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U.S. Army Finance School Paper

Finance Support During Operation Desert Shield

An Individual Study Project

by

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PREFACE

During the last several years the Finance School has received many inquiries about the need for a "green suit" Finance Corps. Most came from the Department of the Army because of Congressional pressure to reduce Army force structure and to minimize the tail of what force structure could remain in the Army (maximize killers in force structure). Reviews have studied civilianizing the Finance Corps, merging it with another branch, and placing more into the reserve components. Recently consideration (more practical) is also developing for more closely aligning the Finance Corps to the functional area Resource Management (FA45) or possibly with procurement operations. Given these repeated inquiries, it is likely the Army will continue to require real world information about finance operations during contingency operations and large scale deployments.

Having served with the U.S. Army Finance School as the primary staff officer for the rewrite of FM 14-7 Finance Operations (October 1989) and for development of the new finance modular force structure (fielding scheduled for early FY 93), I was very anxious to compare this developed doctrine and force structure to actual finance operations during a go to war contingency. So while serving as a Finance Officer Advanced Course Small Group Instructor, I asked the Finance School Commandant if there was any way I could get involved with the Operation Desert Shield. Fortunately, he wanted to send someone to capture information for Finance School use and had received requests from the Commander 18th Corps Finance Group (Airborne) and the Center For Army Lessons Learned (CALL) to send a subject matter expert (SME) to analyze finance support during Operation Desert Shield. My mission was to observe finance operations in theater and to collect information in order to enhance future deployments.

I arrived in theater on 22 September 1990 and worked principally with the 18th Corps Finance Group (CFG) S2/S3 until 6 December 1990. Although I provided some assistance with plans/operations, I primarily benefited from being involved with the heart of the CFG operation and was able to move relatively freely throughout the theater to conduct interviews and collect information.

This paper discusses finance support prior to and during deployment, and as the theater transitions towards war as a maturing theater during the first 90 days. It does not, however, discuss any specific finance operations performed by the 7th Corps Finance Group because the group had not fully deployed to the theater while I was in Saudi Arabia. It analyzes much of the documentation collected during my trip to Saudia Arabia.

The referenced TABS provide many actual documents used (sequential narrative analysis of what occurred during the first thirty days, spread sheets, OPLANs, policies, and finally proposed lessons learned for action by appropriate agencies and organizations). In the interest of brevity, to avoid unnecessary

distribution of classified material, and to disseminate as much unclassified information as possible, only TAB G (Conduct of Early Operations - The First Thirty Days) is attached. All other TABs (three large binders) will be kept on file and available for review at the Finance School.

This documentation may assist: any future finance units preparing for deployment; the Finance School further develop doctrine, training (to include leader development), force structure, and materiel; the Defense Finance and Accounting Service - Indianapolis identify needs for automation (hardware and software systems) policy, regulatory, or even statutory changes; in establishing a historical record for use by the CALL and any requestors of information on finance operations.

To COL Heard, I am most appreciative for the opportunity to have seen what actually takes place compared to doctrine and for my personal education and use in future command and staff assignments. In addition, I am thankful to COL Baer and the entire 18th Corps Finance Group for all their support. I extend a special thanks to MAJ Bob Speer, CPT Susan Beausoliel and the entire S3 staff for their openness and assistance.

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EXECUTIVE SUMMARY

From the onset of Operation Desert Shield, the Finance Corps served as a mission essential combat multiplier for the allied forces. Finance units deployed very early to provide sustainment for deployed forces of the U.S. Army and the other services. Finance units facilitated all forces prior to deployment, during deployment, and especially once in the Joint Area of Operations (JAO) by speeding development of the logistics base.

Finance soldiers not only commanded and performed as part of finance units, but they also served as integral parts of Contracting and Comptroller Operations throughout the theater. Finance officers worked full time supporting contracting officers with currency support and resource management (RM) with fund control. Finance officers served in key positions such as: Corps Finance Group (CFG), Finance Support Unit (FSU) and Finance Detachment (FD) Commanders, the Army Central Command (ARCENT) Assistant Chief of Staff for Resource Management (ACSRM), Army Support Command (SUPCOM) ACSR and Host Nation Support (HNS), ARCENT SUPCOM Assistant Deputy Commander, and RM positions in Central Command (CENTCOM) and other units in theater.

The few government civilian personnel in theater evacuated before finance units arrived. There were no civilian personnel performing any finance mission in the theater. Finance soldiers deployed with no notice to a bare-boned, remote and fast growing theater. They quickly established operations from scratch while in very arduous desert conditions and worked round the clock within a high combat/terrorist risk environment.

Contingency Planning

Peacetime preparations for providing finance support for contingency operations such as Desert Shield proved successful for the 18th CFG. The CFG based planning upon current doctrine and force structure, sound mission essential tasks (METL) selection, and training in garrison and during field exercises. Upon the CFG's alert notification, crisis action planning included development of a mission statement, a finance concept of operations, and phased finance unit deployments starting on C+1. Extensive CFG staff coordination occurred with FORSCOM finance units, the United States Army Finance and Accounting Center (USAFAC), and XVIII Airborne Corps.

Deployment

Finance units like most combat units were preparing themselves for deployment, however, finance units simultaneously had a large mission supporting POR operations and providing assistance to family members of soldiers. Most finance units could not deploy approximately one-third of their soldiers because they had to remain in CONUS to operate non-deployable automated pay systems needed to support units deployed and soldiers mobilizing at their stations.

The CFG deployed a field grade officer along with representatives from each deploying finance unit as part of the corps and division advance parties. Early deployment of finance soldiers proved crucial to obtaining local currency to effect early procurements by all deployed combat and combat support units throughout the undeveloped theater. Advance party finance soldiers established contingency Treasury disbursing accounts, maintained communication with the CFG rear and coordinated arrival of the follow on finance units.

Conduct of Operations

While the theater had only one corps deployed, the 18th Corps Finance Group (Airborne) served as CENTCOM's appointed Theater Finance Command (TFC), the DOD executive agent for currency support to all U.S. armed services, and as the center of gravity for all theater finance operations. In theater disbursement support reached nearly \$174 million dollars by C+ 110 and over \$560 million by 18 February 1991 (see last page of TAB G). The CFG served a one corps theater that grew to over 133,000 Army soldiers besides many from the other services. It commanded and controlled 10 subordinate finance units, established theater central funding operations, and performed centralized accounting functions in theater for transmission of data to CONUS.

Transition to Maturing Theater

The 18th CFG validated finance doctrine by providing support on an area basis, and using Finance Support Unit (FSU) Headquarters task organized with Finance Detachments based upon sizes of troop concentrations. This method of support proved to be the best way given the continual changes of units supported in assigned areas of responsibility. Habitual support relationships from peacetime operations were broken because of operational necessity. The XVIII Airborne Corps OPORD specified finance missions as direct support to divisions and general support to non-divisional units within division areas. It called for general support to echelon above division and corps units. All finance units remained OPCON to the CFG.

Leave and Earnings Statement Distribution (LES)

Soldiers perceived LESS distribution on or near payday as an inherent right. Although they received very little cash in theater they wanted to see how their pay changed as a result of the deployment and to make sure their bills (single soldiers) and family members were covered. USAFAC mails LESS to installations in peacetime. Soldiers were not organized on the battlefield by installation. This required finance units to break down LESSs by unit, and find the unit along with all individually attached soldiers in theater before soldiers could receive their LES. This was a time consuming process requiring significant travel by finance soldiers. LES distribution remained a challenge because the plan changed every month as supported soldiers moved around and continued to arrive in theater.

Pay Document Processing

Pay transactions were particularly heavy immediately before and after the deployment. Since the Army does not have a battlefield deployable pay system, finance soldiers had to devise a means to code pay changes on word processing files and to transfer the data to CONUS installations to update supported soldiers' pay accounts. This system worked but could not provide the level of service (timeliness and accuracy) soldiers deserved. The lack of a proper system resulted in many underpayments and erroneous collections. The lack of an in theater pay system presented the largest challenge to providing support. The paper discusses this in detail and merits the prompt attention of senior Army leadership to resolve.

Accounting

Accounting operations were just as difficult as pay operations because of the lack of deployable automation systems. The CFG also had to devise improvisational methods to transfer accounting data to CONUS. Finance soldiers accustomed to using automated systems in peacetime were forced to learn manual procedures and forms. This significantly slowed operations, caused unnecessary stress and errors, and excessive labor given the high volume of business to conduct. The Designated Finance Support Activity (DFSA) location in CONUS was changed from Ft. Bragg to Ft. McPherson. This function would work best if established as part of an active component Theater Finance Command (TFC) assigned to 3rd Army and deployed to a theater of operations with a full complement of accounting systems. The TFC Commander also should be dual hatted as the DCSRM and be a general officer.

Lessons Learned

Finance units deployed during a very precarious time for the Finance Corps because peacetime systems were not developed far enough along to operate in stand alone field conditions. With many challenges to overcome, finance soldiers throughout the JAO and in many CONUS supporting finance units gave sterling performances. Further, finance units and the Finance School had stopped training on many manual procedures with the expectation that automation hardware and software would be available in time for any major deployment. Thus, finance soldiers in many cases had to learn how to set up and conduct manual operations. Additionally, although some finance force structure improvements have been approved by the Army for fielding in FY 93, the equipment was not available for Operation Desert Shield. Ingenuity, initiative, and local procurement while in the JAO were the only alternatives.

Even given these problems, the level of finance service in theater was exceptional. To continue to provide the level of service units and soldiers have become accustomed to in peacetime and that should be provided on the battlefield, however, will require emphasis to resolve: Inadequate transportation, communication, automation (field deployable hardware and software for all finance systems), personnel resources for the CFG staff, better methods for Leave and

Earnings Statement (LES) distribution, and more training in commercial accounts, accounting, computer literacy and rolling over reserve units to active Army pay systems. Finally, we must relook manpower requirements criteria (MARC) for finance specialties. Because of field conditions and geographic distance factors, all tasks take significantly longer to perform than in peacetime. There are also higher volumes of certain tasks performed in a wartime theater than in peacetime (i.e., procurements).

The following excerpt of a message from the ARCENT SUPCOM Commander (MG Pagonis) to the Army Staff, validates the need for Army finance doctrine and "green-suit" force structure (see TAB A):

"Having been here from the start, I can attest that the rapid buildup just could not have been accomplished without the contributions of the Finance Corps, particularly in supporting procurement operations. Finance places purchasing power in commander's hands by allowing ordering officers to immediately procure goods and services from the local economy to sustain our forces. This has become especially important, given our very extended supply lines. Finance support is one thing I can confidently say is not broke. Finance units are very small, but take care of large populations, spread over vast distance. Pay support is very important to our soldier's and their families' morale. However finance, contracting and host nation support have been the foundation of our logistical efforts in Saudi Arabia. Finance has been available around the clock and is an integral part of every unit's operations. They serve as true combat multipliers by enabling the log base to become established as commanders obtain what they need locally.

Bottom line is that there is definitely a need for a TOE finance structure in our Army. It works, and should not be civilianized nor combined with any other branch."

Finance doctrine and the emerging modular structure of headquarters and detachments proved to be the perfect solution to task organizing deployed forces from day one in the JAO to a fast growing mature theater. Finance soldiers have met the challenges Operation Desert Shield placed upon them. They initiated support to soldiers and family members during deployment from CONUS and continued support both in theater and in CONUS. They traveled continuously to supported unit locations, worked directly with soldiers desiring pay changes, provided combat payments, Treasury checks to pay bills back home, pay and banking services and just peace of mind by distributing soldiers' LES. Additionally, finance supported contracting and tactical units ordering officers, resource management, currency funding to all sister services and AAFES, and accounted for how all tax dollars were used.

In summary, finance support collectively served as a true combat multiplier. Finance support multiplied the effectiveness of soldiers', combat units and logistical operations. This was support that was not and could not have been provided by government civilians or contracted out.

CONTINGENCY PLANNING

Predeployment - Peacetime Operations

Planning for contingency operations such as Operation Desert Shield was an every day integral part of the 18th Corps Finance Group's (CFG or FG) peacetime operation. This planning was based on current Army finance doctrine as published in FM 14-7 Finance Operations, October 1989 and in anticipation of the Army's fielding a new modular finance force structure. Planning was also based upon sound training guidance and a well scrubbed mission essential task list (METL). The CFG followed philosophies of "Organize for War and Modify for Peace" and "Be Prepared to Go to War as You Are" to drive the CFG's readiness posture. It recognized this readiness posture as one that for now, had to accept the current austere equipment authorization for vehicles, communications, and automation hardware/software on finance TOEs.

In peacetime the CFG and its subordinate units trained and performed the same tasks as they expected to be called upon to perform on the battlefield. These included disbursing operations (currency support to the procurement process, check cashing, currency conversions, and collections), commercial accounts and accounting operations, and pay services to military and civilians (including travel advances and settlements).

The CFG also consistently worked to ensure XVIII Airborne Corps and Army leadership understood the necessity for Finance force structure on the battlefield. The unit constantly strived for involvement in all possible operations and exercises. It also worked to educate supported commanders and their staffs on how finance contributes to their mission accomplishment.

Because of experiences on previous deployments (Operation Just Cause-Panama, and Hugo-St. Croix), and based upon realistic execution of the CFG's published training guidance and validated METL (TAB B), the CFG was prepared to task organize a variety of finance support packages. It was ready to deploy individuals, finance support teams (FST), finance detachments (FD), or whole finance support units (FSU) as part of U.S. contingency operations. The CFG especially benefited from participating in the peacetime training exercise "Internal Look." This exercise took place on Ft. Bragg during July 1990 just before Operation Desert Shield. The scenario was very close to that of Operation Desert Shield and provided an opportunity to gel CFG and corps staff working relationships and procedures.

Crisis Action Planning/Concept of Operation

On 2 August 1990 the Iraq government headed by Saddam Hussein suddenly and swiftly invaded the country of Kuwait. On 3 August Saddam Hussein stated certain Kuwaiti leaders asked for his assistance and that he used military force only at the request of these unknown or unnamed leaders. On 5 August the Iraq leader announced he would soon withdraw his forces from Kuwait. On 8 August he announced he was annexing Kuwait and that it would become the 19th

Province of Iraq. He refused to let foreign nationals depart and began to plunder Kuwaiti state and private treasures. The President of the United States offered assistance in maintaining order to the leaders of countries in the region. At the request of the government of Saudi Arabia he ordered U.S. forces to deploy to help defend Saudi Arabia. U.S. CENTCOM and the XVIII Airborne were placed on alert.

The tight deployment schedule severely tested all finance units' readiness postures. Upon alert notification for this major deployment, the CFG immediately started a continuous process of crisis planning, preparation for movement, troop planned force deployment list (TPFDL) development, procurement support to deploying units, individual soldier processing for overseas replacement (POR), and support to family members.

The 18th Corps Finance Group (Airborne) started deployment as part of Operation Desert Shield on 7 August 1990. At approximately 0200 7 August 1990, the 82d Airborne Division G3 staff gave notice to the Commander, 82d FSU of a planned deployment. As the first finance officer on Fort Bragg notified, he called in his FSU's key staff. He then notified the 18th Finance Group (Airborne) Commander and the CFG S3.

Immediately after receiving notification, the CFG began its crisis action planning. The CFG obtained initial mission details from XVIII Corps Headquarters and then drafted its own mission statement. The mission statement and concept of finance operations were based not only on the Corps mission but also on what the CFG knew of the CENTCOM mission. Mission statements and related information are at TAB B.

The CFG convinced Corps and FORSCOM that it was imperative to get finance in theater very early to support procurement and build up of the sustaining base. The CFG Commander's intent was to phase finance assets into the theater; first by aircraft in one and two man Finance Support Teams (FSTs) as part of assault command posts (CPs) and then as units with the main body of the units they would primarily support. The CFG Commander wanted the size of finance deployments to parallel proportionally the size of deploying supported units. He also wanted at least one field grade officer to initially represent the CFG as part of the deploying corps assault CP. He used finance doctrine in planning for total numbers of finance soldiers (both in and out of theater) needed to support the size of the deployed force. The doctrinal allocation rule of one FD per 6000 personnel supported plus FSUs for command and control (C2) was utilized. (See TAB C unit location charts)

With the CFG Commander's intent clear, the S3 began integrated planning with the Corps staff to publish OPLAN/OPORD and annexes/appendices to the Corps plans. The CFG's S3 staff initiated warning orders to FSUs based upon what was known from the corps' mission and size of the planned force to deploy. As time passed and more information became available, the CFG published several versions of OPLANS (see TAB D). The CFG S3 staff served as the focal point of information for all FSUs. The CFG was able to maintain a very

accurate situational perspective for all finance unit assets by using information disseminated from XVIII Airborne Corps and what information it received from the FSUs and FORSCOM.

Warning orders helped the mobilization process because many FSUs were not listed on the TPFDL for phased deployment, or early enough and in the proper quantities to support such a large force. The 18th CFG Commander and his S3 coordinated TPFDL modifications for finance units with FORSCOM. They pursued the philosophy of getting finance soldiers in theater at the right times and in proper quantities and specialties.

CFG planning recognized the need for the conduct of split operations for both the CFG headquarters and subordinate FSUs. Some essential personnel were to be kept behind as part of the Rear Detachment (i.e., parts of the S1, S2, S3, and S4 sections, non-deployables, Deputy CFG Cdr and XO). Continuity of operations was key. These personnel although in the rear initially, became the finance follow on forces. Similar procedures took place for individual FSUs.

Early on, Reserve/NG soldiers were not activated to man offices at installations from which finance units mobilized and deployed. Because of non-deployable pay systems, FSUs were to leave additional finance soldiers in CONUS to help process pay change input for soldiers in theater. A contingent of Determination and Processing Section coders and representatives from Disbursing and all normal FSU sections was required. They were also to continue support for all other units and personnel either deploying from or remaining on their installations.

DEPLOYMENT

Although finance units knew they would deploy, they did not initially know when. Because they were not on the TPFDL, they were not treated as deploying by the installations/units they supported. Personnel processing for overseas movement (POM), weapons/ammunition issue, filling equipment shortages, and transportation (air/surface) were all delayed until the TPFDL was republished.

As all finance units waited their turn to deploy, they fine tuned and executed load plans, and performed many other predeployment actions (see 24th FSU hand receipt, and 101st FSU predeployment paper at TAB E). They presented briefings to soldiers and family members, and conducted POR processing for deploying units (including support for reserve units).

Once the TPFDL was established, the remainder of the Finance Group Headquarters and subordinate FSUs deployed in echelons. Approximately one-third of most finance units deployed very early (first in one's and two's) to establish and support operations in the JAO and two-thirds remained in CONUS to support units deploying. Later, better than two-thirds of all finance units deployed and less than one-third remained in CONUS as rear detachments.

Eventually the CFG was formed. This CFG, however, was significantly under strength in theater when compared to doctrinal guidelines. This situation is understandable considering the lack of in-theater finance automation and thus the dependence on a larger CONUS base for support. (See TAB F - Deployment of Personnel, CFG Organizational Chart, Finance Strength Information Sheet, Officer Rating Scheme)

CONDUCT OF OPERATIONS

Finance soldiers deployed with the first aircraft to lift off as a part of all major subordinate command (MSC) assault command posts (CP). See TAB G for a detailed sequential narrative of personnel arrivals and their immediate actions.

There were many priorities for the first group of finance personnel upon arrival in theater. The CFG sent a field grade officer to represent the CFG Commander as part of an advance party. He was needed to interact with the corps staff to anticipate and initiate types and volumes of finance support required, locate sources of local national currency, find short-term working areas, establish communications between theater and CONUS, and to command and control finance assets arriving in theater until the CFG Commander arrived. Multiple deputies and enlisted technical support (accounting and disbursing experience) were also needed very early to disburse currency in support of procurements, to pay soldiers, and to support other services.

The S3, HHC Commander and the CFG Commander followed very soon thereafter. The CFG Commander assumed C2 and worked to expedite establishing finance operations within the CFG and coordinated with other MSCs also arriving to see how finance could best facilitate establishment of their operations. The S3 worked with the corps staff to become updated on the tactical situation and to plan geographic areas to support for follow on finance units. He also spent a tremendous amount of time publishing policy letters and disseminating information (see TAB H) in and out of theater (supported units, USAFAC, CFG rear, CONUS FSUs, FORSCOM, ARCENT). The HHC Commander worked to find and establish more permanent living and working locations. Establishing suitable working and living was a significant challenge given the bare bones environment and lack of a sustaining base in theater.

The second wave of CFG personnel included the CSM, S1 and S4, and additional support and finance technical personnel. These personnel arrived later because their CONUS role was to get equipment, personnel, and administration areas ready to deploy. Once in theater, the CSM served as the senior enlisted advisor to the commander and facilitated support for the entire CFG. The S1 worked with the mail, distribution, message traffic and morale welfare and recreation (MWR) issues. The S4 established supply and maintenance accounts for arriving FSUs and concentrated his efforts serving as the CFG ordering officer. The S4 also worked with the HHC Commander and built the CFG overhead from scratch (billets, supply, maintenance, services). Other arriving soldiers filled out the staff and began developing operations in the CFG FAO.

Although FSUs arrived ready to activate their contingency Disbursing Station Symbol Numbers (DSSNs), the 18th CFG Commander in consonance with FORSCOM message guidance before deployment, decided to delay activating DSSNs for all but two units. The 215th FSU activated its contingency DSSN because it operated at a significant geographic distance (vicinity Riyadh) from the CFG. The CFG also activated a contingency DSSN to organize an integrated Finance and Accounting Office (FAO) for the theater (see TAB F Organizational chart and rating scheme). This organization had the primary mission of running the theater-wide central funding operation.

The CFG Commander's logic of not immediately activating all DSSNs was to concentrate on getting one organization running smoothly and benefitting from lessons learned about procedures unique to the theater before activating other finance unit DSSNs. He intended to activate DSSNs for some additional FSUs in theater as the theater matured, if they had to become even more dispersed, or if war broke out. Another consideration was that FSU commanders were still operating DSSN accounts in CONUS. Split operations were needed to serve remaining installation personnel and to make military pay input for the theater because of the lack of deployable automation.

The central funding section of the FAO funded deputies from the FSUs on DA Forms 1081, Statement of Agent Officers Account; who in turn funded other deputies, finance support teams (FST) and Class A Agents. The various reports contained in TAB I detail the large numbers of Class A Agents supporting ordering officers, numbers of and types of procurement transactions and dollars disbursed, and daily SITREP reports to Corps Headquarters. Internal control sections were not formerly established however, regulatory procedures were followed and audit trails were available for all work.

TRANSITION TO MATURING THEATER

Area Support Issues

The support philosophy adopted generally followed finance doctrine (area support and HQ and Detachments/FSTs). The CFG gave FSUs missions on an area basis. These areas primarily paralleled major subordinate command's (MSC) geographic boundaries. (see overlay at TAB C) FSUs supported divisions for which habitual support relationships had already been established in peacetime. However, they additionally supported all non-divisional units moving in and out of the division area of responsibility (AOR). These missions were detailed in the corps OPLAN as direct support (DS) to a division and general support (GS) to other units located in the division areas. Because, the echelon above division (EAD) slice often relocated and had elements also supporting other divisions and EAD units, it significantly added to the population normally supported by the FSUs.

Although most FSUs were attached to divisions for basic support (rations, fuel, etc.) they remained OPCON to the CFG. III Corps FSUs

were not attached to divisions and continued to wear their III Corps patches in the true spirit of area support. In the views of some FSU Commanders, these few FSUs were not however, treated as well by the divisions they supported as those FSUs that wore the actual patches of the division they supported.

Identifying all the units in theater to support and their locations presented a large challenge for the supporting finance units. Information sheets and newspaper articles were frequently published by finance units to inform all supported units about how to obtain finance support helped some (see TAB H). However, finance units had to travel continually (drive and fly) throughout their AORs to locate the supported units.

Units were generally located in or near bases/base clusters also called life support areas (LSA). These bases frequently moved or individual supported units moved from one base to another. Base population sizes were in a constant flux. Additionally, a concept that became known as the "Division Rear Rear" evolved. Divisions established LSAs near ports, airfields, and key corps and echelons above corps (EAC) units. However, they also had the familiar division support areas (DSA), division main command posts, and brigade support areas (BSA) located closer to the FEBA. These bases ranged in size from 500-20,000 soldiers. Geographic distances covered by divisional FSUs extended to areas of 100 by 200 miles. (see overlay TAB C)

Finance support to EAC supported units was detailed in the corps OPLAN as GS missions for several FSUs. This situation presented significant challenges as well. The FSUs assigned GS missions were sought out by the units who were used to receiving a particular FSU's support in CONUS. FSU commanders tried to accommodate these habitual support relationships as much as possible initially. However, because of all the task organizing and because of how units located in bases/clusters, normal habitual relationships had to be severed.

Bases had tenant units from a variety of installations that wanted service from their normal FSUs. The CFG decided to split the corps and EAC rear into arbitrary boundaries. These boundaries were drawn to align one FSU per area and for that FSU to service all bases and LSAs in the area. Task organization of FDs to FSUs resulted in a fair distribution of workload for each FSU.

To add to the challenge, some CONUS based non-deploying finance units (TDA and TOE) still wanted to take care of the pay accounts of soldiers deploying from their installations. All finance units and offices in CONUS had to learn to accept the area support concept and expect that the in theater finance units would provide all support.

To further compound the area support challenge, all finance units suffered from not having enough vehicles to execute these missions. The following discussion further exemplifies the need for transportation. (Also see discussion under force structure.)

Leave and Earnings Statement (LES) Distribution

LES distribution presented a tremendous challenge. Because soldiers did not physically receive paychecks or have easy access to their banks, they viewed receipt of their LES on payday as their "pay" and thus as a right. They wanted to know the status of their pay on payday. Married soldiers wanted reassurance that family members were being cared for and single soldiers wanted reassurance that they could pay their own bills or that someone given a support allotment to handle their bills actually received the money.

Soldiers pay accounts were not "arrived" to the in-theater DSSNs. This action would have simplified LES distribution, but it would have also created a significant potential for making mistakes with soldiers existing entitlements. Whenever an arrive transaction is used, all entitlements must be restarted on the pay system. Arriving soldiers to an in theater DSSN also would invite errors in maintaining proper variable housing allowance rates for the dependents' location. If the Army's fragile pay software could have been easily modified to prevent stopping entitlements based on arrive inputs, then arriving all soldiers to one theater DSSN would have simplified LES distribution, minimized transactions and chances for errors.

In order to form tactical task forces in theater, units and individual soldiers were cross-attached from installations around the world. To effect LES distribution required many actions. In one example (197th Inf Bde), LESSs had to come from 27 installations before they could be completely distributed to this single unit. Even with these batches of LESSs being eventually received in theater, FSUs received hundreds of requests for LESSs by individual soldiers who were attached for Operation Desert Shield but not transferred to the unit in which they were serving for pay purposes.

World-wide micro fiche information was not detailed enough to answer inquiries, arrived in theater in too few copies and not until the 10-12th of the following month. DSSN fiche was helpful but it did not come in enough copies. Each FSU/FD/FST needed copies of almost every DSSN fiche in the Army to answer inquiries. Even if a world wide fiche with this detail was available to all finance elements, they did not have enough commercially procured fiche readers and printers. They were not available to procure in country until December 1990.

Another example of the LES distribution challenge was the hospitals that were formed by many individuals (doctors, nurses etc.) from throughout the active and reserve components. Locating individual LESSs for individual soldiers in these types of units was nearly impossible. The Joint Uniform Military Pay Teleprocessing System (JTELS) was used, when working, to query individual pay accounts and to print the information for distribution later to the soldiers. As a whole, the CFG requested duplicate copies of all LESSs from 19 DSSNs and about 340 individual unit identification codes (UICs) from many other DSSNs.

Then there was the problem of further separating these LESSs to distribute to the FSUs. They had to be broken down by the various geographic areas in which units were located. There were actually hundreds of units (see TAB J). Finance soldiers gave maximum effort to ensure all soldiers received their LES on payday. LESSs were distributed to bases/base clusters, MSCs, and individual units throughout the Saudi Arabian desert.

USAFAC did not have the capability to make separate LES runs without additional programming. USAFAC was very hesitant of making any program changes because of the distinct possibility it would jeopardize (crash) the entire military pay program. The real need was for a capability to run and ship LESSs by batches of UICs and for individuals, within each FSU's AOR. The Army and the Air Force adoption of Joint Service Software (JSS) and common automation equipment (if high speed printers are included) could begin to solve this problem and allow running of LESSs locally.

Initially some supported units in and out of theater looked at this deployment as a short term exercise and thus delayed providing input for many pay changes that should have been made. The thousands of soldiers that were individually attached were served best if they were arrived to the servicing CONUS-based FSU's DSSN not later than C+30 or when the attachment was known. Arrive transactions to DSSNs in theater were not made because of reasons discussed earlier. If software for military pay could have been easily modified and if more DSSNs had been activated in theater, one central theater arrival control point would have been helpful to properly control pay accounts for all soldiers actually deployed.

DOCUMENT PROCESSING

Military Pay

The lack of an in-theater battlefield-deployable automated system presented major challenges. The Army has still not placed the fielding of a battlefield pay system (including TOE hardware) as a high enough priority. Finance units do not have any TOE automation hardware. Their only recourse was to deploy with installation property computers. Although these computers (laptop and desktop) for the most part held up to field conditions, there simply were not enough for each FSU. At C+120 into the operation additional hardware ordered had not arrived.

Even if enough hardware was available in time, the Joint Uniform Military Pay Coding System (JACS) or military pay software currently used in peacetime, is limited to local area net (LAN) processing. A version of this software (JACS 3.0) in concept was a workable stand alone battlefield system. The decision to stop JACS 3.0 software development before Joint Service Software (JSS) fielding left the Finance Corps and the Army with no interim battlefield deployable military pay system. Finance units had to find a way to effect pay changes for soldiers using any combination of means available.

Pay transactions before deployment and in the months following deployment were excessively heavy. Besides the entitlement changes

for each soldier as a result of their deployment, very high volumes of casual pays (CPs) and support allotments were processed. On average the workload volume was 2-3 times greater (101st FSU went from a peacetime monthly average 40,000 cards to 120,000 cards). Documents were received from individual soldiers, unit PACs and the PSCs.

No standard method was established in-theater for transmitting pay changes to USAFAC. The 101st FSU mailed all documents to CONUS or the installation that the serviced soldier came from. The 82d FSU used a courier to transport documents to Ft. Bragg. Most FSUs typed pay change transactions into data files on desktop computer word processing or spreadsheet software. Data transfers were controlled by a locally developed transmittal letter system. Without any previous procedures on how to do this, the units devised their own schemes as they went along. Improvements were continually made in internal controls and the process seemed to work fairly well.

The pay change data was entered in a sequence that closely resembled the format required for input by Determination and Processing Section coders to JACS. These word processing TLs were then converted to common personal computer machine readable language (ASCII) and uploaded as files onto a electronic mail system called COAHOST. COAHOST messages with these files were then transmitted to the rear detachment of each FSU's home installation office. The rear detachment soldiers then made input to JACS for further transmission to JUMPS at USAFAC.

This process was very time consuming and did not allow for a level of support to each soldier that could have been provided. Finance soldiers in theater could only find out if pay changes took effect on soldiers accounts when JTELS was accessible. JTELS is limited to an on-line query capability. All error reports were mailed from USAFAC to the CONUS FSUs. In theater FSUs needed JACS Gurgle Report information on many units and individual soldiers that were not normally serviced by their CONUS FSU HQ. Either many more dedicated lines to inquiry the master pay file at USAFAC were needed or a transaction history file (THF) was needed on each laptop in theater (FSTs/FDs/and FSU).

Pay document processing took much more time under field conditions. Preparing to move out, locating a unit, driving to a unit (often at great distances), providing service, and then driving back to the FSU caused processing to take at least twice as much time as in a pristine peacetime environment. Upon return to the FSU, the documents had to be processed in the archaic manner described above.

Accounting

The CFG in concert with FORSCOM guidance established accounting procedures to update Standard Army Finance Systems (STANFINS) through Ft. Bragg. Throughout FY 90, Ft. Bragg, NC, served as the Designated Finance Support Activity (DFSA). It switched to Ft. McPherson, GA for FY 91. The 18th CFG FAO forward used a STANFINS emulating software and transferred data in 80 card column formats from a PC to

another PC located with the S3 rear at Ft. Bragg. Ft. Bragg printed out the data and also converted it to tape format for uploading into STANFINS. The installation DOIM printed out the daily preliminary balance edit listings. The FAO in theater did not have any data query capability to get cost data, verify input or other information.

The CFG FAO (Forward) Accounting Section was relatively unfamiliar with Navy, Air Force, and Marine accounting classifications. All disbursement and collection transactions had to be input twice, once for the CFG statement of account and again for the TFO (either from the in-theater DSSN or from the Ft. McPherson or Ft. Bragg DSSNs). It was difficult to sort out what was accomplished at Ft. Bragg early on. A Theater Finance Command (TFC) with a full up STANFINS capability acting as a DFSA would have simplified the accounting process. Too many players were involved in and out of theater. One central in theater to CONUS link was needed.

The most significant problem faced by the CFG FAO soldiers was learning manual procedures. Finance soldiers had become very accustomed to the benefits of automation (CAPS, DOPS) in CONUS, but they were faced with learning manual procedures and the logic used by the systems that they did not have deployed to the theater. The volume of business going through the small FAO facility made this learning curve particularly frustrating. (TAB I provides SITREP reports on volumes of workload performed by all finance units in theater.)

Finance soldiers also worked within contracting and resource management sections of ARCENT. They developed and maintained funds control registers/reports and prepared the Corps' Command Operating Budget for FY 91.

ENTITLEMENT AND ALLOWANCE ISSUES

Many pay entitlements and allowances changed upon deployment to the theater of operations. Processing these transactions for all deployed soldiers placed a significantly larger workload surge on finance units. Entitlement and allowances effected include: imminent danger pay, foreign duty pay, family separation allowance (FSA) type II, collections of separate rations (enlisted) and field rations (officer). Another early problem was the uncertainty about whether to treat soldiers as if they were in a TDY or just a field duty status. The CINC established a policy that all soldiers on TDY would revert to a field duty status upon arrival in theater.

There were many reasons that made it difficult to ensure all soldiers received all pay and entitlements. Time constraints prevented identification of all soldiers before they were actually deployed. Hundreds of individual soldier attachments and severed habitual support relationships between finance units and supported units because of task organizing were continual challenges to overcome. (See TAB K for lessons learned, TAB H for policy letters, and TAB J for UICs served by FSUs.)

Finance units maximized efforts to effect all possible changes on pay accounts as part of POR processing for all units and soldiers before deploying from their home stations. Rumors started about what changes would be made to soldiers pay (tax free status, termination of jump and other hazardous duty pays because of minimal proficiency rules, etc.). To inform soldiers of their entitlements, finance units repeatedly distributed information papers, conducted briefings for family support groups, published articles in local newspapers, and solicited unit commanders to review LESSs for their soldiers (TAB H). LESSs were also made available in CONUS to family members with powers of attorney.

POLICY ISSUES

Casual Payments (CPs) and Check Cashing

The policies established consistently supported existing finance doctrine. The ARCENT Commander initially limited check cashing and CP amounts to \$50.00 (or the Saudi Riyal equivalent) per month to reduce chances for theft, black market activities with U.S. dollars, and to minimize soldier contact with the local populace. This policy also helped to reduce the burden on dependents in CONUS trying to live within household budgets. Later (about C+100), the limit was raised to \$100.00 to allow soldiers more discretionary money for use at unit PXs. This action actually just legitimized the check cashing limits to what was already occurring (due to exceptions being made by supported commanders).

CP and check cashing dollar limits were raised even though soldiers could not shop on the economy. They just wanted some money in their pockets. Soldiers were limited only to the extent their commanders could keep them from making repeated trips to finance. Any commander could lower the amount and major subordinate commanders (MSC) could make higher limit exceptions on a case by case basis. Some commanders were considering raising the limit just for the month of December for small Christmas purchases. Controlled trips to urban areas were permitted starting the first of December.

Postal units could not accept checks for money orders. Soldiers desiring money orders first had to cash a check or draw a casual pay from finance units. Finance units tried to end the double stop (finance and postal) inconvenience for soldiers by offering Treasury checks made payable to anyone the soldier named. Finance units also encouraged use of the Army Counter Check (ACC) if the soldier lost his own checks. The Army Counter Check program however, needs much more publication throughout the Army to become commonly accepted by soldiers in lieu of money orders, Treasury checks, and CPs.

Civilian Pay

Finance units in theater did not process any civilian pay. Civilian pay was handled by the installation from which the civilian deployed. This situation could have changed if the theater continued to mature. Check cashing and travel advances and settlement services were provided to civilians in theater by the CFG FAO.

Vendor Payments

Local vendors were paid in local currency and whenever possible by local deposit checks to help reduce cash outside of the Treasury and manpower needed to handle cash. This payment procedure was much faster than Saudi vendors experienced from their own government. Prompt payment had an intangible effect of building trust between the Army and the local vendors. It facilitated U.S. operations because vendors liked the process and sought out U.S. business. See TABs G, I, and L for more detailed information on procurement and banking operations.

Special Leave Accrual

The DA Personnel Command gave a blanket approval of Special Leave Accrual for soldiers with leave balances of more than 60 days and who were prevented from taking leave because of Operation Desert Shield. The United States Finance and Accounting Center (USAFAC) provided the CFG listings by UIC of soldiers who lost leave at the end of the fiscal year. These rosters were distributed to units in theater for verification. Units returned the rosters to their servicing finance units for input of adjusted leave balances. This one time blanket approval placed a significantly higher than normal workload on all finance units.

Separate/Field Ration Collections

Stopping enlisted soldiers separate rations and collecting officers field rations gave the perception to soldiers they were putting their lives on the line while being expected to take a pay cut. Current regulatory procedures call for collection of officer field rations and payment of FSA upon return from field duty. The intent of collecting this money because meals are being provided seems suitable for peacetime short term training exercises. Because soldiers become accustomed to this pay in peacetime, legislation should be considered that would continue all pay and allowances for deployments that extend beyond 30 days, particularly if into imminent danger areas. Imminent danger pay would then truly be an additional amount of pay.

Regulations and Forms

Exceptions to policy requests and rule interpretations requests to USAFAC were regular occurrences by the CFG staff. Rules for special pays (jump pay) should not require continual inputs. Soldiers and commanders should only be required to inform finance if a pay or allowance should be discontinued. Finance and personnel regulations should be scrubbed with an eye for reducing and simplifying rules and procedures to facilitate pay changes upon deployment. Use of manifests as source documents and a standard Army POR form is needed that will give all information to effect changes of entitlements and allowances at the start of deployment or hostilities.

Family Member Support

Family members were not allowed by finance units to process pay changes on service member pay accounts. A study to determine the impacts of allowing use of special or general powers of attorney for this purpose should be conducted.

LESSONS LEARNED DISCUSSION

TAB K contains lessons learned that were captured by the CFG during the first 90 days. The following expounds upon some of those and discusses other areas for possible resolution.

Support of Battlefield Operating Systems

Although finance support falls under the Battlefield Operating System (BOS) Combat Service and Support - Personnel Services Support, finance support of the procurement process clearly complemented the ability of other BOSS. Support of the procurement process was required at home station in obtaining last minute equipment and services necessary for combat and all other units to deploy. Currency support was also needed for procurements very early in-theater to sustain forces until all their equipment arrived and while the logistics base became established. (See TAB L for types of items purchased and dollar values of procurements supported)

Through currency support of contracting officers and hundreds of ordering officers, finance literally put purchasing power in commanders' pockets and sustained the force. It permitted them to have available what they needed and when they needed it. Finally, finance maintained the morale of soldiers and family members by providing them support with traditional pay and disbursing services.

DOCTRINE

Operation Desert Shield has validated almost every aspect of finance doctrine. Doctrinal changes that may be required however, are primarily additive in nature. In future doctrine revisions, emphasis should be placed on transition to war, deployment, establishing early operations in unimproved theaters, plus sustainment and defense of finance soldiers in both remote field and urban locations.

Predeployment

Many assume that finance does not have a large mission during the early stages of a contingency. In fact, the opposite was true. Finance units were hustling much more during this time frame than in peacetime. While supported units were only preparing to deploy, finance units were conducting POR processing, inputting entitlement changes to soldiers' pay accounts, giving family support group briefings, and deploying as units themselves.

Finance unit advance parties were deploying with assault CPs to provide currency for immediate procurement requirements, and establishing in-theater currency sources and communications. They were also becoming fully familiar with the tactical planning to

anticipate and initiate finance support, preparing to receive main body's of follow on finance units and supported forces, and establishing areas of support.

Relationships

Relationships were very close with the G4 and G5 early on to support procurements while the logistics base was being built, and with the G1 for distribution of pay policies and receipt of staff information as the command representative for personnel related issues. Finance units fell under COFS and assistant or deputy commanders (see TAB F Rating Scheme).

Any other arrangements were for short-term periods during deployment and were best handled as handshake agreements between staff elements as opposed to an OPCON or attached relationship. Once finance units closed into the theater, some were attached to divisions but remained OPCON to the CFG. All others remained assigned to the CFG and provided area support.

No need existed for finance and personnel units to be physically collocated. Tent-to-tent or close geographic distances were not necessary. Personnel units and finance units were within easy commute distances and made use of tactical phones. Finance units received most documents directly from PACs or soldiers. What documents were received from Personnel Service Companies (PSCs) were easily couriered.

CFG S3 Coordination

The CFG S3 mission is much broader and more diverse than articulated in doctrine. The S3 must maintain a presence in the Corps Main CP, the rear area operations center (RAOC), the CFG headquarters, and at the CFG rear in CONUS. Operations in all four locations are extremely busy on a 24 hour basis. Doctrine must cover this to provide a basis for larger force structure in at least the S3 section.

AAFES and Unit PX Support

All Army units made purchases through use of ordering and contracting officers. The Army and Air Force Exchange System (AAFES) was the only known activity using imprest funds in theater. Major subordinate commands set up AAFES unit PXs for battalions which further issued inventory and change to subordinate companies. Although the AAFES unit PX operations were labeled as imprest funds, they were not imprest funds to any FSUs but rather imprest funds for private AAFES use. In exchange for an AAFES check, the 18th CFG FAO initially provided the central AAFES store/warehouse with coin and paper currency necessary for them to establish subordinate imprest funds. The initial coin requirement was about 7000 pounds of quarters, dimes and nickels, and was supplemented several times thereafter.

Coin did not seem to re-circulate very well. Most FSUs did not initially maintain inventories of coinage, although it was later distributed to them as a means of providing more convenient service to remote PX and postal operations. Units needed to replenish coins and small bills often. Most U.S. coin and currency came from the 266th TFC located in Germany. (See TAB G for a more thorough discussion of how bank services and central funding operations were established in theater.)

The unit PXs accepted personal checks from soldiers for any purchase amount. These cashed checks were not accepted from AAFES by FSUs. All unit PX imprest custodians either had to mail or drive the checks to the central AAFES warehouse for turn-in along with other cash from sales in exchange for more inventory. The warehouse had a very small disbursing and accounting section that mailed the checks to AAFES operations in Kaiserslautern, Germany. AAFES then had to collect or write off the bad checks. The central AAFES warehouse took cash daily to the 18th CFG FAO Central Funding operation in exchange for a Treasury check. The FAO did not credit any Army suspense accounts; AAFES handled the Treasury check.

Although the CFG tried to work primarily with the central AAFES store/warehouse and expected AAFES to handle all else, the CFG still ended up providing small bills and coin to remote cites and providing coin to those who came to central funding at the Finance Group. There is probably a need for a unit PX activity at the brigade/group, separate battalion, or separate company level. Soldiers need small items and will eventually find a way to make them available.

The finance doctrine principle of "Control Currency on the Battlefield" may not be accurate. It states "Existing coin in theater will be used until exhausted." This may have been a misplaced effort to cut down on workload needed to conduct disbursing operations on the battlefield in order to limit force structure (fewer people, trucks, safes etc.). But in reality finance units will always be looked upon for handling some coinage. In fact the last page in chapter 8 of FM 14-7 states finance units will provide currency exchanges, including coins to AAFES operations.

The doctrinal principle needs to be revised for consistency in the next edition. Further, consideration should be given to revising a MOU with AAFES and expounding in doctrine a change in the rules for the way bad checks are collected. A possible solution may be to state finance units will accept checks from AAFES activities provided all bad checks can be immediately returned to the nearest AAFES activity in exchange for an AAFES check or cash.

Although doctrine proved to be sound, fixes in training, force structure (particularly communication and transportation), and materiel are required to permit doctrine execution.

TRAINING (LEADER DEVELOPMENT)

Collective Field Training

Operation Desert Shield has helped clarify a few areas in training that will require emphasis. Finance units found they must be more prepared to establish operations in both remote field conditions and in urban areas. FSUs, upon arrival in-theater had to set up in tents without any life support other than what they brought with them. As time passed, some FSUs were able to move into urban areas and occupy buildings. All units had to be prepared to move again from these buildings to field locations. Food varied from primarily meals-ready-to-eat (MREs) and T-Rations to catered meals (in some locations) by Saudi vendors as time passed. The Saudi government paid for all catered meals.

Base defense became a huge part of every day operations and constituted a large drain on finance manpower needed to perform finance missions. Leaders had to face the stress it placed on all and constantly shuffle priorities of finance missions and base defense operations. To accomplish both mandated soldiers to work shifts around the clock.

Finance ARTEP-MTPs should be updated to include SITEXs that call for integrated finance mission accomplishment while moving initially as units into field locations and then again into urban areas. The scenario should be one that places a high level of stress on the unit with emphasis on military operations in urban terrain (MOUT), and NBC in a hostile environment. All aspects and priorities of building defenses in depth must be understood. Bunker construction and integrated fighting positions/techniques into an overall multi-unit coordinated defense plan should be practiced.

Reserve Pay Accounts

Reserve component personnel rolled over from the reserve pay system to the active Army pay system experienced many errors (wrong pay entry basic dates, pay grades - E8s with 3 years time in service, accounts without pay options and thus pay placed into accrual, etc.) in their pay. Upon rolling these units and individuals over, entitlements, pay options and support allotments must be immediately verified as properly accepting on the earliest update reports from USAFAC. Finance units need to train on this more in peacetime. Procedures for rolling these reserve forces into the active pay system should be improved and added as an ARTEP-MTP task.

EPW Support

Enemy prisoner of war (EPW) pay support is a Military Police mission. In reality however, finance units as the recognized experts were expected to provide all currency control and pay support of EPWs. This mission is labor intensive and can be very large given the significant numbers of EPWs planned for the theater. Operation Desert Storm-plans called for 120-210 finance soldiers to process the projected EPWs and civilian internees. EPW support should become

part of Finance School trained tasks and evaluated as part of finance unit ARTEP-MTPs. TAB M provides more information on EPW support.

Establishing Disbursing and Finance Operations

Establishment of new disbursing operations and contingency DSSNs were very difficult for deployed units. Many forms, regulations, office equipment, and supply items were forwarded in later shipments and locally procured. Development of a generic field standard operating procedure (FSOP) and load plan for finance units may help future deployments and field training exercises. Finance units should be tested on whole unit operations, possibly by setting up their units in tents next to their buildings on the installation or a nearby parade field etc. This would force learning how to integrate all finance operations into a field environment without requiring finance units to stop providing service when they go to the field. If the building was put off limits during the test or training, load plans and all field operational aspects of performing finance technical missions would become institutionalized.

Individual Technical Training

Discussions with finance soldiers in several units suggest that as a result of time constraints (because of common core directed training by TRADOC eating at available instruction time) the Finance School is forced to give too much of a quick familiarization to students on forms. They stated that they could use more hands on training with each individual form to best perform the finance mission of serving as an honest broker. They wanted to know what could go wrong and the correct procedure for use of any form. They stated that most training was very hurried in the school environment and thus counted heavily upon the unit to which they were assigned to further train them. Once in their units they found civilians performing most accounting, commercial accounts, and disbursing functions. Soldiers only periodically had opportunities to work in those sections. Examples of areas needing training follow.

Finance soldiers needed to be familiar with the duties and responsibilities of contracting officers, resource managers, ordering officers, Class A Agents, imprest funds, and the finance commander as they relate to procurement of supplies, equipment, and services. It would be most beneficial if all Finance Corps officers and NCOs also could have one job experience in accounting. Supported unit commanders expected finance to know all the rules.

Procedures by each of the above players (RM, Contracting, etc.) were constantly being revised for operations within the JAO. Practices performed at many installations that were represented did not always agree. SOPs were constantly being changed or nonexistent. The Army should have a standard regulation or field manual covering standard finance, resource management and procurement procedures for use by forces on the battlefield. Finance soldiers need to understand the big picture - the logic behind the procedures. They needed to recognize irregular procurements, understand obligation rules, fiscal code, and the accounting systems in which they may interact.

Finance soldiers from both military occupational specialty (MOS) 73C and 73D stated they were put in a section and were expected to learn quickly and work with almost every document and situation that could arise. Although MOS 73D soldiers were a valued commodity for accounting and disbursing operations, both 73D and 73C soldiers were expected to perform many of the same tasks. Consideration should be made for combining both 73C and 73D into one MOS.

These soldiers state that all finance soldiers must know voucher scheduling, coding, and appropriations including elements of resource (EORs). They most heavily use DD Forms 117 Military Pay Voucher, DA Forms 3994 and 3994-1 Agent Cash Blotter, DA Forms 5260 Daily Accountability Worksheet and Proof of Cash, DA Form 4151s Record of Individual Currency Exchange Transactions, DA Forms 3924 Cashiers Daily Activity Report, DD 1081s Statement of Agent Officers Account, SF 44s Purchase Order - Invoice Voucher, SF 1164s Claim for Reimbursement for Expenditures on Official Business, SF 215s Deposit Tickets, and DA Form 3953s Purchase Request and Commitment.

On SF 44s, for example, they must see that there are receipts/invoices, that math is correct, all signatures present, accounting classifications are correct, and that the procurement is authorized for the specific EOR. They want to know how all forms and information work through the system.

I recommend the Finance School establish a CPX scenario as a capstone training event that causes finance soldiers to perform the tasks they learned in class, but to be performed under field conditions and manually for as many situations as can be brain-stormed. Situations should present them with problems that must be caught and handled appropriately. They must be able to give agents and customers sound advice to prevent and solve any problems.

In general finance soldiers are asked to do just about any accounting related work imaginable. They must be fully trained and ready to go work immediately upon arriving in a theater. Therefore, finance soldiers need to be knowledgeable of SF 44 processing (dos and don't, as dictated by contracting and Federal Acquisition Regulations (FARS)) and commercial accounts procedures.

Automation Training

Finance soldiers felt a need for more computer training. Units in garrison and in Saudi Arabia use all types of hardware and software. Computer literacy is a must in today's finance operations. This should include familiarization with equipment, operating systems, word processing, spread sheets, communication interfaces and software, and more on all finance systems.

Automation often provides a peacetime crutch that cannot always be depended upon in wartime. When it is down or unavailable operations must continue. Finance soldiers must have a firm understanding of manual procedures for anything that may normally be done using automation. The Finance School and finance units should integrate selected manual training with all automation training.

FORCE STRUCTURE

Equipment

The CFG, for the most part, provisionally organized with the modular headquarters and detachment force structure planned for fielding in FY 93. Force structure could not be fully validated because all the planned equipment (automation, transportation, communications) has not been fielded; however, in concept it worked well.

One part of doctrine that was not but should have been followed was deploying a Theater Finance Command (TFC). The TFC is normally placed at theater level. It is to provide finance technical and accounting policy guidance and central currency funding for an entire theater. Much of this mission was performed by a Corps level CFG. When the second CFG came into theater, coordination between CFGs and the ARCENT DCSRM intensified. The DCSRM was a Finance Corps officer and worked well with both CFGs. A TFC deployed very early could have taken a large burden off the CFGs, provided for theater wide policy, and absorbed the resource management mission. The 3d Army DCSRM position if dual hatted as the TFC Commander could be a general officer billet providing leadership to both CFGs and all financial/resource management related functions and positions in theater.

Inadequate transportation for finance units presented monumental leadership challenges to providing support. The few vehicles available for finance units to ship often arrived late (some were even stolen from the ports). The only recourse was to lease several commercial vehicles on the local economy (at premium prices) and occasionally attempt to burden supported units for mobility support. A total of 17 additional commercial vehicles (included leasing of 7 sedans, 3 buses, and 7 donated Japanese 4-wheel drive jeep-type vehicles) were obtained for the CFG. Even with these vehicles, transportation available for finance missions was very limited. The vehicles were needed to travel to all unit locations to provide service.

Joint Service Software should significantly enhance remote detachment operations provided enough hardware is procured and fielded on base TOEs. FSUs were forced to deploy and procure installation property to conduct operations. This included laptop and desktop computers, printers, micro fiche reader/printers, FAX machines and copy machines.

Equipment readiness codes (ERC) of B on TOEs precluded enough M60s, generators, M8 Alarms and radios from being available for base defense operations. Additionally, TOEs did not provide any night vision goggles or squad radios. Finance units were very involved with position defense and needed more equipment coded as ERC A to achieve better readiness.

The few radios available were severely limited in range. If a mobile subscriber equipment (MSE) area nodal system were available in the theater, Mobile Subscriber Radio Terminals would best meet FSU and Detachment Commanders needs over such great geographic distances. There was a tremendous demand for information in and out of the theater to effect finance support. In theater FSUs needed to communicate with units throughout the theater, FSUs around the world, the United States Army Finance and Accounting Center (USAFAC), MACOMS, and the Finance School in CONUS. Entirely too much time was consumed locating and trying to make use of communication sources and COAHOST was not a secure means. FSUs and at least the CFG require some means to up and down load data and communicate between a theater and CONUS. A TFC also should have the capability.

Personnel/MARC

Upon conclusion of Operation Desert Shield, additional manpower information must be analyzed. Operation Desert Shield and even Just Cause mandates a relook at the Manpower Authorization Requirements Criteria (MARC). It would be difficult to capture all the man-hours used to support this theater. Normal finance operations (C67) reporting would not work. There were finance people in and out of theater supporting the population served and there was not a battlefield automation system in place (hardware or software).

MARC assumptions cannot be based too much on having systems in place for war as those available to finance units in peacetime. MARC numbers should not be used in a vacuum. Again, the force structure for which it attempts to identify requirements is still emerging. To assume operating efficiencies too closely to what are achievable in peacetime is risky. Many workload assumptions must be taken with a grain of salt. It took much longer (estimate half again as long) to do almost all work when performed under wartime conditions. Communication support was far from peacetime standards. Supported units were wider dispersed and travel to and from took considerable time and manpower.

Military pay and disbursing workload increases above peacetime levels. Many more Class A Agents are funded in an immature AOR to support contracting and ordering officers. Agents and Ordering Officers for battalions and separate companies should be identified and trained as part of normal contingency exercises. Additionally, significantly more combat payments (or checks cashed) are made because all pay except CPS stays home to support family members and because the finance unit is often the only location where soldiers can obtain money under wartime conditions. Both these services take longer under wartime conditions if for no other reason than traveling to and from the locations of supported units locations.

Workload is much heavier (by an estimated 2-3 times) during the first months of an operation; many entitlements are effected for each soldier and establishing operations is very demanding. Use of manpower staffing standards (MS3) formulas as a predictor of battlefield demand may be appropriate, but only if modified by a factor to account for taking longer to accomplish all tasks under wartime conditions. Also, there is very little peacetime only workload.

MARC should reflect almost everything is performed on the battlefield that is performed in peacetime, including some accounting, and in much higher volume for some areas than when performed in peacetime. The adding of "wartime only" work for finance units also should be shown as significantly heavy. Security of personnel, work areas, and equipment maintenance was a 7-day-a-week process that competed with time for finance support functions and productivity. Further, there was the daily drain on manpower to maintain basic living conditions such as guard duty, latrine waste and other details, perimeter building operations, etc.. Base defense operations and sustainment of finance units are monumental missions. It is a 24-hour process that requires continual improvement.

MARC models may be a good tool for analysis of force structure decisions, but they should not be used in a quantitative vacuum. Command judgement and common sense should prevail. Qualitative factors, austere working conditions in field environments, and the fact that the DA DCSOPS still has not fielded the new Finance TOEs must be considered to find optimum manpower formulas. Although minimizing force structure is a necessity of the Army, so is accountability of all tax dollars used, timely finance services (procurement support and payment of legal entitlements) and quality of life for finance soldiers providing these services.

Disbursing

Disbursing operations are very sensitive and they are the heart of all finance units. During Operation Desert Shield (wartime), finance disbursing soldiers had to be available 24 hours a day. They were extremely busy and had to maintain perfect accountability. This is not a function for which workload can be easily quantified. Simple balancing tasks can take hours or even days. It required tremendous amounts of coordination, close interaction and research with numerous other activities (FSCs, commercial accounts, accounting, DFSA, USAFAC, Agents, cashiers, and banks etc.).

The number of commercial accounts (especially if you include all DA Form 3953s and SF 44s) vouchers were significantly higher than in peacetime. Tasks were performed by many soldiers for the same vouchers (in the FSU, the CFG - disbursing, commercial accounts, accounting). Disbursing soldiers spent many hours just obtaining cash from a source, transporting it, securing it, and accounting for it after disbursement. Too frequently man-hour credit is allowed for simply disbursing the cash by cashiers. The cash control officer should not always have to perform as the disbursing officer or supervisor. Cash control duties alone are a full plate.

Travel

Travel settlements were computed at FSU and FD levels for soldiers serviced in their AOR. Doctrine and force structure currently specify performing travel settlements only in CONUS or at

the TFC and CFG. Doctrine must be corrected to reflect what really takes place and force structure adjusted to absorb the workload.

CFG Staff

The CFG should have the Deputy position labeled as "Executive Officer" to parallel common Army terminology and how he is actually utilized; his knowledge as a finance deputy should however be highlighted. The CFG should have a Major as the account holder for central funding and other business. Federal Statute holds this officer personally liable for millions of in-theater disbursements and currencies. The group commander is too busy with other C2 functions and should not be encumbered by operational duties.

One person cannot effectively wear all the hats of the S1, the S4 and the HHC commander. There should be an AG officer as the S1, a Quartermaster officer as the S4, and a Finance officer as the HHC Commander. The current CFG TOE is ludicrous in expecting one person to perform all three jobs (plus not having a maintenance warrant). NAF accounting and liaison will clearly take place within the CFG and staffing must be provided to do this. During Desert Shield these shortages were a burden on FSUs tasked to provide manpower to the CFG staff.

The S3 Section must be beefed up. The volume of operations planning, policy creation, staff coordination, and training management is much more than this meager staff can perform well or proactively. During wartime this section must maintain a presence at the Corps main CP, the RAOC, the CFG HQ, and at the CONUS rear detachment. It should include an additional finance officer, another senior NCO, a CESO and a combat systems administrator, and another clerk typist.

The FSC should have a combat systems administrator to help keep all the various systems used by a FSU operational in wartime and to interact with outside automation and communication systems and personnel. Automation set-up (what little equipment was available), training and maintenance was a continual challenge. Supervision staffing must be allowed by TOEs in all sections of the FD; manpower was required, especially because of the increased services offered by remote and autonomously operating FDs and FSTs.

PULSHES Profile

Commanders complained that they were faced with many soldiers that could not deploy or were not very useful to load out their units during deployment. Upper body and heart related health problems, pregnancies, family support plans that fall apart or fail to sustain their families, and a variety of medical profiles plagued these commanders. The PULSHES profile for MOS 73C and 73D should be evaluated for a higher standard.

MATERIEL

Finance Systems

Operation Desert Shield proved that accounting operations begin on the battlefield, at the source of every disbursement transaction. Automation hardware to support all financial management systems must be developed to operate under field conditions. The best level of accounting support can be provided users of information if the accounting systems are close to where disbursements are made. A TFC and or a CFG should have the ability to establish a full STANFINS accounting operation within a theater. Systems should be ready to go in a modular vehicle with proper communications supporting hardware. The Designated Finance Support Activity (DFSA) accounting doctrinal concept should be relooked with consideration to centralizing it in one place for each theater and to placing it in the theater.

Joint Service Software (JSS) for military pay, when fielded, is expected to solve many of the Finance Corps' battlefield requirements for military pay support provided enough of the appropriate hardware is also fielded on base TOEs. The software however must be modified to solve the LES distribution problems discussed earlier in the paper. This hardware must be field deployable (laptops/desktops, printers and large hard disk drives). TRADOC and the Army must make quality pay support a higher priority during the resource competition processes. This deficiency has remained for years as an outstanding issue on Mission Area Development Plans (MADP) and Battlefield Development Plans (BDP) as part of the Total Army Analysis (TAA) process.

Inter Theater Communications

The CFG as a minimum requires an uplink or device that allows for continuous communication between theater, CONUS, and units around the world. Dependence on signal unit support alone often times is not enough and COAHOST precluded transmission of classified information.

Army Counter Check Encoders and Fiche Readers

An Army Counter Check Machine should be developed in a smaller configuration and be more ruggedized. Along with the counter check machine a fiche reader is required to verify a soldier's bank account before encoding a check for him. Fiche readers with a printer are needed by all FSUs/FDs/FSTs to do this and to print LESSs or research pay problems based upon individual requests. The fiche reader/printers must be small, battery/AC operable and very rugged. Commercial equipment is often times very large and fragile. Both items of equipment should be on the base TOEs of all finance units.

TAB G

Conduct of Early Operations

The First 30 days

C Day to C+9

The first finance personnel to deploy included MAJ Tim Wansbury (Commander 107th Finance Support Unit (FSU)) as part of the XVIII Airborne Corps Assault CP (as a representative with G1 along with Chaplain, Surgeon, JAG,), and 1LT Bruce Sneed, (Chief, Pay and Examination, 82d Airborne Division) as part of the 82d Airborne Division assault CP with the Division G4's Contracting Officer. They both deployed on C-Day (in less than 18 hours of notice) with \$20,000 and \$70,000 respectively. Additionally, each had 250 blank U.S. Treasury checks on their peacetime DSSNs and 1LT Sneed brought \$210,000 in pre-cut treasury checks made payable to himself. They brought these checks so that they might obtain additional currency from a Saudi Arabian bank or any available U.S. disbursing activity in the region. They were restricted to carrying only their RUC sacs, and a money bag. Unfortunately, they did not have a tactical vehicle, organic communications or automation equipment. Their money bags provided the only space available to carry their cash, checks, copies of finance unit standard operating procedures (SOPs) and a few blank forms and supplies.

MAJ Wansbury's FRAGO mission as given by COL Baer was two fold: support initial contracting efforts, and coordinate all finance operations in theater until the commander and the Finance Group arrives. 1LT Sneed who deployed as part of the G4 element was to support contracting for the 82d Airborne Division.

As the 18th Finance Group (Airborne) lead element, they moved into the Corps CP (Dragon City, vicinity Dhahran, Saudi Arabia). That first day on the ground they attended the Corps' Chief of Staff (COFS) meeting for the situation update (COFS was the senior Corps representative in country) and then met with the Corps' Contracting Officer (MAJ Bud Almas) to get an estimate of planned procurements. Together they arranged meetings for the following day with the small contingent of contracting and finance personnel already assigned in Saudi Arabia as part of the United States Military Training Mission (USMTM) at Dhahran Air Base. This staff (led by CPT Bruce Gubser, SFC Autry, and SSG Webb) was very helpful in the early part of the operation by providing contacts for banking support and the use of their offices.

Communication with the CFG commander at Ft. Bragg was very difficult. A combination of means were used; messages via the corps main message center, autovon calls and primarily use of COAHOST (electronic mail) from the USMTM Finance and Accounting Office. When the Corps tactical operations center (TOC) could not talk to Ft. Bragg, COAHOST could be counted upon. It turned out to be invaluable

for finance operations. Although phone lines were often overloaded, COAHOST's only limitation was in not being able to transmit classified information.

It was an extremely bare boned environment. MAJ Wansbury and 1LT Sneed were immediately confronted with meeting large currency requirements to support the numerous planned contracts. The very first procurement supported was for bottled water (1st order cost 53,000 Saudi Riyals (SRs) for 4 days supply) from the local economy. In order to meet basic life support needs of the deployed force, support for contracting and commercial vendor services operations were clearly their paramount mission. Other initial purchases were for, leased vehicles, fuel, portable showers and rest rooms, plumbing repairs, food supplements, medical supplies, office supplies, and real estate. Corps G4 coordinated for food and POL with the Saudi Government. To expedite procurements, the SF 44 limit had to be raised from \$2,500 to \$25,000 very quickly. Many procurements resulted because although supported unit personnel had arrived, much of their equipment was still inbound via aircraft and ships. This situation occurred for all follow on MSCs as well. TABs I and H detail the large dollar volumes and types of procurements that the CFG supported over time.

On C+2, MAJ Wansbury wrote the USMTM FAO a treasury check for \$96,981.03 to purchase 360,000 SRs. Initial disbursements were made against Fort Bragg fund cites and disbursing stations. These vouchers were then sold to the USMTM Finance and Accounting Office (FAO) in order to replenish cash until activation of the CFGs contingency DSSN. 1LT Sneed moved north with the contracting officer from the 82d (CPT Jordan) to support procurements needed to receive the arriving division.

On 12 August (C+5), CPT Culbreth (XO/Deputy Finance Officer, 82d FSU) arrived. He brought \$700,000, pre-cut treasury checks worth \$1.4 million dollars, and 50 blank treasury checks. He was not able to go to the 82d Division area immediately. MAJ Wansbury tasked him to begin establishing a Central Funding operation for the theater until other finance officers arrived. MAJ Wansbury's cash was transferred on a DD Form 326 to the 82d FSU DSSN 6416. CPT Culbreth had to share a vault with disbursing personnel from the MTM FAO.

On 13 August 1990 (C+6), 2LT Leo Impavido (Disbursing Officer from 107th FSU) arrived with more currency and checks. He initially shadowed the contracting officer (at ARCENT SUPCOM located at Dhahran Airbase) and provided currency for procurements being made by up to five contracting officers. There were no ordering officers appointed to the corps (although the 82d had about 40 appointed with Class A Agents) so the contracting officers did much of the early procuring. He also kept a daily fund commitment journal by (EOR) for MAJ Davis (ARCENT RM representative).

The same day 1LT Sarah Salmela (Chief, Pay and Exam, 107th FSU) and a FST (SSG Rice and SPC Parks) also arrived. They brought

\$50,000 and treasury checks on the 107th FSUs DSSN. The next day they were sent by MAJ Wansbury to Riyadh. They were to provide currency for procurements, and pay services to the CENTCOM and ARCENT Headquarters and to the other units of several services arriving in that area. Procurements were initially for desks, office supplies, sleeping bags, showers, and food. She provided the daily SITREP at TAB I to MAJ Wansbury.

On 14 August, all remaining cash from in theater finance personnel was turned into CPT Culbreth's Central Funding for redistribution under the CFG's new contingency DSSN 6562. Payday support was provided to the 3-4000 soldiers of the XVIII Airborne Corps Forward and 82d in and around Dragon City by a FST from the USMTM FAO. The 82d limited their troopers to \$20 casual payments (CP).

C+10 to C+19

On 17 August, 1LT Perez (24th FSU Disbursing Officer) arrived as the only finance representative with the 24th Division pre-advance party (two contracting officers, the COFS, two signal personnel, a language translator, and a major recently returning from Saudi Arabia) for the assault CP. They moved from Ft. Stewart to Ft. Bragg to catch the earliest possible aircraft. He brought \$50,000 and 200 blank treasury checks (TCS) on the 24th FSU's contingency DSSN, and other (a field safe, footlocker, money bag, locks, deputy stamps, typewriter, forms, regulations, and office supplies) essential items. The TCS were not used because the contingency DSSN was not activated. He initially worked with the 24th Division Contracting Officer (MAJ Coleman) and located at ARCENT SUPCOM. 1LT Perez also received additional funding from the USMTM FAO. He provided currency support (paid for contracts and funded/balanced Class A Agents for ordering officers), assisted with logistical planning, and at nights performed as the 24th Division liaison officer (LNO) at the corps main CP.

Procurements supported include 32,000 dust masks, electrical cords, rental vehicles, food supplements, coffee makers, medical supplies (bandages, alcohol, condoms, birth control pills, etc. for the Division Surgeon), and civilian clothes for ordering officers and Class A Agents. All military personnel were precluded from being in populated areas unless on official business and dressed in civilian clothes.

Problems addressed by 1LT Perez were primarily the lack of staffing. This officer was absolutely overloaded with work and stated he really needed a larger group of finance personnel to accompany him even though the 24th FSU main body arrived shortly there after. He stayed about 2 weeks with ARCENT SUPCOM, moved to Tent City (a holding area for arriving units before deploying to remote desert locations) for a week and then into Victory Station (a remote base camp commanded by the 24th FSU Commander) with the rest of the 24th FSU. There, he continued to function first as a disbursing officer and later as a detachment commander.

On 19 August 1LT Salmela attempted to obtain additional currency support from the U.S. Embassy. The Embassy could not provide funding because they were using all currency to support evacuation of civilians. She had to depend upon Central Funding from CPT Culbreth at Dhahran Airbase. A source for local currency and additional U.S. dollars had to be found very soon.

Throughout the theater, local and U.S. currency requirements quickly grew. As more soldiers arrived around August mid-month payday, they requested casual pays of \$20-\$50. Pay support was also given to a Navy Special Warfare unit. All contracts and SF 44s used by contracting and ordering officers were paid to vendors in cash upon delivery of the supplies, services, or equipment. Only 2 or 3 vendors were actually paid in dollars. All but very large procurements were paid in SRs to avoid a black market in U.S. dollars. One vendor wanted to be paid cash for a contract worth 6 million SRs. Until checks were available on a local depository account, large contracts were paid using bank drafts. Some vendors were initially apprehensive but soon accepted the practice.

C+20 to C+30

On 19 August, resource management procedures were established by MAJ Davis (ARCENT FORWARD-SUPCOM RM) in coordination with COL Granger (ARCENT DCSRM-Riyadh) to give each contracting and ordering officer DA Form 3953s with a fund target to stay within. The fund cite was a special one for Operation Desert Shield which was established by ARCENT. This was a fully expanded accounting classification as opposed to an abbreviated one considered for use by all services during doctrinal meetings that occurred well before Desert Shield. Disbursements made prior to this date against Fort Bragg fund cites were corrected before entry into the accounting system to reflect the ARCENT fund cite. About this time, the 101st FSU also sent a FST to the Jacksonville Port to provide currency support to ordering officers using SF 44s.

On 20 August, MAJ Bob Speer (the CFG S3), 2LT Kieth Gudhaus, SFC Spayd, and SSG Ennis arrived. The S3 received a situation update from MAJ Wansbury and from the corps staff sections, secured maps, office space and supplies, and started development of the theater overlays. He also coordinated with corps signal to get communications set up for the CFG Operations cell at the corps main (Dragon City). Coordinating automation and communication issues consumed much of the S3's time. Fortunately, he had a strong history in functional area 53 (automation).

On 21 August, 2LT Gudhaus (Cash Control Officer, 18th FAO) recently out of OBC, signed for all the cash in Central Funding from CPT Culbreth. CPT Culbreth needed to link up with 1LT Sneed and move north with the 82d Airborne to All American City (later known as Champion Main). The cash was again transferred on a DD Form 362; this time to the CFG contingency DSSN 6562. MAJ Speer took 2LT

Gudhaus to the Saudi American Bank to place a large order for Saudi Riyals (SRs) and to pick up a stock of local deposit (LD) bank drafts. They could not pick up the cash because the bank could not support a very large cash order without at least 24 hours notice and it was about 1 October before checks were available.

When CPT Culbreth was able to move to the 82d Division area, he was in charge of the 82d FSU Forward which provided currency support to procurement operations and pay services. He had an 82d fund cite but did not need to use it. The Division Resource Manager did not arrive until 27 August and an ARCENT fund cite was used. Only two elements of reporting (EOR) were used, POL and General Supplies. Initial purchases included POL, general supplies, office supplies, sundry items (insect repellent, personal hygiene toiletries, light bulbs).

Also on 21 August, a FST (officer, cashier, commercial accounts specialist) from the 101st FSU arrived. It was led by 2LT Yamamuchi (Disbursing Officer). They linked up with SPC Chase and SFC Darnell who had also just arrived from the 101st FSU. SFC Darnell started working in 101st Contracting to support with currency. Another team member of the 101st Finance was detached to the 82d FST and to assist in providing support to the 82d Airborne Division. They traveled as part of the 101st Division's lead element with the 2d Brigade's Forward Area Support Company (FASCO) to establish the division's Forward Operations Base. She brought \$150,000, a computer, field safe, field table, and a foot locker of forms publications and office supplies. When she located MAJ Wansbury, he had her turn over the currency she brought to the Central Funding Section. To do this, a DD Form 362 was also used only to find that the Standard Army Finance System (STANFINS) would not accept this type of transaction. The DD Form 362 transactions were later reversed and treasury checks were used to exchange funds.

2LT Yamamuchi initially worked with contracting personnel at ARCENT SUPCOM to support procurements. All 101st previously established orders for Ordering Officers and Class A Agents had to be rewritten. They had to be appointed on orders to the Corps Contracting Officer (MAJ Bud Almas) and to COL Baer (CFG Commander). Fund cites were obtained from MAJ Davis until the 101st RM arrived in late September. Procurements to support the 101st at this point included showers, rest rooms, and generators. After a few days she moved north to what would be the 101st main operations base (King Fhad Airport) and became attached to the FASCO.

While attached, she was somewhat impeded from performing finance missions by this unit commander who did not understand finance support and wanted to maintain too tight of control over her team. The commander wanted finance support requests to come through him and to approve what support would be provided. Supported units had no way of knowing they had to contact this unit to effect finance support. Without any transportation, her team hunted and found the Aviation Brigade and the DISCOM of the 101st Division and provided finance services (inquires, documents receipt, casual pays) to

soldiers, and currency support to the ordering officers' Class A Agents. Her team also assisted in making casual pays (\$20) to 1400 soldiers of the 82d Airborne Division.

On 22 August, COL Baer arrived to assume command of the CFG forward. The first day, he received briefings from his staff and obtained a leased vehicle. On day two in country, he drove to all areas where finance personnel were located to observe operations and determine assistance requirements.

When COL Baer became aware of 1LT Yamamuchi's situation he had her team moved to collocate with the 101st G4 section and provided her with a leased vehicle. The team did not have any communications equipment so all support requests went through the G1 section until the main body of the 101st FSU arrived. 22,000 LESS for the 101st Air Assault Division arrived at end of month August and had to be sorted. She then had to find and distribute to units of the 101st located somewhere in the area. The team supported 73 Ordering Officer Class A agents. This was not a small challenge given the geographic distance to obtain more currency from the CFG Central Funding Section and to turn in SF 44s for which she had already disbursed money. SF 44 procedures were constantly changing as were the Class A Agents who were unfamiliar with the proper procedures.

Coordination with the U.S. Embassy, the 266th Theater Finance Command (TFC) and a Saudi Arabian Bank was ongoing to establish a source for currencies and use of a local deposit (LD) checking account to write checks for the larger purchases. MAJ Wansbury used the USMTM FAO to begin talking with the Saudi American Bank in Dhahran. He did receive a phone number (from MG Kaufman's office, Cdr, USMTM) to a banker point of contact in Jeddeh, however it never materialized into a meeting. The banker had been contacted by CENTCOM (at McDill AFB, Florida) and DOD to arrange funding for the Jeddeh area. Initial plans considered the Jeddeh area as a possible location for troops/equipment to arrive.

A local deposit account was not actually established until early September when COL Baer and MAJ Wansbury went to Riyadh to negotiate banking support. LTC Larry Chambers and CPT Celler (HQ CENTCOM) talked to the U.S. Embassy Financial Management Officer who set up an appointment with the Assistant General Manager of the Saudi American Bank. All met at the U.S. Embassy and worked out the details of support. The established exchange rate for Saudi Riyals is historically very stable (very little change in 2 years). However, banks in Dhahran, Riyadh, and Jeddeh did have very minor differences in their exchange rates. Banks even of the same name throughout the country have different profit centers. COL Baer wanted to establish an agreement that would allow for the same theater rate for all U.S. forces.

Initially the bank offered a better rate for cash transactions (3.75 SR to the dollar) than for check purchases (3.73 SRs to the dollar) of Saudi Riyals. The banks' reasoning presented was that

they would not actually have use of cash from the treasury checks until they cleared. They stated it would take 12 days of average daily disbursements to be placed on deposit in a checking account to allow time for treasury checks to clear through to the United States and back to Saudi Arabia. During the meeting it was discovered that the bank was 49% owned by the City Bank in New York. COL Baer offered to make treasury check deposits in the New York bank to speed the process and limit cost to the U.S. for cash outside of the treasury. A deal was struck. The bank now only wanted 7 days average disbursements to be held on account (this figure was to be adjusted monthly thereafter) and the exchange rate was established at 3.75 SR for the theater.

COL Baer appointed MAJ Mulyca (who was located at Ft. Bragg) as one of his deputies and mailed a stock of contingency DSSN checks to him. MAJ Mulyca made the first deposit of \$20 million dollars by depositing a treasury check with a bank on Ft. Bragg which in turn wired the money to the New York bank. At about the same time, MAJ Wansbury also placed an order for one million dollars in small U.S. currency denominations with the 266th Theater Finance Command (TFC) in Europe.

The LD account grew substantially over time. The CFG established an agreement with Contracting that allowed the FAO 7 days to process contracting vouchers (not ordering officers SF 44s) and to hand deliver them back to contracting with LD checks or cash on each Thursday for hand delivery to the vendors. Contracts for over \$10,000 were paid by LD checks all others were paid in cash. The CFG considered also making use of an electronic fund transfer (EFT) service and or continuing bank drafts to pay vendors, but decided against these options for the sake of simplicity and internal controls. It was not recommended by the banks and electronic signatures were not the same as an actual signed check.

On 24 August, CPT Susan Beauselau (Plans Officer), CPT Pat Riley (CFG HHC, Cdr), CSM Dennis Snelling (CFG CSM) and the 24th FSU arrived. The S3 completed the first iteration of the CFG OPORD that was to be sent out to the CFG rear and applicable FSUs via message. Also a Marine Corps liaison met with MAJ Wansbury to discuss their cash needs.

On 26 August MAJ Nick Deiner and the advance party of the 215th FSU (from Ft. Benning, Georgia) arrived. The 215th was the only FSU to totally deploy lock, stock, and barrel. Prior to deployment, this FSU was given the mission to locate in Riyadh. This was determined assuming a military population to support would be with the CENTCOM and ARCENT Headquarters and that currency support from the Saudi Arabian capitol would be available. There were also planning discussions for using Jeddeh as a possible port/airfield for arriving units. The commander (LTC Morgan Denny) was the only commander to sign his account over to his civilian deputy. He also assumed the role of Staff Finance Officer to the ARCENT Headquarters.

On about 26 August, CPT Culbreth was called back to the CFGs Central Funding Section. Also, now that the 215th advance party was on the ground, 1LT Salmela was recalled from Riyadh. By this time the volume of business had increased significantly. 2LT Gudhaus was familiar with SRD-1 disbursing automation software available in CONUS but not with many of the manual procedures that were required in theater. Assistance was needed throughout disbursing (other than in cash control) and through what was being formed as a Finance and Accounting Office from scratch.

Living conditions varied over time. Finance and all types of units were initially placed in an area which became known as Cement City. This was an old cement plant and gravel yard. Because the CFG Commander was told he could find a place to locate and live, most finance units only lived in tents for about two weeks. He sent his HHC Commander (CPT Pat Riley) and his S4 (2LT Jeff Muir) to find a place to live and to start coordinating all life support for the CFG. 2LT Muir was appointed as an ordering officer and CPT Riley served as his Class A Agent. They came upon a small set of villas being built within a walled compound. They pulled in to talk with the Saudi owner and negotiated tentative lease terms. CFG personnel started moving into the compound even before it was completed. The HHC Commander and the S4 spent the following weeks establishing working and sleeping areas.

On 29 August, LTG Gary Luck (Cdr, XVIII Airborne) arrived. COL Baer briefed him on the status of the CFGs deployment, on finance operations to date, and those planned.

On 30 August, the 24th FSU arrived at the port. They moved to Cement City and lived in Bedoin Tents for about a week before moving nearby to a base that became known as Victory Station. This area became the permanent home for the 24th FSU. They lived in GP medium/large tents. All finance operations and living arrangements evolved from a dusty sand area under the harshest of weather and other conditions that any finance unit had to face. Computers seemed to run well and finance soldiers adapted in a sterling manner. The 24th was provisionally organized as a Finance Support Command (FSC) and most closely mirrored doctrine and FY 93 force structure. It had three organic Finance Detachments (FD) and a fourth FD from the 215th FSU attached. Additionally, the FSU Commander (LTC(P) Gary Goerth) was given the mission to perform as the base commander. This mission plus the harsh living conditions placed a significant burden on him and his unit.

On 30 August, the first month of leave and earnings statements (LES) were given to the corps G1 for distribution to all in theater units. The LESs were only broken down by division (82d, 101st, 24th) and thus required extensive sorting by finance personnel to effect proper receipt by soldiers.

On 31 August CPT Beausoliel was interviewed by Newsweek magazine at the Saudi Arabian International Hotel and by the PAO at the 101st Air Assault Division near King Fahd International Airport. Her feeling was that the press did not have a good sense of what finance

contributes to the operation. SFC Christosimos (S4 NCOIC) arrived and assumed the role of acting HHC First Sergeant.

On 1 September the S3 Section met with the corps communications center to have the CFG added to the distribution of all message traffic in and out of the XVIII Airborne Corps. They were very busy taking inquiries, coordinating currency requirements with Central Funding, setting up their shop with supplies and improving their situational overlays. The volume of customer service traffic was too heavy for a staff section thinly manned to perform fast changing operations planning and policy development. A FSU was needed to pick up execution of the customer service missions.

On 3 September 1LT Impavido was recalled from his funding mission with Contracting to assist in disbursing and the central funding mission. Two key NCOs (SFC Spayd and SSG McFarland) were added to provide more manpower and technical support. Because Contracting was extremely busy and still needed currency support with each Contracting Officer, 2LT Gudhaus was sent to fulfill that mission on a full time basis. 1LT Impavido signed for all the CFGs Central Funding cash, 1LT Salmela established accounting section operations, and CPT Culbreth became the CFG Commanders Deputy/Disbursing Officer for running the new F&AO.

Operating hours of the FAO were from 0700 hours until COB (which was normally 2100 hours 7 days a week), and then balancing of the days business went on into the early morning hours. The volume of business kept increasing. Sections within the FAO were simultaneously working on multiple days of business. Balancing became very difficult within disbursing and between disbursing and the Accounting Section. Most personnel throughout the FAO were being trained on manual and often times new procedures while in the heat of the fire. Time had to be taken to get caught up. While trying to keep up with more and more new business, a team (CPT Culbreth, 1LT Salmela, SSG McFarland) worked for about 13 days to clearly account for all that had been disbursed to date. Disbursing started a new cash blotter (about 13 September) with zero beginning balances in all columns except vault cash. All previous business was being reconstructed by the above team.

CPT Hector Colon was called in from the CFG's S3 section to assume duties as the FAO and assist with disbursing. CPT Culbreth was now able to give total concentration to the disbursing catchup mission. To allow for more balancing time, they decided to submit a consolidated statement of accountability for August and September. Accountability for Static Cash was the most difficult to establish due to the volume of Class A Agents being funded and balanced around the clock. Some cash had been issued agents in exchange for SF 44s without reissuing a new DD Form 1081. The accountability could not be accurately reestablished until all Class A Agents returned for more cash and their previous cash accountability was verified.

1LT Salmela and CPT Colon started to work on procedures to update STANFINS through Ft. Bragg which was serving as the Designated Finance Support Activity (DFSA). They used a STANFINS emulating

software and transferred data in 80 card column formats from a PC in the CFG FAO to a PC located with the S3 rear at Ft. Bragg. Ft. Bragg printed out the data and also converted it to tape format for uploading into STANFINS. The DOIM printed out the daily preliminary balance edit listings. The FAO in theater did not have any data query capability to get cost data or other information. Problems for the CFG FAO Accounting Section included becoming familiar with the other military services' accounting fund cites. All input had to be input twice, once for disbursements and again for the TFO. It was difficult to sort out what was done at Ft. Bragg early on. Personnel had become very accustomed to the benefits of automation (CAPS, DOPS) in CONUS, but were faced with learning manual procedures and logic used by the systems they did not have in theater.

Also on 3 September the S3 started receiving requests for reimbursement for unplanned purchases such as for fuel. Use of ordering officers was encouraged although the use SF 1164s Reimbursement Voucher was accepted on a few instances. About this time the issue of lost leave came up. The concern was that soldiers in theater would not have an opportunity to take leave before the end of the fiscal year and thus may lose their leave in excess of 60 days. This was a PERSCOM issue that required a policy decision and top loading by PERSCOM to USAFAC. The CFG ended up with the mission. USAFAC produced lost leave reports by UIC for unit verification. Upon unit verification, finance units were to make input to adjust leave balances for soldiers served in their areas.

On 4 September the S3 section made a packet of all policy letters (TAB H), a listing of the in theater DOs/Don'ts (safety, threat, health, the concept of finance operations pay services, Class A Agent and ordering officer procedures, document flow, and LES distribution) to facilitate a smooth transition for incoming finance personnel and supported units.

On 5 September the first OPORD was faxed to the CFG rear detachment in CONUS for further distribution to all FSUs associated with Desert Shield deployment.

On 6 September priorities for the CFG consisted of locating more and better quarters and office space for the growing staff. The CFG Commander wanted emphasis on Central Funding operations (support to procurement operations, accountability - balancing), issuing finance operations information and guidance to all in country personnel, and to initiate documentation of workloads by all.

On 7 September the S3 section forwarded a floppy disk with the CFG's final OPLAN to the G1 section for inclusion into the Corps OPLAN. MAJ Speer encouraged all finance unit calls to develop schedules for roving finance support teams to travel to known supported unit locations. See TABs for schedules.

On 9 September another 53 finance personnel arrived. They were a composite from the 107th, 101st, and the CFG HHC. Most went to Cement City (where 24th FSU was located) to stay initially. CPT Riley was still coordinating for a better place to locate the CFG Headquarters (working compound issue with contracting/real estate - nick named Century 21). COL Baer requested that a daily SITREP in a standard format be submitted by all FSUs. Communications with CONUS (USAFAC, CFG rear detachment, FSUs) continued to be heavy over COAHOST. COAHOST was very helpful when operational, but limited because classified information could not be discussed over the system and the DDN and autodin phone systems were not fully operational. This capability was really needed.

On 10 September COL Baer and the CFG hosted a meeting at the Mission Inn (dinning facility on Airbase) with finance representatives from MARCENT, AFCENT, NAVCENT, AAFES, and Postal. Most had very few in theater assets and were anxious for funding support and policy guidance from the CFG. Check cashing and causal pay limits (\$50) were agreed and also procedures for using DD Form 115s. The other services were interested in use of the CFG's local deposit (LD) account to make large procurement payments. It was decided that the other services would issue a treasury check to the CFG in exchange for a LD check to one of their vendors. These other services processed documents via in theater automated systems producing output on floppy disks for electronic transmission, mailing, hard message, or courier run to CONUS for coding into their pay systems. All phone numbers, points of contact and locations were exchanged.

On 14 September the main body of the 101st FSU arrived. They were severely hampered by the lack of transportation and equipment because their ship did not arrive until 28 September.

18TH CORPS FINANCE GROUP

PART I

TASK	CUMULATIVE TRANSACTIONS	CUMULATIVE DOLLARS
CP-ARMY	452,428	\$27,296,654
CP-OTHER	2,517	\$184,488
CHECKS CASH		
PERSONAL	254,129	\$18,329,907
OTHER	9,732	\$30,066,417
VENDOR PAYMENTS		
CONTRACTS	10,401	\$402,925,315
LOCAL PAYMENTS		
44'S	100,343	\$73,992,799
1164'S	556	\$78,436
TRAVEL PAYMENTS	2,356	\$892,101
FOREIGN CONVERSIONS	128,554	\$7,046,095
OTHER	19	\$3,710
TOTAL	961,035	\$560,787,922

PART II

PROCESSING

MPD's

INQUIRIES

BEGINNING BALANCE	1,827	558
RECEIVED	7,421	2,778
PROCESSED	6,313	2,482
ENDING BALANCE	2,935	854
TOTAL PROCESSED TO DATE	151,577	54,388

PART III

MISSIONS PERFORMED

THIS PERIOD	205
TOTAL PERFORMED TO DATE	3,935

PART IV

STATUS OF CASH

* BEGINNING ACCOUNTABILITY	\$190,579,265	NET	
NEGOTIABLE INSTRUMENTS	\$69,069,265	NET	(\$12,489,743)
US CURRENCY	\$26,103,909	NET	(\$2,900,635)
FOREIGN CURRENCY	\$6,317,128	NET	\$2,982,401
* STATIC CASH	\$32,535,885	NET	\$5,031,660
* NUMBER OF CLASS A AGENTS	839		
OTHER CASH ITEMS	\$31,475	NET	(\$3,875)
LOCAL DEPOSITORY ACCOUNT	\$63,539,149	NET	\$14,347,738
* ENDING ACCOUNTABILITY	\$197,596,812	NET	
* 215TH ACCOUNTABILITY	\$19,523,496		

PART V

FINANCE SUPPORT ISSUES