

GREEN AND SECURE

Navy Offers Expertise, Opportunity in Nuclear-Powered World

A recent story in THE TIMES-DISPATCH on nuclear power ("Schools Restart Nuclear Programs") is yet another powerful indicator of the resurgence of nuclear energy in our country's schools as well as in the civilian power industry.



STUART CHAMBERS

As the benefits of nuclear power — as both a "green" and secure energy source — are being realized, the opportunities in this field will be extensive. Many Americans are unaware of the strong ties between our country's Navy and the civilian nuclear power industry. Readers should be aware of the impressive scholarships, education, and employment options offered by our country's Navy in the field of nuclear power.

One of the most influential and significant figures in our country's development of civilian nuclear power was Adm. Hyman G. Rickover. The stories of Rickover abound, but he is most known for his tenacity and relentless dedication.

In 1955, as a result of Rickover's efforts, the *USS Nautilus* (our nation's first nuclear-powered submarine) signaled the memorable and historic message, "Underway On Nuclear Power."

Over the next several years, *Nautilus* shattered all submerged speed and distance records — proving the strength and agility of nuclear power. Rickover's work on the *Nautilus* greatly influenced the subsequent design of civilian nuclear power plants.

The first demonstration nuclear power plant, in Shippingport, Pa., was based on Rickover's submarine reactor.



2006, Communication Specialist Seaman Kelvin Edwards/U.S. Navy

A sailor waits to tend lines as USS Hyman G. Rickover returns to its homeport at Naval Station Norfolk following a six-month deployment. The Rickover completed its final deployment that included port calls to Norway, Scotland, and Spain.

Most of the pressurized water reactors in the United States today are adaptations of Rickover's Shippingport reactor.

This tradition and standard of excellence in nuclear power has continued into today's Navy. No more clearly is this demonstrated than in the Navy's outstanding safety record of more than 134 million miles safely steamed on nuclear power.

The Navy currently operates more than 103 reactors and has accumulated more than 5,700 reactor-years of operation. A leader in environmental protec-

tion, the Navy has published annual environmental reports since the 1960s, which document that the nuclear power program has not had an adverse effect on human health or the quality of the environment.

Due to this demonstrated reliability, U.S. nuclear-powered warships are welcomed in more than 150 ports of call in more than 50 foreign countries and dependencies.

As a naval nuclear propulsion officer and submariner who has worked around nuclear reactors for the majority of my career, I am intimately familiar with the world-class education and

training the U.S. Navy provides on nuclear power.

Upon completion of the Navy's nuclear-power training, it was my distinct pleasure to serve on board the *USS Hyman G. Rickover* (SSN-709), a nuclear-powered, fast-attack submarine named in honor of the admiral. My tour aboard the submarine can best be described as the most profound experience of my life thus far. Nowhere else have I seen such a collection of highly trained individuals cooperate so efficiently as a cohesive unit in service of their country.

What is surprising is the public's

lack of awareness about the scholarships provided by the Navy for undergraduate and graduate students.

The NUPOC (Nuclear Propulsion Officer Candidate) scholarships are available to all varieties of engineering students wishing to gain entrance into this imminent surge toward nuclear power. These scholarships pay students more than \$100,000 directly while in college and guarantee them world-premier education and training in nuclear power after graduation.

Upon graduation students can serve their country in one of four distinct nuclear-power fields: as a nuclear submarine officer, a nuclear surface warfare officer, a nuclear power instructor, or a naval reactors engineer.

Students are eligible to enroll in these scholarships at the start of their sophomore year in college and receive full military benefits (such as health care and base privileges) while enrolled.

As a veteran of a NUPOC scholarship, I can testify that it was one of the best decisions of my life. Graduating from college with zero debt, more than \$80,000 in my bank account, and a world-premier nuclear education and training is a claim few college graduates can make.

My service in the Navy's nuclear-power field has not only netted me the option of a viable career within the Navy, but has significantly increased my options for employment and marketability in the civilian nuclear power industry.

• Lt. Stuart Chambers, U.S. Navy, earned his commission in the Submarine Force on Oct. 31, 2003. After completion of the nuclear training pipeline, he served on board the *USS Hyman G. Rickover*, based out of Norfolk. He reported to Navy Recruiting District Richmond in February 2008. He currently resides in Richmond and may be reached at (804) 771-2001, ext. 159, or at stuart.chambers@navy.mil.

STIMULUS PACKAGE

Obama Must Guide Federal Money to Best Long-Term Uses

WASHINGTON

An economic stimulus plan is one thing. And unless one is mired in a Herbert Hoover-type mindset, it's tough to question the need for strong, immediate fiscal measures to reverse the course of the deepening recession we're now witnessing.



NEAL PEIRCE

But how about a full-scale "American Recovery and Reinvestment Plan" with the power to both fight recession and start building a truly competitive, world-class 21st-century economy?

We should expect nothing less from the incoming Obama administration, according to Larry Summers, the former Treasury secretary tapped to head the new White House National Economic Council. That means immediate action to create new jobs — Obama's goal is 3 million in two years. But it also means an early start on future-oriented investments in areas where the nation has been lagging, such as crucial infrastructure, renewable energy, and information technology to start modernizing our health care system. And, says Summers in a *Washington Post* op/ed, "investments to build the classrooms, laboratories, and libraries our children need to meet 21st-century educational challenges."

Yet there's an immediate problem. The stimulus projects that congressional committees are considering, as part of an overall package of close

The draft legislation lacks many new 'green-collar' jobs and projects, such as new solar arrays, wind farms, and power grids.

to \$800 billion that Obama hopes to sign soon after taking office, seem heavily weighted to very large but relatively unimaginative expenditures.

About \$200 billion, for example, would go to middle-class tax cuts and tax credits for tuition and small businesses. Another \$200 billion might be channeled to states to help them cover soaring Medicaid and food stamp costs and prevent some of the threatened layoffs of state and local workers that would only intensify the recession.

More than \$30 billion would go to highways and bridges. Lesser but still significant billions would go to long-neglected school modernization, dams and water systems, environmental clean-ups, transit, rail, and aviation.

Some of those outlays do represent important new departures. And it's true that the draft legislation does include important long-term tax credits for renewable energy, plus steps toward an extensive technological health database.

Thankfully, the package is clean so far of ill-advised short-term jolts to spur consumer spending — for example, the National Retail Federation's

demand for \$25 billion to reimburse states for sponsoring sales-tax holidays. (Imagine, billions of our dollars to push more imported Chinese goods!)

What the draft legislation lacks are many new "green-collar" jobs and projects, such as new solar arrays, wind farms, and power grids. But it's proved difficult to identify enough of these projects ready to field for early anti-recession impact.

And if the package has one serious flaw, it's in designating, without clear rules, huge infrastructure dollars to flow through state transportation departments. Critics claim the lion's share of funding will go to standard highway construction, especially on exurban and suburban highways.

In South Carolina, for example, the state highway department wants \$2.4 billion to construct a new interstate through one of the most rural sections of the state. The Missouri Transportation Department's list of "ready-to-go" infrastructure projects — \$510 million worth — includes none whatever for St. Louis city, the hub of a region that generates 46 percent of the state's economic output, according to an analysis by Richard Baron, Angela Glover Blackwell, and Amy Liu in the *St. Louis Post-Dispatch*.

"Fix it first!" is the rallying cry of those who want to see first dollars go to deteriorated, often dangerous, bridges and roads. But, warns John Norquist, former Milwaukee mayor and president of the Congress for the New Urbanism, "when existing highways are deemed 'functionally deficient' merely because moderate lane widths and

ramp lengths prevent them from becoming raceways, don't allow them to be lumped in the 'fix it first' package."

We've been "flying blind, lacking a national investment plan to make the country competitive in the 21st century," warns the policy organization America 2050. At a minimum, says the group, "Count!" — set aside funding for strict measurement of the new federal investments in terms of job creation, cost-effectiveness, increased energy efficiency, and greenhouse gas reduction.

I'd go further — cut back federal funding for states that fail to fund high-quality, energy-saving, non-sprawl projects from the get-go. The same should apply to funds flowing directly to local governments, and to metropolitan planning organizations.

But it will take extraordinary leadership — *i.e.*, a clear-headed White House, determined departments, and engaged, committed state and local leaders — to get strong performance. The signals are that we'll have a solidly capable president in Barack Obama. But a great one in building our strength, domestically and thereby globally, for the century? Shaping and guiding the enormous expenditures of the "American Recovery and Reinvestment Plan" will be the acid test. If there were ever a time for transformational leadership, this is it.

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YES

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specifically biting, scratching, hair pulling, punching, and head butts. We personally know children who have pulled half of their own hair out, or bitten through a teacher's hand, or punched their mothers repeatedly, or jumped out of moving cars — and even a third-story window at home.

Treating autism is medically necessary. When aggressiveness emerges in teenagers with autism, the specter of long-term institutionalization grows very real for autism families who cannot get treatment when they need it. A managed child can spin out of control in months, and families have to give up. Other states estimate that the long-term care of a person with autism in a government facility can cost \$3 million.

Business-oriented legislators may bristle at the concept of insurance mandates. They may prefer the mythical free-market response. In reality, the insurance industry has grown more monolithic, having consolidated with fewer providers and less consumer choice. Government mandates have always been the solution when insurance inequities persist.

For businesses with health plans for 25 employees or fewer, there is an exemption in HB 1588. For health plans that fall under federal guidelines, the U.S. Senate is considering a bill just like Virginia's proposal, and President-elect Obama supports it.

Virginia's law would require doctors and licensed psychologists, as gatekeepers, to decide what's medically necessary within specific boundaries of

care defined in the bill. Again, these treatments are capped annually at \$36,000. Autism advocates want doctors to govern care, just like they manage other disease regimens, such as diabetes, asthma, or hypertension.

By ducking autism, insurers have avoided their fair share of a major public health crisis. Working families are going broke paying for necessary care, and school districts are absorbing the untreated autism population with staggering taxpayer costs.

Special education classrooms are overmatched by the disorder, in many localities. In recent victories in Hanover and Henrico, families sued their schools for an appropriate education, and won awards as high as \$500,000.

We all have a shared responsibility here. Autism service providers are turning away children with autism in Virginia because families cannot afford the expense without insurance. With benefits, these kids will be treated early in life, and the state's long-term burden will be lessened — public schools will have more success, and more children with autism will lead productive lives. This costs us about as much as a hamburger and fries per month in higher premiums.

If the legislature delays the bill, opting for more study and debate, the insurance companies will win again, and autism families across Virginia will be the losers. A 2-year-old with autism and no treatment will only be a 3-year-old with longer odds next year.

• John and Jennifer Maloney are Henrico parents. Their Web site is www.vaautismrally.com. They support the initiatives of Autism Speaks and The Faison School for Autism. To reach John Maloney, call (804)698-5988.

NO

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tween 20 percent to 45 percent, depending on which state you are looking at;

■ When health insurance costs increase, more people drop or decline coverage, adding to the ranks of the uninsured. That number, in Virginia alone, now exceeds 1 million individuals, or 14 percent of the state's population.

PAYDAY

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make a periodic minimum payment and the loan can continue in perpetuity.

The biggest payday lender in Virginia started doing open-end loans on Dec. 1, charging an interest rate of 365 percent if the borrower allows the lender to automatically deduct payments from his account — and 456 percent if he doesn't.

The payday lenders are making open-end loans under Va. Code 6.1-330.78, which exempts such loans from the 12 percent Virginia usury cap and the 36 percent Small Loan Act cap.

Even worse, open-end loans are subject to no regulation at all. These lenders do not have to be licensed or bonded, and no state agency will have authority to review their business prac-

Until we change the way health insurance is provided in this country, employer-sponsored health insurance will remain the leading source of health insurance for most Americans. As costs continue to escalate, however, businesses will continue to rethink how — or if — they can provide this benefit.

That thinking can be documented. One recent national report shows that only 63 percent of all firms offered health benefits in 2008. That's down from 66 percent in 1999.

For small firms with three to nine

tices. None of the negotiated restrictions on payday lenders that have been in the Payday Loan Act or that went into effect Jan. 1 will apply to these loans:

■ No \$500 limit on the loans;
■ No restrictions on having multiple loans outstanding;
■ No restrictions on the interest rate;
■ No restrictions on debt collection practices;
■ The borrower must get only the minimal disclosures required by the Truth in Lending Act for open-end loans.

Payday lenders claim that they are the only resource available to borrowers for the lower-middle-class worker. Fortunately, this is not true.

Credit unions, churches, and employers are now providing short-term small loans at 36 percent or lower, and many have demonstrated that they can

workers, only 49 percent offered health benefits in 2008 — down from 56 percent in 1999. Adding more mandates won't reverse this trend.

So the question that awaits state policymakers when they return this month is still the same — do we want more expensive insurance coverage for fewer people, or do we want more affordable coverage for most people?

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do so at a profit. The predatory practices of payday lenders make it clear that no loan at all is better than a loan from a payday lender.

The General Assembly can easily rectify the injustice of predatory payday lending without the millions or billions — or now trillions — of dollars required in the national bailout. It can be done without a single cent of taxpayer money. It requires only that the legislators impose an imminently reasonable 36 percent cap on payday loans and repeal or amend the open-end loan statute to prevent its use by payday lenders in an egregious end-run around the legislature's intent.

• Michael H. Lane and Ward R. Scull III are cofounders of Virginians Against Payday Loans (VAPL). Lane lives in Gloucester and is a retired deputy commissioner of U.S. Customs. Scull lives in Newport News and is the owner of Virginia Transfer and Storage Co. Contact them at (757) 880-7926 and www.stopppaydayloans.org.