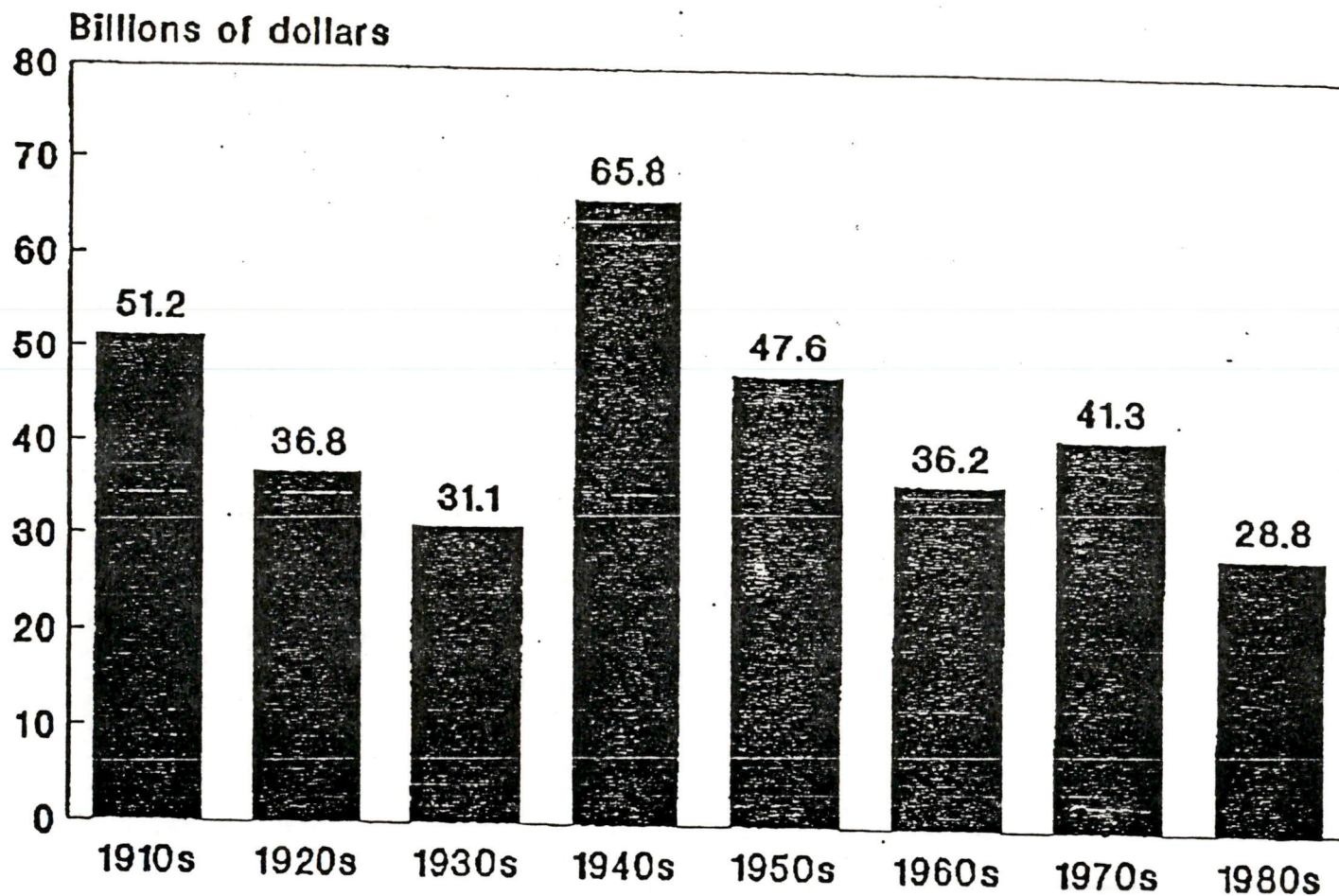
If you are uncomfortably in the middle of that bell curve, you don't have many options for repositioning. "You have to become a least-cost producer. You have to reduce your overhead and operating expense," he says.

Getting bigger isn't necessarily the answer either, according to Lattz. "When you move from a 600-700-acre operation up to 1,000 acres or more, it generally means hiring part-time or full-time labor," he says. "So while your income increases you've got additional labor costs or higher machinery costs."

Options. The most economical alternative to marginal profits rarely crosses a farmer's mind. "In many cases a farmer would be better off to sell his farm assets, invest the money and get a different job," Lattz says. "But the majority of farmers would rather bear the economic burdens of farming than give up the intangible benefits of a farming lifestyle."

NET FARM INCOME

Average for Decade, 1982 Dollars

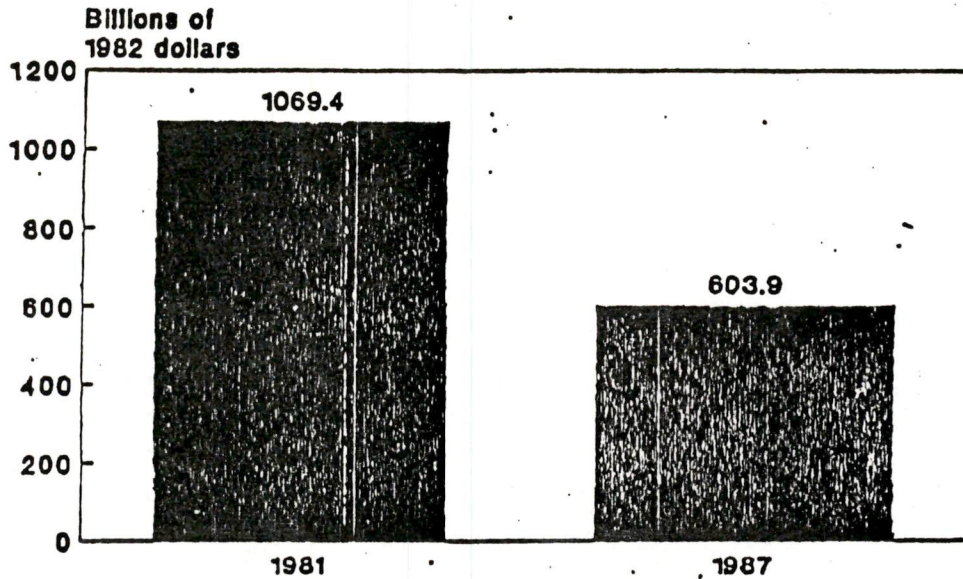


Source: USDA

Adjusted for Inflation by Implicit GNP deflator.

TOTAL FARM ASSETS

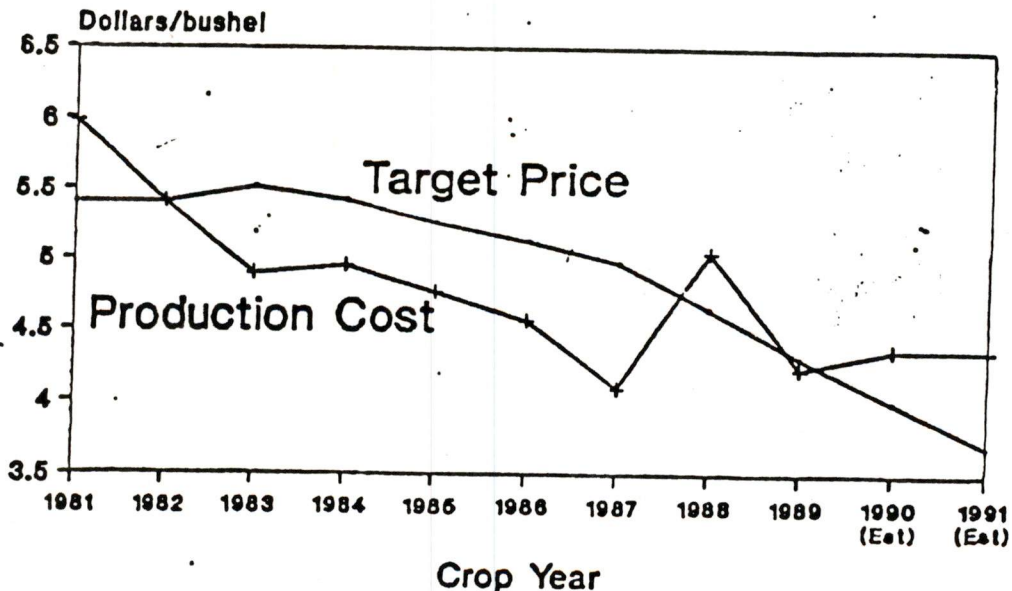
1981 & 1987



Source: Economic Indicators of the Farm Sector, National Financial Summary, 1985, 1987, USDA

WHEAT 1981 - 1991

TARGET PRICES & PRODUCTION COSTS



Real 1990 Dollars

Corn shucking time

"IT WAS QUIET LAST WEEK IN LAKE WOBEGAN"

Garrison Keillor's Lake Wobegan is a national treasure. Thomas Stinson, Professor in Agriculture and Applied Economics at the University of Minnesota, once wrote that Keillor's stories "brings back memories of a less harried time, recalling an idyllic situation somehow bypassed by the problems facing today's urban and rural communities."

The Lake Wobegan image provides a poor starting point for attempts to develop an action program to assist today's smaller communities or develop a strategy for ministry to serve the concerns and needs of people residing in rural areas.

Results of the 1988 Agricultural Economic and Land Ownership Survey conducted by the Commerce Department's Census Bureau are just now being made available. Dynamic changes that have and are continuing to be made were revealed in that report. Those changes confirm that the Lake Wobegan concept no longer fit today's rural America.

The 1988 Census Survey reveals that there are nearly 3 million owners of agricultural land in the United States. Half of them farm all the land they own, 6% farm some of their owned land and rent the remainder to others. Forty-four percent, or 1.3 million, do not farm but rent land to farm operators.

One-third of all landlords reported that rent from agricultural land accounted for more than 25% of their total income. Forty percent of all "landlords" were women, and an additional 29% owned land jointly with men. More than half of the landlords lived on or within five miles of the farm they rented out. Only 3% of all landlords rented land to three or more tenants.

More than half (57%) of the 1988 U.S. farm operator family net income was from off-farm sources. For 56% of families reporting off-farm work, both the operator and spouse worked off the farm.

Fifty-three percent of farm operators were in debt on December 31, 1988. The average amount of debt per farm was \$97,000. Farm operators carried \$96.6 billion in debt, while landlords reported an additional \$8.4 billion. Although 47% of farm operators were free of debt, there were 118,000 farms with debt exceeding 70% of the value of farm assets. Texas alone reported nearly 10,000 farm operators with debt exceeding 70% of their assets. Even Lake Wobegon's bank there on Main Street, with their slogan clearly displayed on the welcome mat: "Ner' a borrower nor a lender be", would be shaken by those figures.

Unfortunately, the Lake Wobegon image must remain in the minds of some who plan and serve rural America today. I suppose reflecting "on the quiet weeks back then" might serve some useful purpose of drawing us closer together but dramatic changes should prompt us to be about the business of dealing with reality. The use of drugs and alcohol, rising incidents of child and spouse abuse, the growing number being added to poverty roles and increasing reports on suicides or the threats of taking one's life are but a few signals that belie an idyllic scene. Even Pastor Enquist and Father Emil would not allow benign neglect to reign in Lake Wobegon, nor should our rural churches and their leaders do so today.

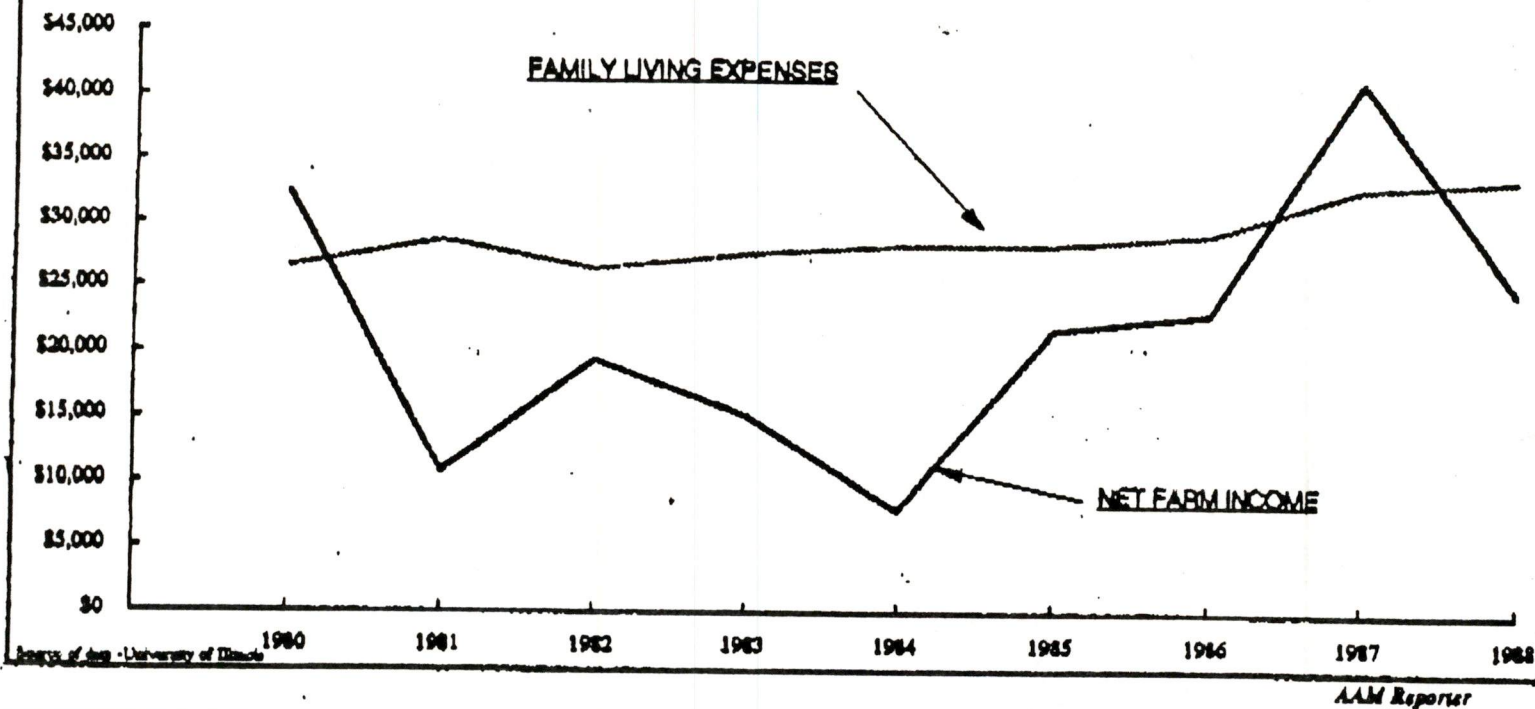
Never before than today has it been more important for the Rural Church to be good listeners and good neighbors in their communities. Never before than today has it been more important for the Rural congregation to get to know all people and to encourage members to take an interest in those people. The Biblical story of Abraham and the three strangers (Genesis 18) helps us see the blessings that can come out of hospitality to the stranger. The New Testament question, "who is my neighbor?" which follows Jesus' command to love leads to the story of the Good Samaritan (Luke 10: 25-37). Might not that story inform, expand, and challenge our understanding of being good neighbors?

We cannot recreate rural communities of the 1950s or 1960s -- but we can help to develop ways of being good neighbors. Keillor spun out tales that described a quality of life in Lake Wobegon. Today we need more deeds that are inclusive as quality of life issues are confronted. Should not the Rural Church lead the way in that endeavor.

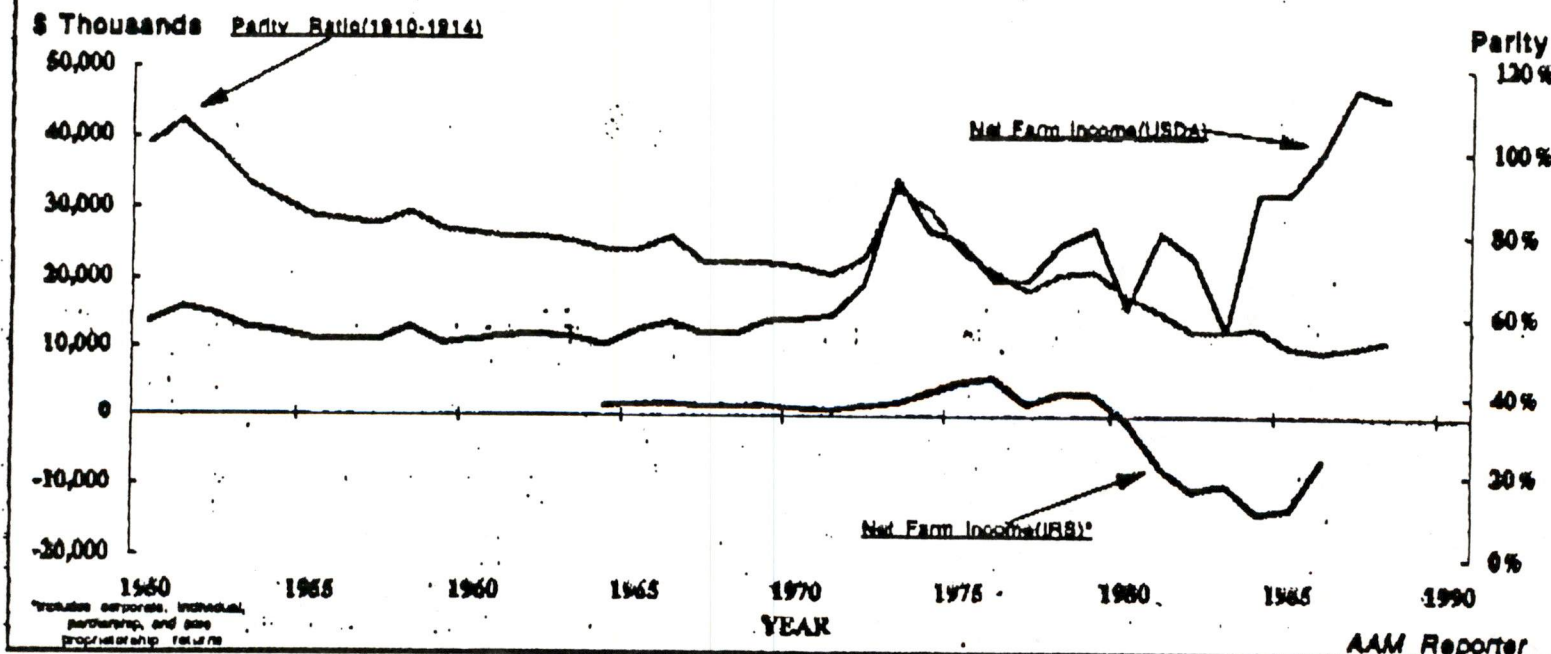
And when you get hot and tired from doing good works, stop by me and we'll get out the jelly glasses and toss down a couple Kool-aids. Peace.

* * * * *

Farm Families Can't Afford To Eat



NET FARM INCOME USDA vs IRS



to help you when the battle has already been won. Your farm organizations, probably in good faith, probably in the sincere belief that they're doing the right thing, are killing you. There are a few exceptions, of course.

You can argue with the going until you are blue in But you've got to argue

with the full knowledge that we had 40 years of stable agriculture marketing conditions from 1933 to 1973, and then nine years of roller coaster, who's going broke next, from 1973 to 1982. If you disagree with what we've said here, and plenty will, you've got to crawl over that hump first.

Many, many items including

deficiency payments, heavy dependence on the FmHA, and others will be eliminated and simplicity would become the order of the day.

Things are bad and getting worse year by year.

It doesn't have to be this way.

Reprinted from Delta FARM PRESS, Friday, April 23, 1982

Editor's Note — Don't let this date mislead you. There is still time to admit we (or they) were wrong. The fact is that we simply have less time to correct the problem now.

THE WHITE HOUSE

WASHINGTON

November 14, 1990

MEMORANDUM:

TO: ANDY CARD

FROM: RON KAUFMAN *NK*

SUBJ: JIM WATERS

- - - - -
FYI, Jim was extremely helpful on the Bush '88 campaign in Massachusetts. He was a Democrat on the Board of Elections in Newton and gave us a ton of information. I've attached my response to his letter.

THE WHITE HOUSE
WASHINGTON

November 9, 1990

Dear Jim:

Thanks very much for your most thoughtful letter. I do agree with many points you brought up, but my concern with the economic problems is somewhat softened this week with the inroads we managed to pave in Massachusetts!

I also know that the President fought tooth and nail for a responsible budget package, and expended an awful lot of political capital for himself and 1990's candidates in doing so. You and I certainly agree on where the culprits lie.

I'm sorry the SBA slot is still being held up. Let me see what fires I can light.

Best regards,



Ronald C. Kaufman
Deputy Assistant to the President

James P. D. Waters
17 Herrick Road
Newton Centre, Massachusetts 02159

RCK/bbs

WATERS AND WATERS

ATTORNEYS AT LAW

17 HERRICK ROAD

NEWTON CENTRE, MASSACHUSETTS 02159

JAMES A. WATERS (1885-1971)

JAMES P. D. WATERS

TELEPHONES

(617) 527-1252

965-3344

November 2, 1990

Hon. Ron Kaufman
Assistant to the President for Personnel
The White House
1700 Pennsylvania Avenue
Washington, D. C.
10500

Dear Ron:

It was good to see you in Massachusetts with the President just yesterday. It is indeed too bad that he did not prevail and/or persevere in his fight to have the capital gains tax reinstituted. The capital gains tax, far from being a boon to the rich and wealthy, would have been the ideal vehicle to "jumpstart" the middle class American pocket, as it would have been an impetus to the commercial and residential real estate market, stimulating new construction and all the jobs that go with that industry, including those in the lumber and steel industries, and all the tradesmen whose livelihoods depend on those entities. I hope that the President will be encouraged by others to reinstitute the necessary measures, as those measures which have been taken so far are hopelessly inadequate to impel a resurgence of our entire economy, which, in a word, "stinks".

Unfortunately, all of our politicians seem to be out of touch with reality and the middle class common man who would have benefited most from the capital gain reinstitution. However, those in Washington whose salaries are \$125,000.00 and up who don't have to worry about making a living would have no knowledge of the difficulties faced by the middle class worker out of work and facing bleak prospects of a continuation of THE RECESSION which started on January 1, 1987, coincidentally with the advent of the Tax Reform Act of 1987.

There has been much rhetoric about our huge deficit and much blame placed on the Executive Branch for these deficits. No one has yet to zero in on one of the top reasons for the deficit - that being a succession of congresses led by Speaker O'Neill, who instituted the great give-away called Federal Aid to Cities and Towns. Therein lies the blame for our current economic failure, as well as the great give-aways of our savings and loan associations to the greed of America.

Hon. Ron Kaufman
November 2, 1990
Page Two

Ron, I am also disappointed that I have heard nothing from the Small Business Administration job which you had assured me was in the offing so that I could be a member of the Bush team. This has been very disappointing to me since I feel that I was very instrumental in efforts to elect President Bush by my efforts with the press exposing both Michael Dukakis and Edward Kennedy.

Hope all is well with you and we will continue to support the President in his foreign and domestic policy and would be available at any time to lobby Congressmen in this state and New England who have lost touch with reality and the common man.

Sincerely,

James P. D. Waters

JPDW:hbw

cc: President George Bush
Chief of Staff John Sununu

P. S. All of the naval community in Boston and their guests were very pleasantly impressed with Chief of Staff Sununu's visit to the Constitution on July 4 and more than pleased that the President's sister, Nancy Bush Ellis, and her family were graciously present on the Coast Guard Barque Eagle for a wonderful day. It is Captain Cashman's sincere hope that the President will be able to make the turnaround next year and we will be issuing an invitation to that extent from the Massachusetts Bay Council of the Navy League on behalf of Captain Cashman.

THE WHITE HOUSE

11-3-90

Ray-

It was good to talk with you recently. (I've been on the road so my response is a bit tardy.)

Your resume is in the system and I will make sure your opportunities are reviewed. - Keep in touch.

Andy Card

Andrew H. Card, Jr.
THE WHITE HOUSE
WASHINGTON

Mr. Raymond M. Jolie
26 Bangor Street
Worcester, MA 01604

THE WHITE HOUSE
WASHINGTON

AC HAS SEEN

Business Products Division (508) 852-8844

525 Lincoln Street, Worcester, MA 01605

Date: 11.3.90

FOR: *Ron Kaufman*

FROM: ANDREW H. CARD, Jr. *Andy*

☒ Action, *as appropriate*

☐ Your Comment

☒ Let's Talk

☐ FYI

Rds

0115

FAX # 202-456-2397

TO: Andy CARD

FROM: RAY Jolie

RE: up-dated Resume

FAX: 202-456-2397

Page 1 of 4

RAYMOND M. JOLIE
26 BANGOR STREET
WORCESTER, MA 01604
(508)797-3605
11/15/90

Dear Andy

Thank you for all your help in finding a Job and your card keeping me up to date on your search. You have always been a great help to me and I am Truly grateful. Enclose is my update resume' the one I fax to earlier was a last minute job to speed up the job of finding a job.

Is it possible to find a Job working in Mass. working either for the Federal or State Government?

This pass election in Mass. show that miracle can happen. I still have to pinch myself to prove that it not just a dream. We have been on the outside looking in that it going to take some getting use to. Thank again. Hope to see you someday soon.

Your Friend

Raymond M. Jolie

PERSONAL POLITICAL EXPERIENCE

1972 Work on Dave Lionett State Rep.

1974 Coordinator for the 7th. Worcester district, Dave Lionett for congress.

1977-79 Elected Auburn town meeting member

1979-1986 Served as Auburn Selectman re-elected twice.

1980 help co-ordinate Ronald Reagan campaign in worcester county also Ray Shamie Senate race.

1979-1985 Vice president of the Worcester County Republican Club.

1982 Help Bob Steinmetz in State Rep. race and help run Ray Shamie Phone Bank in Worcester county.

1984 Ran For State Rep. in the 7th. Worcester District pulling 42% over all. Winning Auburn by 58%.

1985-1986 President of the Worcester County Republican Club.

We raise over \$5,000 dollars that year the most in over 10 years.

1985-1987 consultant for the Mass. Republican Party. help plan and implement the computer support and the voter id network.

Also supported over 25 candidate for state Rep. and Senate.

1988-1990 chairman of Ward 4 in Worcester.

1990 Computer support for Dave Lionett and other candidates.

Been elected as a delegate to the state convention since 1980.

■

Raymond M. Jolie**Page 2****1979 - 1988****UNIVERSITY OF MASSACHUSETTS MEDICAL CENTER, Worcester, MA**
Patient Environmental Management Console Operator

- . Responsible for computer operation supervision of all physical plant data, including initial installation, utility systems monitoring, hvac conditions for health and safety of patients and staff.
- . Supervise and monitor personnel and job performances.
- . Troubleshoot all informational system problems and supervise trade groups in their repair.
- . Maintain on-going reports, document, and records for facility budgeting, expenditure control, and routine maintenance.

1987 - Present**JOLIE ENTERPRISES, Worcester, MA****Founder/Co-Owner**

- . Computer management information systems
- . Consultant for small businesses and non-profit organizations

1984 - 1986**A.D.E. COMPUTER SERVICES, Auburn, MA****Co-Founder/Co-Owner**

- . Plan, Promote and operate a management information consulting service to small business firms in the selling and installation of data processing units.
- . Execute, draft, and document market strategies and target grids in furthering the firms position in the marketplace.

EDUCATION**WORCESTER STATE COLLEGE, Worcester, MA, 1977**

Bachelor of Science

Major: Psychology

Minor: Political Science and Sociology

ANNA MARIA COLLEGE, Paxton, MA, 1978 - 1979

Credit towards Masters in Psychology

CENTRAL NEW ENGLAND COLLEGE, Worcester, MA, 1983 - 1984

Certificate Program

Major: Computer Science

WORCESTER STATE COLLEGE, Worcester, MA, 1986 - Present

Major: MBA

**ANCILLARY
ASSIGNMENT/
PROFESSIONAL****PBX Operator/Catalog Sales, Sears Roebuck & Company, 1974 - 1979****PBX Operator, Worcester State College, 1973 - 1977****AWARDS & HONORS**

- . Eagle Scout - Boy Scouts of America
- . Dean's List - Central New England College

**COMMUNITY
AFFILIATIONS**

- . Auburn Office of Handicapped Affairs, Auburn, MA
Founder/Co-Chair
- . Poskie Out On The Town Inc., Worcester, MA
Board of Directors

REFERENCES

References furnished upon request

RAYMOND M. JOLIE

26 Bangor Street
Worcester, Massachusetts 01604
(508) 797-3605

**PROFESSIONAL
OBJECTIVE:**

A challenging, growth-oriented position in *MIS Management or Operations Management* in which technical skills in computer science, professional experiences, interpersonal relations and a commitment to excellence will have application. I am a dedicated, enthusiastic, hard-working, flexible individual with a proven, positive and professional image.

**SUMMARY OF
QUALIFICATIONS:**

Background Represents more than ten years of professional experience in computer science, municipal management, community affairs and business management with expertise gained in the following areas:

- . Demonstrated capacity for independent action and decision making to motivate team efforts and to obtain quality results.
- . Effective interaction at all levels of administration and staff.
- . Executive ability to function independent of and in collaboration with all levels of personnel in realizing goals and objectives.
- . Thorough knowledge of market strategies for client/customer services and effective maintenance of records, reports and documentation.
- . Expert knowledge of budget forecasting and the execution and monitoring of expenditures for effective and efficient operation.
- . Ability to coordinate and evaluate personnel needs and other requirements towards program development meeting special needs and interest.
- . Strong competencies in computer science involving hardware, networking, and software technologies.

COMPUTER SKILLS

Machines: IBM compatibles including Tandy, NEC, Wyse, Compaq, Everex, Dell, and others. Apple Macintosh.
Programs: Microsoft Word, Wordperfect, Wordstar, Q&A, Lotus, Quattro, Microsoft Excel, RBase, DBase III & IV, Paradox, Procomm and many others.
Operating Systems: MS-DOS, SCO Xenix and Macintosh.

**PROFESSIONAL
EXPERIENCE:**

1988 - Present

RADIO SHACK COMPUTER CENTER, Worcester, MA
Senior Systems Engineer I

- . End user software training and orientation
- . Extensive New England travel to client/user site.
- . Certified Tandy installer of *Novell Netware, 3/COM. PC/NOS*
- . Direct client contact at all levels of service: installation through implementation and problem resolution.

AC HAS SEEN

Radio Shack
COMPUTER CENTER

A Division of Tandy Corporation

Business Products Division (508) 852-8844

525 Lincoln Street, Worcester, MA 01605

TO: Andy CARds

FROM: RAY Jolie

DATE: 10/17/90

RE: Job

Page 1 of 4

FAX # 202-456-2397

DEAR ANDY

THANK YOU FOR YOUR HELP
IN FINDING A JOB.

IF POSSIBLE I WOULD LIKE TO
WORK IN MY STATE. WHILE I AM
CURRENTLY WORKING WITH COMPUTER I AM WILLING
TO WORK IN ANY AREA WHERE MY EXPERIENCE
CAN BE USE.

THANK AGAIN

RAY JONES

Raymond M. Jolie
26 Bangor Street
Worcester, MA 01604

Home: (508)797-3605

Work: (508)852-8844

**Professional
Objective**

A challenging, growth-oriented position in *Operations Management* in which technical skills in computer science, professional experiences, interpersonal relations, and a commitment to excellence will have application.

**Summary of
Qualifications**

Background Represents more than ten years of professional experience in computer science, municipal management, community affairs and business management with expertise gained in the following areas:

- Demonstrated capacity for independent action and decision making to motivate team efforts and to obtain quality results.
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- Expert knowledge of budget forecasting, programming, and the execution and monitoring of expenditures for effective and efficient operation.
- Ability to coordinate and effective statistical profile of personnel needs and requirements towards program development meeting special needs and interest.
- Strong competencies in computer sciences involving hardware, networking, and software technologies.
- Dedicated, enthusiastic, hard-working, flexible individual with a proven, positive and professional image.

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Machines: IBM compatibles including Tandy, NEC, Wyse, Compaq, Everex, Dell, and others. Apple Macintosh.

Programs: Microsoft Word, WordPerfect, Wordstar, Q&A, Lotus, Quattro, Microsoft Excel, Rbase, Dbase III & IV, Paradox, Procomm and many others.

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1988**

University of Massachusetts Medical Center, Worcester, MA.

Patient Environmental Management Console Operator

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- Supervise and monitor personnel and job performances.
- Troubleshoot all informational system problems and execute, supervise trade groups in their repair.
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Raymond M. Jolie**Page 2****1987 To
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Founder/Co-Owner**

- Computer management information systems.
- Consultant for small businesses and non-profit organizations.

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1986****A.D.E. Computer Services, Auburn, MA.
Co-founder/Co-owner**

- Plan, promote and operate a management information consulting service to small business firms in the selling and installation of data processing units.
- Execute, draft, and document market strategies and target grids in furthering the firms position in the marketplace.

Education**Worcester State College, Worcester, MA, 1977****Bachelor of Science****Major: Psychology****Minor: Political Science and sociology.****Central New England College, Worcester, MA, 1984-1986****Associates of Science****Major: Computer Science****Anna Maria College, Paxton, MA****Major: Psychology****Worcester State College, Worcester, MA, 1986-present****Major: MBA****Ancillary
Assignment/
Professional****PBX Operator/Catalog Sales, Sears Roebuck & Company.****PBX Operator, Worcester State College****Awards & Honors**

- Eagle Scouts-Boy Scouts of America
- Dean's List-Central New England College

**Community
Affiliations**

- Auburn Office of Handicapped Affairs, Auburn, MA.
Founder/Co-chair
- Paskie Out On the Town Inc., Worcester, MA
Board of Directors

References**References furnished upon request.**

THE WHITE HOUSE

November 2, 1990

Dear Deborah -

It was good to see you up front and center at the Burlington event yesterday. I am sorry we didn't get a chance to talk.

Thank you for the follow up to the meeting regarding Minuteman National Historic Park. It's a tough issue.

Keep in touch.

Sincerely,

Andy

THE WHITE HOUSE
WASHINGTON

Mrs. Charles M. Leighton
33 Liberty Street
Concord, Massachusetts
01742

THE WHITE HOUSE

November 2, 1990

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Sincerely,

Andy

THE WHITE HOUSE
WASHINGTON

Mrs. Charles M. Leighton
33 Liberty Street
Concord, Massachusetts
01742

MRS. CHARLES M. LEIGHTON
33 LIBERTY STREET
CONCORD, MASSACHUSETTS 01742

AC HAS SEEN

I call George
Rasley for
his aid 11/2

Dear Andy,

Thought you might like to see the enclosed. I can't thank you enough for taking the time to listen to this boring problem.

Since the Selectmen voted 5-0 against the enabling legislation, I can assure you that the town would be delighted to see the Nat'l Park learn to deal with more restraint and sensitivity to local needs and existing zoning laws.

The man who is most up to speed on this is George Rasley, Assistant Director of the Nat'l Park. He can give you a good assessment of Ridenour

and the history of the Minuteman
situation - 202-208-3418.

Thank you, Thank you!!!

Best
Deborah

October 27, 1990

Park expansion foes find new friend in staff chief's assistant

By Kyle Nitzsche
Journal Staff Reporter

A local group of citizens who oppose Minuteman National Historic Park expansion may have found an ear in the White House.

Andrew Card, assistant to John Sununu, White House chief of staff, met the group of 18 at a fundraiser for State Rep. John MacGovern (R-Westford) last Sunday at the Nashoba Outlook Restaurant in Westford. MacGovern is challenging U.S. Rep. Chester Atkins (D-Concord) for his seat in the elections next month.

While Card only talked to the group for about 15 minutes, he promised to read their information, including several articles from the *Concord Journal*, and to answer their questions later.

On Monday night Concord resident Deborah Leighton, a member of the group opposing park expansion, talked with Card by telephone and he assured her he planned to look into the matter, she said.

"I think it's a very positive step forward," Leighton said.

The group, Battle Road Citizens for Justice, told Card they fear losing their homes if the park is allowed to grow.

They also explained that four families who sold their land to the park in the 1960s now face rent increases that could force them to move.

One of those families, Walter Beatey and his wife, received a letter from the Department of the Interior in September. That letter said that because recent legislation that would have authorized the park to expand and capped certain tenants' rents failed, the park now is "obligated to conduct an appraisal to establish the fair market value for the rental of your house."

From Park Superintendent Lawrence Gall, the letter also granted the family a new one-year permit allowing them to rent at their present rate until Oct. 31, 1991.

Gall has estimated the rents could quadruple after the appraisal.

"We told him [Card] what our gripes had been in the past and that we were now fearful," Dorothy Quinn, who owns a home near the park and fears she would lose it if the park is allowed to expand, said.

Card told the group the issue was "more of a legislative problem than an executive problem," Quinn said.

"Some of us don't agree with that because we have to have our input

into the executive branch because there's more clout there," Quinn said.

But Nancy Enright, a resident who has been active in fighting the park's expansion plans, said the group still hopes Card will be helpful in changing park policy, which requires them to appraise the homes of current renters whose leases have expired in order to increase their rent to market rates.

Enright said Card will be an important new source of information and an avenue of communication for the group.

"He said he would be certain the people in the White House were aware of the situation," Enright, who was at the meeting, said Monday.

While Card made no commitments other than to read the residents' material and answer their questions, Enright said he is now "another ear we have in Washington."

"There are so many things going on behind the scenes that we need to be aware of," Enright said. "He will be another person we can call with questions about legislation or park policy."

THE WHITE HOUSE Nov. 2, 1990

Dear Bernie-

Thank you for your note. I am
glad to know of your interest in
the SBA Massachusetts District Directorship.
I will weigh in with Susan Engelster.

Keep in touch.

Sincerely,

Andy Card

Andrew H. Card Jr.
THE WHITE HOUSE
WASHINGTON

Mr. Bernard M. Sweeney
133 Field Road
Longmeadow, MA 01106

THE WHITE HOUSE
WASHINGTON

Date: 11-2-90

FOR: *Ron Kaufman*

FROM: ANDREW H. CARD, Jr. *Andy*

- ☐ Action
- ☒ Your Comment
- ☐ Let's Talk
- ☐ FYI

October 19, 1990

Andrew H. Card, Jr.
Deputy White House Chief of Staff
The White House
Washington, D.C. 20500

AC HAS SEEN

Dear Andy:

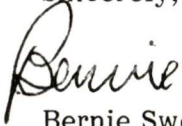
I know how busy you are having just put the federal budget to rest. It was an up-and-down affair with Congress, but I feel in the long run President Bush will be credited with having the courageous leadership necessary to bring this deficit under control. As time goes on more and more people will see that.

~~I would like to ask you for your support in my seeking the SBA Massachusetts District Director position, which will be very shortly filled due to a recent retirement.~~ I have discussed this matter with Ron and with SBA's Regional Administrator's special assistant Ray Arruda. Everyone is encouraging me to apply for the position.

Anything you could say in my behalf to Susan Engelieter would be greatly appreciated. I am told Mrs. Engelieter will make the final selection and having onced worked with you on the campaign trail, you could offer some personal knowledge of my skills, background and loyalty.

Additionally, just to let you know I will be speaking with Congressman Silvio Conte, as I'm told by his son-in-law will support my candidacy as well. Thank you, and I'm sorry that I had to bother you with this request, but it is very important to ^{my} career and my family as well.

Sincerely,



Bernie Sweeney

Bernard M. Sweeney
133 Field Road
Longmeadow, MA. 01106



Andrew H. Card, Jr.
Deputy White House Chief of Staff
The White House
Washington, D.C. 20500



THE WHITE HOUSE

11-3-90

Jocelyn -

Great article in Legal Times!

Keep in touch.

Andy Card

A. Card

THE WHITE HOUSE
WASHINGTON

Ms. Jocelyn White
E.I.M. Suite 660
1350 I Street
Washington, D.C. 20005

THE WHITE HOUSE

11-3-90

Dear Peter -

Paul Cellucci passed on to me
your correspondence regarding
Michael Casey. Again, I will follow
up with the appropriate people
here.

Keep in touch. Sincerely, Andy Card

Andrew A. Card, Jr.
THE WHITE HOUSE
WASHINGTON

Mr. Peter A. Cook
Claims Monitoring Services, Inc.
P.O. Box 1068
Mansfield, MA 02050-0009



CLAIMS MONITORING SERVICES INC.
737 WEBSTER STREET, P.O. BOX 1068, MARSHFIELD, MA 02050-0009
(617) 837-6314
FAX (617) 837-9591

AC HAS SEEN

per Paul Cellucci
10/31/90
AKC

October 16, 1990

Senator A. Paul Cellucci
State House
Room 520
Boston, MA 02133

Andy Card

Dear Paul:

Attached are copies of Michael Casey's papers which I had forwarded to John Lehman. Apparently, Mary Jeannette Murray has already sent some information along to Andy Card. If you happen to see Andy, please let him know Michael is a good friend and that anything he could do would be appreciated.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Peter A. Cook', is written over the word 'Sincerely,'.

Peter A. Cook

PAC:cs

Encs.

Withdrawal/Redaction Sheet

(George Bush Library)

Document No. and Type	Subject/Title of Document	Date	Restriction	Class.
01. Memo	Peter A. Cook to John Lehman, Re: Background Notes on Michael James Casey and his quest for a career as a Naval Air Pilot. (2 pp.)	n.d.	(b)(6)	

Collection:

Record Group: Bush Presidential Records

Office: Chief of Staff, Office of the

Series: Card, Andrew H., Jr., Files

Subseries:

WHORM Cat.:

File Location: AHC General Correspondence November 1990 [1]

Date Closed: 3/12/2025

OA/ID Number: 04012-004a

FOIA/SYS Case #: 2025-0373-S

Appeal Case #:

Re-review Case #:

Appeal Disposition:

P-2/P-5 Review Case #:

Disposition Date:

AR Case #:

MR Case #:

AR Disposition:

MR Disposition:

AR Disposition Date:

MR Disposition Date:

RESTRICTION CODES

Freedom of Information Act (FOIA) - [5 U.S.C. 552(b)]

- (b)(1) National security classified information
- (b)(2) Release would disclose internal personnel rules and practices of an agency
- (b)(3) Release would violate a Federal statute
- (b)(4) Release would disclose trade secrets or confidential or financial information
- (b)(6) Release would constitute a clearly unwarranted invasion of personal privacy
- (b)(7) Release would disclose information compiled for law enforcement purposes
- (b)(8) Release would disclose information concerning the regulation of financial institutions
- (b)(9) Release would disclose geological or geophysical information concerning wells

Deed of Gift Restrictions

- C(1) Closed by Executive Order 13526, governing access to national security information
- C(2) Closed by statute or by the agency which originated the information
- C(3) Closed in accordance with restrictions contained in donor's deed of gift [formerly listed as only C]
- PRM. Removed as a personal record misfile

Presidential Records Act - [44 U.S.C. 2204(a)]

- P-2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P-5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]

Withdrawal/Redaction Sheet

(George Bush Library)

Document No. and Type	Subject/Title of Document	Date	Restriction	Class.
02. Resume	Re: Michael J. Casey. (1 pp.)	n.d.	(b)(6)	

Collection:

Record Group: Bush Presidential Records

Office: Chief of Staff, Office of the

Series: Card, Andrew H., Jr., Files

Subseries:

WHORM Cat.:

File Location: AHC General Correspondence November 1990 [1]

Date Closed: 3/12/2025

OA/ID Number: 04012-004a

FOIA/SYS Case #: 2025-0373-S

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AR Disposition:

MR Disposition:

AR Disposition Date:

MR Disposition Date:

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Withdrawal/Redaction Sheet

(George Bush Library)

Document No. and Type	Subject/Title of Document	Date	Restriction	Class.
03. Letter	R. P. Bartron to Michael James Casey, Re: Application for Aviation Officer Candidate School. (1 pp.)	n.d.	(b)(6)	

Collection:

Record Group: Bush Presidential Records

Office: Chief of Staff, Office of the

Series: Card, Andrew H., Jr., Files

Subseries:

WHORM Cat.:

File Location: AHC General Correspondence November 1990 [1]

Date Closed: 3/12/2025

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- C(1) Closed by Executive Order 13526, governing access to national security information
- C(2) Closed by statute or by the agency which originated the information
- C(3) Closed in accordance with restrictions contained in donor's deed of gift [formerly listed as only C]
- PRM. Removed as a personal record misfile

Presidential Records Act - [44 U.S.C. 2204(a)]

- P-2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P-5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]

THE WHITE HOUSE

11-5-90

Dear Mr. Brembeck-

Thank you for your thought
provoking letter and the newsletter,
INFORUM. I appreciate your
interest.

Sincerely,
Andy Card

Andrew H. Card, Jr.
THE WHITE HOUSE
WASHINGTON

Mr. Howard S. Brembeck
2608 Martin Manor Drive
Goshen, Indiana 46526

HOWARD S. BREMBECK
2808 MARTIN MANOR DRIVE
GOSHEN, INDIANA 46526

AC HAS SEEN

Florida Address:
208 Orange Tree Drive
Atlantis, Florida 33462
407-965-6697

219-533-3517

October 30, 1990

Mr. Andrew H. Card, Jr.
Assistant to the President
Deputy to the Chief of Staff
The White House Office
1600 Pennsylvania Ave NW
Washington, DC 20500

Dear Mr. Card;

If you are inclined to think as I do that what is needed now to give the economic boycott the power of enforceable law is the secondary boycott (for example, including in the boycott any nation that decides to trade with Iraq), I think you will find the enclosed article on the **Civilized Defense Plan** very interesting.

Many people in the media, in government and in other positions of influence keep asking: If the boycott doesn't work, what military moves should we make? To me, the far more important questions are: Will military action work? What will it cost? How long will it take? By now, we should know the answers to these questions. From history and experience we should have learned that military action is often the wrong answer. It can give rise to further wars, prolong the cycle of violence and be extremely costly. War, like a wild fire, is not easily extinguished.

I would welcome any thoughts you may have on the use of economic power as the primary force for maintaining international security.

Sincerely,



Howard S. Brembeck
President, Fourth Freedom Forum
Chairman, CTB, Inc.

enclosure

We have it in our power to begin the world again.
-- Thomas Paine



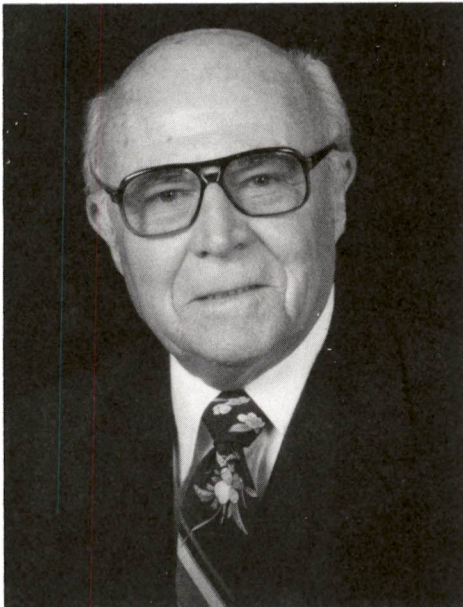
INFORUM

Fourth Freedom Forum, 803 N. Main St., Goshen, Indiana 46526

October 1990, Number 6

The Civilized Defense Plan in Brief

Using the Power of Trade to Prevent Armed Aggression



Howard S. Brembeck
Author, *The Civilized Defense Plan*

An unprecedented series of events has presented our world with an unprecedented opportunity. In these times of threatening crisis and breathtaking change, we have been given a chance to achieve one of civilization's oldest and highest aspirations. For the first time in history, we can achieve lasting international security based on non-violent enforcement of the rule of law.

The Civilized Defense Plan (CDP) was designed to reach this goal. But when it first was proposed, few believed that the United States and the Soviet Union could reach agreement on any major security issue. Few thought it was possible to get a clear majority of the world's nations to join in a trade embargo against an aggressor. Few believed that such an embargo could work.

Now the unthinkable has become re-

ality. The cold war has ended. An act of aggression has been met by a trade embargo supported by nearly every nation. The people of the United States and other countries have been given a crash course in the importance of international trade.

Never before have conditions been so right for the implementation of CDP. Never before has it been so important to restate what CDP is, why it will work and how it will lead to a new period of progress for all humanity.

What Is the Civilized Defense Plan?

CDP is a practical, common sense approach to international security. CDP will mobilize economic power in the defense of civilization. Through CDP, the world will be able to outlaw three major threats to civilization: 1) weapons of mass destruction, 2) armed aggression and 3) terrorism.

What Philosophy Underlies CDP?

CDP is based on the belief that civilization is a way of living that respects the rights of others to live. Through the ages, civilized societies have been built by the power of trade and this same power can be used to build a civilized world. In such a world, the rule of force will be replaced by the force of law.

Is Today's World Ready for CDP?

Time, trade and technology have prepared the way for CDP by drastically altering international relationships. The power of commerce has replaced armed might as the most reliable route to national success. Global communication has erased the boundaries between nations. Democracy is on the rise in many parts of the world and democracies historically abhor aggression. In addition, society now has the sophisti-

cated equipment needed to detect weapons of mass destruction that represent the greatest threat to civilization.

How Will CDP Take Advantage of These New Conditions?

CDP will utilize the two forces that are far more persuasive than military might: international trade and the power to withhold. The power of trade and the power to withhold will induce nations to accept the rule of law and punish criminal nations that disrupt the world community.

How Effective Is the Power to Withhold?

Individuals, organizations and governments routinely use the power to withhold to effect change, improve conditions, exercise control or gain an advantage. Withholding is nonviolent and rarely provokes a violent reaction. Withholding achieves the desired results because implied in its use is the ability to give. In CDP, the power to withhold can involve such actions as the imposition of economic sanctions. It also can involve the act of giving through economic incentives.

(See page 2)

SPECIAL EDITION

Making International Sanctions Work

The CDP in Brief (continued from page 1)

How Will CDP Be Initiated?

The responsibility to initiate CDP belongs to the United States. Whether we like it or not, we are leading the world into the 21st Century. As the world's largest trading nation and with allies that are among the leaders in world trade, the United States has the power to enlist worldwide support for an international law that will protect civilization from its enemies.

What Is the First Step?

To establish an international law that will eliminate weapons of mass destruction, forbid armed aggression and outlaw terrorism, the United States and its allies must join in seeking multinational support. In many cases, this support will be freely given. In some cases, support will be obtained through the incentive of expanded trade with the United States and its trading partners. If a nation refuses to endorse the proposed law, the United States and other endorsers can impose sanctions on trade. These sanctions are designed to assure broad acceptance of the proposed law and will be limited to trade in manufactured goods. The focus is on manufactured goods because they are essential to the production of civilization-threatening weapons.

How Will These Sanctions Be Applied?

To insure their effectiveness, sanctions against trade in manufactured goods will be applied to all nations that refuse to support the proposed law. In addition, the same sanctions will be applied to nations that continue to trade with nations that refuse to support the law.

Is This a Unique Aspect of CDP?

Yes. CDP calls for actions that go beyond the imposition of sanctions on a nation that opposes the rule of law. CDP recognizes that, to be effective, sanctions must be extended to include any nation that trades with such an outlaw nation. In this way, a nation that opposes the rule of law will be cut off from access to manufactured goods.

Will Such a Secondary Boycott Work?

Certainly. In today's interconnected, interdependent world, no nation can afford to be denied access to trade with the United States and its trading partners.

When Will the Proposed Law Go Into Effect?

Under CDP, the law banning weap-

ons of mass destruction, armed aggression and terrorism will become effective when it has been adopted by (1) two-thirds of all the world's nations and (2) by nations doing two-thirds or more of all international commerce in manufactured goods. This formula assures broad political and economic support for the law and its objectives.

How Will the Law Be Enforced?

When the law becomes effective, enforcement will depend on the enforcement power of economic incentives and sanctions. The mechanism for utilizing this power will be a limited purpose international agency. This agency will have the authority and ability to eliminate weapons of mass destruction, identify acts of aggression and terrorism, monitor trade with outlaw nations and call for the imposition of economic sanctions. The development of advanced earth-orbiting and ground-based monitoring devices as well as on-site challenge inspections will make it possible to enforce an embargo against a lawbreaking country without a potentially provocative blockade. If a violation is detected, the violating nation will be considered a lawbreaker and an embargo will be imposed immediately.

What Will Happen to Lawbreakers?

Once the law goes into effect, violators will forfeit the benefits of international trade and be subject to complete economic isolation.

Would CDP Have Prevented the 1990 Persian Gulf Crisis?

Had the law proposed by CDP been in effect, Saddam Hussein would not have gotten away with his attack on Iran, his production of chemical weapons, his attempts to achieve nuclear capability or his use of poison gas on men, women and children in his own country. Iraq would have been placed in economic quarantine, pulling the wheels from under the Iraqi war machine and destroying the Iraqi economy. Saddam Hussein, like the failed dictators of every age, then would have had to face the wrath of his own people.

Could CDP Be Applied to the Crisis Now?

Many of the ideas that are basic to CDP already have been implemented in the Persian Gulf situation. A clear majority of the world's nations have joined in condemning Iraq's invasion of Kuwait and in boycotting trade with the aggressor. Now the United Nations must take another step. It must assure Iraq's economic isolation by

extending the boycott to include any nation that dares to trade with Iraq. In other words, civilized nations must be ready to punish not only the Iraqi outlaws but also those who give them aid and comfort.

What Will This Accomplish?

It will provide the discipline necessary to maintain the unity of the world's nations over an extended period. Faced with the certainty of a trade embargo, every nation will think twice before doing business with Iraq. And what nation would be foolish enough to forfeit all trade with an overwhelming majority of the world's nations for the dubious privilege of doing business with Saddam Hussein?

Won't It Take Years for CDP to Stop an Aggressor?

CDP is not an instant cure for the world's security problems. But neither is military action. World Wars I and II took many years and millions of lives. The U.S. experience in Vietnam, the Soviet experience in Afghanistan and the prolonged deadly war between Iran and Iraq provide additional evidence of the counterproductiveness of the military approach. The alternative, the nonviolent CDP approach, does require a significant investment of patience and resolve. But surely this is better than the traditional investment: the lives of countless soldiers and civilians, thousands of homes, factories and businesses and many of civilization's irreplaceable monuments.

How Much Will CDP Cost?

Like anything worth having, CDP has a price. The United States and other nations will have to give up their obsolete belief that security can be achieved through the threat of military action. They will have to learn to work together in close cooperation. They will have to give up their perceived sovereignty over weapons of mass destruction. They will have to understand that true national sovereignty does not include the right to incinerate humanity.

But Won't CDP Leave Us Defenseless?

CDP does not call for total disarmament. It will allow nations to keep the weapons they need to defend themselves from military aggression and terrorist barbarism. CDP does not allow a nation to take the law into its own hands. It prohibits any nation from using armed force to punish a nation that has violated international

(see page 3)

The CDP in Brief (continued from page 2)

law. Thus, under CDP, the United States would be free to come to the aid of Saudi Arabia with defensive forces but we would be in violation of the law if we initiated an attack on Iraq. The goal is to move from violent to nonviolent enforcement of international law, to put in place a permanent mechanism for dealing with the Saddam Husseins that undoubtedly will appear in every generation.

Then Why Hasn't CDP Been Tried?

CDP was ahead of its time. It breaks with the traditional but outmoded thinking of diplomats, generals and others who influence public opinion on national security issues. But now the climate for CDP is increasingly friendly. It will be initiated when we the people demand action from those we have elected to serve us. We are, after all, the people who control the nation which controls the destiny of the world.

Is There Public Support for CDP?

At this moment, there is growing awareness of CDP in the United States and other nations. The Persian Gulf crisis has alerted millions of people to the peacekeeping potential of economic punishment. The crisis is making people aware of the possibility of a nonviolent approach to international security. People are coming to understand that the outcome of all wars is determined by economic factors and that winning an economic war is far less costly and less destructive than winning a military war. This understanding is creating a unique opportunity to communicate the CDP concept to a broad audience of concerned citizens.

What Is the Greatest Obstacle to CDP's Acceptance?

Civilization is threatened by at least 50,000 nuclear warheads – enough to level

every major city on every continent. Civilization also is faced with vast stores of chemical and biological weapons that are capable of wiping out millions of people. The threat is so awesome that we find it difficult to comprehend and so long-standing that we find it easy to ignore. We may even believe that the existence of these weapons has deterred aggression and prevented catastrophic war. But even if this belief in the power of deterrence was justified, it depended on conditions that no longer exist. Today's rapidly changing world is more unstable and, for that reason, more dangerous than ever. Yet we mistakenly continue to put our faith in the world leaders who created the problem in the first place.

What Can We Do?

We can tell our President, members of Congress and other public officials that we want to break with the discredited policies of the past, that we want to follow the path that takes advantage of the realities of today's world, that we want the protection of international law enforced by economic power.

What Will We Gain?

When the rule of law supplants the rule of physical force, people of all nations will benefit. The Fourth Freedom – freedom from fear of weapons of mass de-

struction, armed aggression and terrorism – will be the birthright of every human being. Instead of wasting labor, time and money on instruments of destruction, the United States, the Soviet Union and every other nation under the sun will be able to invest more of their resources in building a better future. They will be able to achieve the peaceful conquest of the problems of hunger, disease and ignorance. They will be able to raise the standard of living for every member of the human family.

With the threat of annihilation eliminated, civilization will move to a higher level of existence, economically, socially and aesthetically. Destructive, murderous physical power, the force that fragments the world, no longer will threaten civilization. Global trade, the glue that holds the nations of the world together, will enrich society in ways that are beyond imagining.

In the new world order of the Fourth Freedom, civilized society will make the dreams of the past and present come true. Then our children and our children's children no longer will fear for their lives and their possessions. They will enjoy a future of transcendent accomplishment.

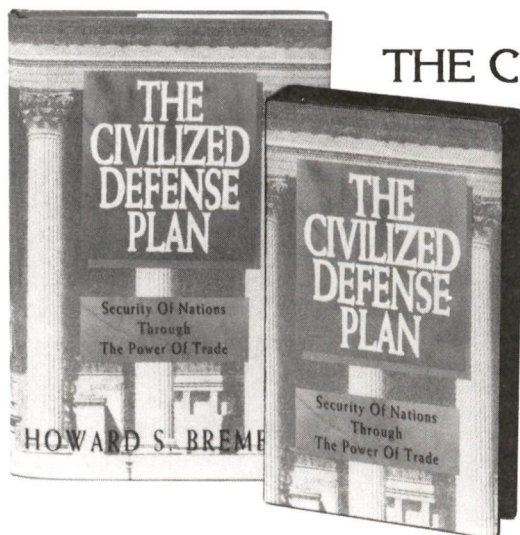
Howard S. Brembeck is chairman of CTB, Inc., a manufacturing corporation doing business in over 80 countries, and president of the Fourth Freedom Forum, Inc.

Publishing Information

INFORUM is published by Fourth Freedom Forum, Inc., 803 North Main Street, Goshen, Indiana 46526, (219) 534-3402 or 1-800-233-6786. Circulation 25,000. Editor, Miriam Redsecker; President, Howard S. Brembeck; Executive Director, Marc Hardy; Director, Administration, Ann Miller; Director, Information Services, Jennifer Glick.

Fourth Freedom Forum, Inc., is a nonprofit 501 (c) (3) private operating foundation established to provide a medium for discussion of alternative methods of international security.

Letters and articles for publication should be addressed to Editor, Fourth Freedom Forum, Department N6, 803 North Main Street, Goshen, IN 46526.



THE CIVILIZED DEFENSE PLAN:

Security of Nations Through The Power of Trade

by Howard S. Brembeck

In this book, author Howard S. Brembeck insightfully compels us to consider the reality of today's global community, connecting countries with one another through the ever powerful forces of trade. He then takes us step-by-step through a process that could convert the present global economy into the ultimate guarantor of lasting international security.

For an in-depth review of the Civilized Defense Plan, the book and companion video can be obtained by calling The Fourth Freedom Forum at:

1-800-233-6786

The Fourth Freedom

"The fourth (freedom) is freedom from fear, which translated into world terms means a world-wide reduction of armaments, to such a point and in such thorough fashion that no nation will be in a position to commit an act of physical aggression against any neighbor, anywhere in the world."

*Franklin D. Roosevelt
Message to Congress, January, 1941*

THE WHITE HOUSE

11-5-90

Dear Kurt -

Thank you for sending me a copy of
your most recent correspondence to
Secretary Sullivan. I will make sure
your request is considered.

Keep in touch.

Sincerely,

Andy Card

Andrew H. Card, Jr.
THE WHITE HOUSE
WASHINGTON

Kurt L. Joseph, D.C.
Metrowest Chiropractic Associates
1101 Worcester Road
Framingham, MA 01701

THE WHITE HOUSE
WASHINGTON

Date: 11-5-90

FOR: *Ede Holiday*

FROM: ANDREW H. CARD, JR. *Andy*

☒ Action, as appropriate.

☐ Your Comment

☐ Let's Talk

☐ FYI

Chiropractic Offices

1101 WORCESTER ROAD
FRAMINGHAM, MA 01701
(617) 620-1940

Dr. James M. Hartigan
Dr. Kirt L. Josefek
Dr. Bruce A. Josefek
Dr. Leroy White, Jr.

September 11, 1989

Dr. Louis Sullivan
Secretary of Health and Human Resources
200 Independence Avenue, S.W.
Washington, D.C. 20201

Dear Dr. Sullivan:

I am writing to you to respectfully request your attendance at a meeting with myself and representatives of the American Chiropractic Association (ACA) within the next few weeks. I feel that such a meeting will enable us to elaborate on topics which were discussed at our June 4th meeting when Ray Shamie introduced us during your brief visit to Boston, Massachusetts.

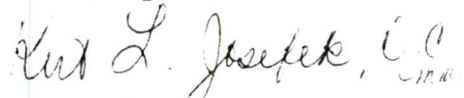
The ACA representatives most appropriate to engage you on such discussions are Dr. Vincent Lucido, President - ACA, Dr. Louis Sportelli, Chairman of the Board of Governors, Dr. Ronald Harris, Executive Vice President, and myself Dr. Kirt L. Josefek. We would be pleased for you to include any of your staff members or any other individuals you feel should be present at such a gathering.

The ACA remains concerned with the status of the Chiropractic profession as reflected in governmental health programs. As, with our Boston meeting, we would like to discuss the possibility of the formation of a body of Chiropractic advisors to serve the HHS. Also, we wish to pursue the appointment of doctors of Chiropractic to existing Federal Advisory Committees. And, most importantly, we wish to propose the earmarking of federal outcome assessment research funding for Chiropractic with the full participation of the Chiropractic community in present and future outcome assessment/practice guidelines research efforts. At our Boston meeting you indicated that these areas we should pursue with you further.

We will gladly conform to your schedule but we feel that a meeting would most suitably take place in Washington, D.C. Our schedule is flexible with our hope that such a meeting will take place within the next few weeks.

Thank you for your time and consideration to meet with us. I look forward to your response.

Sincerely,



Kirt L. Josefek, D.C.

Dr. Louis Sullivan
September 11, 1989
Page 2

P.S. On a more personal note, I hope this letter finds both you and healthy and happy. And, remember the next time you and come to Boston, allow me to guide you to those great jazz places of which we spoke.

KLJ/mmb

cc/Andrew Card, Deputy Chief of Staff
Executive Office of the President
Ray Shamie, Chairman
Massachusetts Republican Party
Dr. Ronald Harris, Executive Director ACA
Board of Governors

METROWEST CHIROPRACTIC ASSOCIATES

Dr. James M. Hartigan
Dr. Kirt L. Josefek
Dr. Bruce A. Josefek
Dr. Georgia Bell

AC HAS SEEN

October 24, 1990

Dr. Louis Sullivan
Secretary of Health and Human Resources
200 Independence Avenue, S.W.
Washington, D.C. 20201

Dear Dr. Sullivan:

Most likely unbeknownst to you, I wrote over a year ago respectfully requesting a meeting of you, myself and two or three representatives of the American Chiropractic Association. That letter was precipitated by your June 4, 1989 visit to Boston in which we introduced ourselves to you.

Please accept this letter as a second formal request to schedule a such a meeting. The leaders of the A.C.A. which were to meet with you previously have somewhat changed due to the length of time that has elapsed. However, when an appointment can be scheduled the appropriate names will be submitted well in advance.

We would like to have somewhat of an open forum to discuss chiropractic as it relates to your agency as well as the ever growing chiropractor patient population. In particular, we would like to discuss now our profession can serve you and H.H.S.

I have enclosed a copy of the original letter and hope that this one finds you available to meet with us as soon as possible.

We will make ourselves available to accommodate to your schedule.

Thank you for your time and consideration and your anticipated response.

Respectfully,



Kirt L. Josefek, D.C.

KLJ/mmb

cc/Andrew Card, Deputy Chief of Staff ✓
Office of the President
Daniel Cass, Associate Director Cabinet Affairs
Ray Shamie, Chairman
Massachusetts Republican Party
ACA Board of Governors

THE WHITE HOUSE

November 5, 1990

Dear Mr. Wilhelm:

Thank you for your hospitality during my brief visit to The Plaza. The hotel with its elegant Presidential Suite is spectacular. Thank you for the special tour.

Please keep in touch.

Sincerely,
Andy Card

Andrew H. Card, Jr.
THE WHITE HOUSE
WASHINGTON

Mr. Richard R. Wilhelm
Vice President & General Manager
The Plaza
Fifth Avenue at Central Park So.
New York, N. Y. 10019

THE WHITE HOUSE

11-5-90

Jim -

Kathi passed on to me
a copy of your correspondence
to Roger Porter regarding the current
Chairman of OPEC. I will
weigh in with Roger.

Sincerely, Andy Card

THE WHITE HOUSE
WASHINGTON

Mr. James H. Bailey
Mudge Rose Guthrie Alexander & Fenton
2121 K Street, N.W.
Washington, D.C. 20037

THE WHITE HOUSE
WASHINGTON

Date: 11-5-90

FOR: *Roger B. Porter*

FROM: ANDREW H. CARD, *Andy*

- ☒ Action, *as appropriate.*
- ☐ Your Comment
- ☐ Let's Talk
- ☐ FYI

MUDGE ROSE GUTHRIE ALEXANDER & FERDON

2121 K STREET, N.W.
WASHINGTON, D.C. 20037

202-429-9355

CABLE ADDRESS
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ITT TELEX: 440264
FACSIMILE: 202-429-9367

JAMES H. BAILEY
PARTNER

November 2, 1990

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12, RUE DE LA PAIX
75002, PARIS, FRANCE
(1) 42. 61. 57. 71

by courier

Hon. Roger B. Porter
Assistant to The President
Executive Office of The President
The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500

Re: Visit to the United States by Algerian Mines and
Industry Minister Sadek Boussena, incumbent Chairman
of the Organization of Petroleum Exporting Countries
(OPEC)

Dear Mr. Porter:

The current Chairman of OPEC, Algerian Mines and Industry Minister Sadek Boussena, will be in Washington, D.C. on November 29 to keynote the Mid-Year Meeting of the U.S. Federal Energy Bar Association. It is his hope that this visit will afford him an opportunity, as well, for informal discussions with those individuals in the U.S. Federal Government who play a significant role in decision-making in the energy field. Minister Boussena has expressed particular interest in meeting with you.

Minister Boussena will be in Washington during part of the week following Thanksgiving. If you are available and interested in meeting with the Minister, the best dates for him would be November 27, 29 or 30.

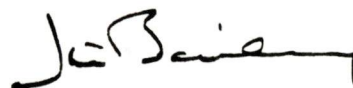
You will, of course, be receiving a formal request from the Algerian Embassy for this meeting. However, my letter is in the nature of an early "heads-up" as to Minister Boussena's interest in meeting with you so that I may make a preliminary determination as to your availability.

I would appreciate it very much if you would have me contacted at your early convenience as to the possibility of such a meeting.

For your information, I have enclosed a photocopy of the result of a Nexis search conducted recently seeking to determine the nature of Minister Boussena's public statements. I think you will find them interesting. Among other principal points, Minister Boussena has recently suggested that, once the current situation in the Gulf crisis subsides, a new global forum should be established in which members of both the world's major producing and major consuming nations can have more frequent interchange.

If I can provide additional information, I will be glad to do so.

Sincerely,

A handwritten signature in dark ink, appearing to read "J. Boussena", written in a cursive style.

JHB:ml

cc: Hon. Abderrahmane Bensid
Embassy of the Democratic and
Popular Republic of Algeria

THE WHITE HOUSE

Nov. 6, 1990

Dear Rich -

Thank you for your note and for John Rau's observations of the Nation's banking system. I enjoyed reviewing the summary of Mr. Rau's presentation to the Governors of the Fed.

Keep in touch.

Sincerely,
Andy Card

THE WHITE HOUSE
WASHINGTON

The Honorable
Richard S. Williamson
Mayer, Brown & Platt
190 South La Salle Street
Chicago, Illinois
60603-3441

MAYER, BROWN & PLATT

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TELEX 190404
FACSIMILE:
312-701-7711

RICHARD S. WILLIAMSON
312-701-7119

*To Regulator
FYI
Andy sent 11/6/90*

November 2, 1990

Mr. Andrew H. Card, Jr.
Assistant to the President and
Deputy to the Chief of Staff
The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500

Dear Andy:

I realize that it's hard to remember that you are there to "drain the swamp" when you are up to your elbows in alligators. With the dust from the budget still unsettled and the election just days away, I nonetheless want to share something with you that is more long term and important: the strength of our banking system.

I've brought to your attention in the past my friend John Rau, President and Chief Executive Officer of LaSalle National Bank, one of the largest banks in Chicago. Last week he was one of four leaders of the financial services industry to meet with Alan Greenspan and the other Governors of the Federal Reserve System about the outlook of their industry. John's comments are very insightful. I've enclosed a summary of his presentation that I recommend you review.

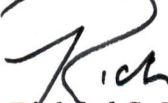
While we work through the ongoing problems of the S&L crisis, it's terribly important that we help keep the banking industry on its feet.

Hope this is of interest and helpful.

Let's keep our fingers crossed for next Tuesday.

Kind personal regards.

Cordially,



Richard S. Williamson

RSW/jm
Enclosure

Banking System Issues

Washington, D.C.

October 26, 1990

John Rau

President and Chief Executive Officer

LaSalle National Bank

Chicago

**Premises
(Preferences)
(Biases)**

**Premise One: Diversity is good;
healthy; source of strength**

- **Reduces systemic risk**
- **Promotes choice; competition;
experimentation**
- **Pluralism in economic power
is positive**

**Premise Two: The financial system
will be dictated by global patterns**

- **No effective walls**
- **No “local” options**
- **Darwin and Ricky Henderson**

Premise Three: Proscriptive regulation fails; Incentives work

What, me worry?

- **Barriers to evolution**
- **We reward size (concentration)
and punish prudence**
- **Secondary effects are the
dominant realities**

Evolution

- **Leads to “genetic” diversity**
- **Barriers lead to inbreeding and inflexibility**

THE FIVE BANKING “SUCCESS PROFILES” OF THE FUTURE

ASSET ORIGINATORS

Banks who primarily maintain relationships with regular borrowers. They generate loans and either hold or resell them.

ASSET SERVICERS

Banks who mediate the borrower/lender relationship. Their profits are generated from economies of scale and high volumes.

INFORMATION PROCESSORS

Banks who fill the data needs of businesses or other banks. They may also specialize in developing and “wholesaling” financial instruments to banks who would like to offer additional products.

DEPOSIT GATHERERS

Banks who maintain regular contact with net providers of funds will resell these funds to either asset originators or to the capital markets.

PORTFOLIO MANAGING BANKS

Banks whose primary service is to offer investment management expertise to companies and institutions.

CAPITAL STRUCTURE AND THE DEPOSIT GATHERER

SCENARIO 1:

Target Regulatory Capital Ratio = 4.00%

	BALANCE	YIELD
Total Assets:		
Fed Funds Sold	\$1,000,000	8.00%
Liabilities:		
DDA	295,000	0.00%
Savings Accounts	175,000	5.50%
CDs	490,000	7.50%
Required Total Capital:	\$40,000	
Net Interest Margin:	\$33,625	
Total Overhead: **	\$30,000	
Profit:	3,625	
After Tax ROE:	5.98%	

SCENARIO 2:

Target Risk-Based Capital Ratio = 8.00%

	BALANCE	YIELD
Total Assets:		
Fed Funds Sold (20% risk weight)	\$1,000,000	8.00%
Liabilities:		
DDA	319,000	0.00%
Savings Accounts	175,000	5.50%
CDs	490,000	7.50%
Required Total Capital:	\$16,000	
Net Interest Margin:	\$33,625	
Total Overhead: **	\$30,000	
Profit:	3,625	
After Tax ROE:	14.95%	

** Based on estimate of 3.00% of total assets.

**Anything other than market
priced insurance penalizes
the prudent and the small**

ROE EFFECTS OF ACROSS THE BOARD INSURANCE INCREASES

<u>Size</u>	<u>Deposits/Assets</u>
Under \$100mm	89%
\$100 - 1.0b	80%
\$1 - 10.b	75%
Over \$10b	71.5%

RELATIVE EFFECT OF .15% CHANGE IN INSURANCE COST*

<u>Size</u>	
Under \$100mm	119
\$100 - 1.0b	115
\$1 - 10b	100
Over \$10b	95

**RELATIVE ROE EFFECT
OF INSURANCE INCREASE
HIGH RISK VS. LOW RISK PORTFOLIOS**

<u>%</u>	<u>Bank A</u>	<u>Bank B</u>
Spread	4.50	3.0
Provision	.75	.25
Net Overhead	1.95	1.55
ROA	1.2	.8
Capital/Assets	8.0	5.0
ROE	15.0	16.0
Effect of .15% Insurance Cost Change	15 → 13.75	16 → 14
% Change	9	14.25

HISTORICAL CAPITAL RATIOS*

Bank Size (in millions)	<u>03/31/90</u>	<u>12/31/89</u>	<u>12/31/88</u>	<u>12/31/87</u>	<u>12/31/86</u>	<u>12/31/85</u>	<u>12/31/84</u>	<u>12/31/83</u>
\$0 - \$100	9.00%	8.95%	8.73%	8.55%	8.35%	8.50%	8.53%	8.50%
\$100 - \$1,000	7.64%	7.50%	7.23%	7.29%	6.97%	7.20%	7.06%	7.00%
\$1,000 - \$10,000	6.49%	6.15%	6.15%	6.14%	5.95%	5.84%	5.71%	5.70%
\$10,000 +	4.97%	5.87%	5.10%	4.41%	5.14%	4.91%	4.84%	4.43%

* Capital Ratios taken from the Quarterly FDIC publication of banking statistics.

SUMMARY OF WEIGHTED AVERAGE RATIO

Total Overhead to Average Assets

(First Quarter, 1990)

<u>Bank Size</u> <u>(in millions)</u>	<u>Weighted Average Total</u> <u>Overhead to Average Assets Ratio</u>
\$0 - \$100	3.64%
\$100 - \$1,000	3.39%
\$1,000 - \$10,000	3.48%
\$10,000 +	3.30%

Capital will stay leveraged

Size has few economies

**Implies same size industry;
less diversity**

**Incentives to make money by
shrinking and reducing risk**

Prescriptions

- **Make risk weighted capital dominant**
- **Cap aggregate insured deposits per BHC**
- **Create an explicit two-tier deposit marker**
- **Eliminate insurance on purchased funds**

**Require a deductible on insured
deposits 10,000 < 100,000**

- **Stress character and fitness
in chartering and exams**
- **Make crime pay**

Making the Transition

- **Push big banks to combine and shrink**
- **Let capital exit for those that do**
- **Calm the waters**

THE WHITE HOUSE

11-6-90

Dear Jim -

Thank you for your letter and more significantly for your outstanding service to two Presidents. Your efforts on the Federal Maritime Commission have won deserved praise and respect.

I am more than pleased to counsel others as to your abilities. Best wishes for the future. Please keep in touch.

Sincerely,
Andy Card

THE WHITE HOUSE
WASHINGTON

The Honorable
James J. Carey
6022 Knights Ridge Way
Alexandria, VA 22310



Federal Maritime Commission
Washington, D.C. 20573

PERSONAL

Office of the Chairman

October 26, 1990

Mr. Andy Card
The White House
Washington, D.C. 20500

Dear Andy,

Thought I'd drop you a line to let you know I'm preparing to leave the federal government and get back to continuing my career in the private sector. After nine years working for two Presidents, three separate Chairmen, almost 500 speeches, nineteen months as Chairman, 33 appearances before the Congress, two confirmation hearings, and the good fortune to have turned a profit during my tenure as Chairman (I sent 170% of our annual budget back to the federal treasury this year---all cash), I think it's time to leave on a high note.

You've known me for some time now and you also know my talents and strengths and what I'm best at. I'd appreciate it if you hear of any positions that fit my background, if you would give me a call and let me know the details. Also, if you know of any friends in the executive search business who might be interested in a three time former corporate president, former federal agency chairman, well versed in working with congress, the executive agencies and the White House, I'd be indebted if you'd let them know about me. My preference is to stay in the Washington, DC area, possibly heading up a government operations office for a major corporation or running a trade association as executive director or president or in whatever position would best utilize my abilities. Also, with one end of every ships voyage being in another country, I have dealt with every other nation in the world, have good contacts with both the new European Community structure and the Pacific Rim, and could be valuable to any firm having interests in that arena.

Finally, as one who has always before been hired away from my employer by another firm and thus, not very experienced at the process of "looking for a job", I'm open to any advice, counsel, ideas, suggestions, or direction. I like to work and work hard, and there is also the pesky insistence of my mortgage holder for regular monthly payments that serves as motivation. If you've got any ideas, I'd be indebted to you if you'd share them with me [202] 523-5911. Many thanks, Andy. Look forward to hearing from you.

Warmest regards,


James J. Carey

JJC:nbb

*Andy
As I move on, I'd appreciate
your suggesting my name for
any private sector thing you hear
of that fits. Special Thanks. J.*

PERSONAL



(202) 523-5911

JAMES JOSEPH CAREY
CHAIRMAN

UNITED STATES GOVERNMENT
FEDERAL MARITIME COMMISSION

SUITE 12313
1100 L STREET, N. W.
WASHINGTON, D. C. 20573

1981 -1990

External Congressional/Governmental Activities

- Six years as President, Reagan Bush Executive Level Presidential Appointees Organization.
- Thirty years of Congressional contact activity through various trade associations and government operations organizations.
- Twenty years of corporate involvement, including responsibilities as Chief Executive Officer or Chief Operating Officer of three different firms.
- Continuing regular liaison and daily interaction with Congress, the White House, and the Executive branch through one 10,000 member governmental entity, two political action committees, and four presidential appointee organizations.
- Rear Admiral, U.S. Naval Reserve, commanding 10,000 member Readiness Command, largest in the U.S., selected number one in nation in 1990.

1979 - 1981

International Marketing Director, Telemedia Inc., Chicago, IL.

1976 - 1978

President and CEO, Coordinated Graphics Corp., Waukegan, IL.

1974 - 1976

Executive Vice President, Total Graphic Communications, Addison, IL.

1972 - 1974

President and Chief Operating Officer, Chicago Offset Corp., Chicago, IL.

1966 - 1972

Senior Marketing Manager, I. S. Berlin Press, Chicago, IL.

1962 - 1966

Line Officer U.S. Navy, USS Topeka (CLG-8), Long Beach, CA.

1960 - 1962

Marketing Trainee, I. S. Berlin Press, Chicago, IL.

EDUCATION

Bachelor of Science, Business Administration
Northwestern University, Evanston, IL 1960

Northwestern University MBA Program (Credit)
Northwestern University, Chicago, IL 1971 - 73

HONORS

International Directory of Distinguished Leadership
International Who's Who of Contemporary Achievement
Directory of Distinguished Americans
Naval Reserve Association National Award of Merit

**BOARDS
of
DIRECTORS**

National President, Reagan-Bush Executive Level Presidential Appointees Organization 1982-88.
National Board, Reagan Administration Presidential Appointee's Alumni Association, 1986 - present
National President, THE CONGRESSIONAL NETWORK 1985 - Present.
National Advisory Committee, Naval Reserve Association 1978 - 90.
National Vice President/Legislation, Naval Reserve Association. 1978 - 81.
National Board of Directors, Naval Reserve Association 1976 - 82.
National Board of Directors, Navy League of the United States 1978 - 81
National Board, National Association of Uniformed Services, 1989 - present

REFERENCES As Requested.

AVAILABILITY Flexible depending on requirements.

6022 Knights Ridge Way
Alexandria, VA 22310

JAMES J. CAREY

(H) 703 - 971-3220
(W) 202 - 523-5911

**EMPLOYMENT Chairman, U. S. Federal Maritime Commission
HISTORY**

- Chief Executive Officer and Chief Operating Officer overseeing 250 billion dollar industry representing 35 million American jobs with direct interaction with individual senior government officials from every nation in the world.
 - * *Increased agency revenues by 600% over any previous Chairman.*
 - * *Operated agency at a profit, returning 170% of annual budget to the federal treasury.*
 - * *Initiated liaison with newly formed European Community, resulting in direct regular interchange between EC and FMC, international employee exchange and weekly dialogue.*
 - * *Produced the largest single international monetary settlement in agency's twenty-nine year history.*
 - * *Implemented computer automation of entire agency, including oversight of system design, purchase, installation and LAN conversion.*
- Chief Agency Spokesman dealing directly with all members of Congress, all Congressional Committees and the news media.
- Personally presented all Congressional testimony concerning passage of all new laws, revision of existing laws, and all matters affecting budget, appropriations, agency finances, and agency computer automation.
- Direct daily interface with the White House, OMB, the cabinet, executive agency heads, other regulatory agency chairmen, all foreign embassies, and international industry corporate chairmen and presidents.
- Daily involvement with Congressmen, Senators, and their office and committee staffs concerning regulatory matters, the budget process, congressional oversight, and the legislative process.

1983 - 1988

Vice Chairman, U. S. Federal Maritime Commission

- Direct support of Agency Chairman, acting in his/her absence directly with the Congress, the White House, other Federal agencies, foreign governments, and international industry.
- Daily involvement with Congressmen, Senators, their office and committee staffs from both political parties.
- Congressional spokesman (in company with Chairman) for all agency matters, specializing in financial, budget, enforcement, and computer automation issues.
- Agency liaison with the White House, the press, and foreign embassies.
- Chairman, Senior Executive Service Review Board.
- Chairman, Agency's Industry Advisory Committee.
- Chairman, Agency's Computer Automation Committee.

1981 - 1983

Commissioner, U. S. Federal Maritime Commission.

- Direct involvement with individual Congressmen, Senators, and their office and committee staffs.
- Daily liaison with other federal agencies, the White House, and international industry, and foreign governments world-wide.